

Barriers Analysis of Women's Entrepreneurship Development in Greater Jakarta

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Abstract

Entrepreneurs in developing countries encounter several problems that might undermine their ability to become effective entrepreneurs and contribute to the national economy. These problems could exacerbate in micro-businesses and more specifically in women entrepreneurship. Meanwhile, women entrepreneurship is one of many sectors which potentially boost nation's income of the country. However, there is a paucity of studies about women entrepreneurship in general and Indonesia, a developing country, in particular. Therefore, barriers analysis is needed to examine the problem so that it can be used as a reference in creating an enabling environment. This paper examines barriers which faced by Indonesian women entrepreneur especially for Greater Jakarta area and having Micro and Small business scale using four indicators: individual-familial, socio-cultural, economic-financial-commercial and structural that we adopted from Niazkar & Arab-Moghaddam (2011) framework. An online questionnaire was spread out and data collected from 50 women entrepreneur respondents. Based on the survey, there were distinctive barriers among women entrepreneur in Indonesia. Orderly from the most important barriers as follows: economic-financial-commercial, structural, socio-cultural, and personal-familial.

Keywords

Women entrepreneurship, Women entrepreneur in Indonesia, Entrepreneur barriers, Micro and small enterprises.

1. Introduction

Barriers in term of economic, sociocultural, physical or emotional commonly faced by entrepreneurs especially in developing countries. These barriers might slow them down and undermine their ability to be a better entrepreneur and minimize their contribution to the national economy (Miller & Le Breton-Miller, 2017, Al-Awlaqi et al., 2018). Moreover, these barriers could exacerbate in micro-businesses, and more specifically in women entrepreneurship for some reasons such as undeveloped capabilities in business areas, underdeveloped owner-manager capabilities, and the

owner-centric role in decision making (Gherhes, Williams, Vorley, & Vasconcelos, 2016). Bekraf (2017) stated that entrepreneurship in Indonesia was dominated by women entrepreneurs by 54.96% and 45.04% by men entrepreneurs.

In addition, as in many other countries, Indonesian women tend to have small-scale businesses instead of the bigger scale. IFC stated that 52.9% of micro-enterprises, 50.6% of small businesses and 34% of medium-sized businesses in urban areas were owned by women (IFC, 2016). IFC also interpreted women's small businesses to contribute to Rp. 443 trillion (USD 36.5 billion) to Indonesia's GDP in 2013. Therefore, in order to enhance collective entrepreneurship in developing countries, it is essential to building an enabling environment especially for women entrepreneurship (Ratten, 2014). However, there is a paucity of studies about women entrepreneurship in general and Indonesia, a developing country, in particular.

As stated in some research papers in Indonesia, women entrepreneurs tend to face the barriers in term of financial, multiple role, and marketing (Tambunan, 2011), (Tambunan, 2017), (Tajeddini, Ratten, & Denisa, 2017), (Sunanto, Gunawan, Gunawan, & van Dijk, 2017), and (Lengkong, Pengemanan, & Pandowo, 2016). However, most of the former researchers used secondary data to examine, others did not mention in detail the indicators used to examine women barriers. On the other hand, some researchers examined barriers to women's entrepreneurship development among Iranians (Niazkar & Arab-Moghaddam, 2011). They used 4 main factors as combination from several factors that already analyzed by former researchers like personal-familial that has been published by (Saber, 2000), socio-cultural (Javaheri & Ghazati, 2004) (Golrad, 2005), economic-financial-commercial (Arasty, 2006), (Nia, 2007), and structural category (Arasty, 2006). Meanwhile, there is no evidence that research about women entrepreneurship in Indonesia has examined barriers faced by women entrepreneurs, especially in the Greater Jakarta area.

Regarding those finding, the existence of women entrepreneur is important. Therefore, analyzing the barriers is needed to examine the problem so that it can be used as a reference in creating an enabling environment. This research adopted the factor mentioned by Niazkar & Arab-Moghaddam (2011) to women entrepreneurship in Greater Jakarta. Next section addresses the literature review, methodology, result, and analysis, followed by the conclusion which includes the research limitation and suggestion for future studies.

2. Literature Review

Based on literature, the research about women entrepreneurship is scarce, especially for developing country. In fact, only less than 10% of all entrepreneur research fields were discussed about women entrepreneur (Brush & Cooper, 2012). Especially in Indonesia, the research just found 11 articles and journals about women entrepreneur from reliable sources such as Google Scholar, Science Direct, Emerald Insight, and IEEEXplore.

The study by Tambunan has examined some barriers that affecting women entrepreneurship in Indonesia, especially for small and medium enterprise (Tambunan, 2011). He stated that there are four main barrier factors: low-level education and training opportunity; limitation opportunity from the traditional rule (housework and childcare); legal tradition, customary and cultural or religious constraint; financial support.

Lengkong et al. using qualitative research by study literature and interviewed 10 respondents found that the challenge faced by women entrepreneurs is time management, competition, customer satisfaction, marketing strategy, innovation, financial management, and employee training (Lengkong et al., 2016).

Furthermore, Tambunan examined the barriers by asking respondents to choose only one of the alternative answers, those alternative answers are: (I) limited access to finance, (II) no support from family and husband, (III) difficult to manage time for family/household and business, (IV) difficult to get business license; (V) difficult to get market access (heavy competition); (VI) difficult to get raw materials (no stock available or prices are too expensive); (VII) difficult to find workers, and (VIII) others (e.g. market demand declines, inflation, difficult to find location) (Tambunan, 2017). Based on the answer, the most serious constraint is limited access to finance.

Another research by Tajeddini et al., (Tajeddini et al., 2017) used a qualitative approach in data analysis. The authors used a series of a semi-structured face-to-face method to interview nine women owners of small restaurants around Denpasar and Badung, Bali with a dimension of a small restaurant and work experience for more than five years. They concluded that most Balinese women entrepreneurs prefer to sacrifice the growth of their business rather than

facing an unacceptable risk. Furthermore, due to family responsibility, they prefer to stay in small informal business. Last, religion and ethnicity play important roles to support their business. It means, women entrepreneurs in Bali mostly have problems in decision making, family concern, and religion and ethnicity. However, the research does not give a statistical result that supports their statement for barriers conclusion.

The study by Niazkar & Arab-Mogghadam (Niazkar & Arab-Moghaddam, 2011), examined Iranian women's entrepreneurship and presented four factors that used to find out the barriers that affected women entrepreneurship development by combination several factors from former researchers. The first factor is personal-familial proposed by Saber (Saber, 2000) that included motivation, goal, family responsibility, sufficient knowledge, and experience as the things that need to be considered. The next factor is socio-cultural that refer to (Javaheri & Ghazati, 2004) and (Goldratt & Cox, n.d.) stated that the component of factor socio-cultural are the awareness and attitude of authority and society towards the significance of women entrepreneurship and entrepreneurs, responsibility, commitment, and attention by the authorities, and the last the presence of a model in society. The third factor stated by Arasty (Arasty, 2006) and Nia (Nia, 2007) is an economic-financial-commercial category that consists of 4 component including financial concern, supportive organization, adequate cooperation, and marketing issue. Also, the last factor cited from (Arasty, 2006) is about a legal issue that mentions coordination and access to knowledge and information also legal issues as the component.

Based on that, this paper focused on examining the barriers of Indonesian women entrepreneurs in their micro or small business scale. The reasons for examining micro and small business scale are because more women own business in micro and small enterprises (MSEs) scale rather than medium and large enterprises (MLEs) scale. Moreover, every business started from micro or small scale like stated in (Tambunan, 2017). This paper used four indicators from (Niazkar & Arab-Moghaddam, 2011) to examine the barriers of Indonesian women entrepreneurs in their micro or small business scale especially in the Greater Jakarta area.

3. Methodology

The following is a flow diagram that describes the stages of this research like shown in Figure 1. First, reviewing literature with the topic of women entrepreneurs, then finding the gap between the literature and decide the purpose or position of this paper. Then data collection by spreading out a questionnaire to women entrepreneurs in greater Jakarta area. Analyze the data then draw the conclusion.

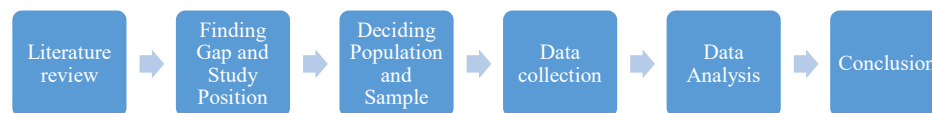


Figure 1. Diagram flow for this research

3.1. Population and Sample

Population in this study is women entrepreneurs in Greater Jakarta Indonesia. The object area of study is limited to Greater Jakarta, which has a various number of Micro and Small Enterprise (MSMEs). The technique that we used was purposive sampling as selected respondents based on following criteria: only women and involved in MSEs with criteria based on Constitution of Republic Indonesia No. 20, Chapter IV, article 6 (Republik Indonesia, 2008).

3.2. Data Collection and Instrument

A literature review was used to find a research gap in women entrepreneurship especially for Indonesia and assess the result of the previous relevant studies. There are four factors we used in this study: individual-familial, socio-cultural, economic-financial-commercial, and structural. These variables were divided into some indicators that are shown in Figure 2.

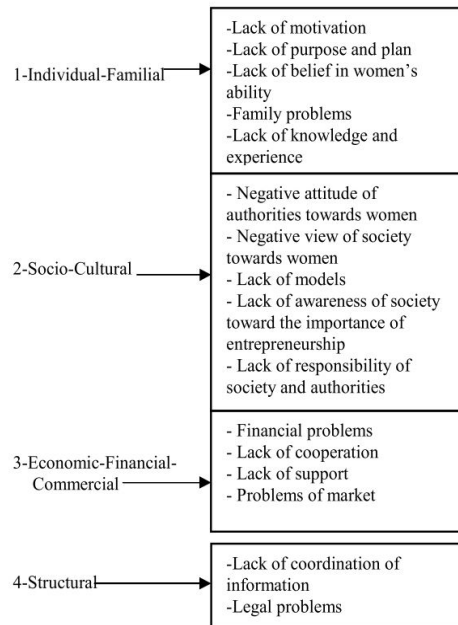


Figure 1. Research model: barriers to women's entrepreneurship development (Niazkar & Arab-Moghaddam, 2011)

A questionnaire consisted of two-parts, first, the individual demographic information including age, last education, marital status, the number of dependents, status as an entrepreneur (full-time or part-time), business domicile, entrepreneurship experience, type of business, turnover range, and scale enterprise. Second, the questionnaires from those four categories which were individual-familial, socio-cultural, economic-financial-commercial, and structural. Each of category has 2 – 4 indicators and each indicator have 1- 6 statements, more detail questionnaire in attachment one. This study utilized the 5 Likert scales, from strongly disagree until strongly agree. Online questionnaire was used in this study. Also, the turnover range and scale enterprise was used to clarify the business scale of the respondents

3.3. Data Analysis

Answers from the questionnaire were evaluated using the quantitative technique. We used the validity and reliability test analysis. Validity test was used to determine the degree to which variables in this paper truly measured what it intended to measure. This test was carried out on each question item. The results of r count were compared with r from the product moment Pearson table with a degree of freedom = $n - 2$, which n is the number of respondents. The reliability test was used to measure the stability and consistency of the questionnaire for this paper. Value of $\alpha > 0.60$ shows that the variables were reliable (Sujarweni, 2005).

4. Result and Discussion

4.1. Statistical Testing

The questionnaire that consisted of 39 questions was evaluated using alpha reliability. The result for overall questions using SPSS showed that Cronbach's Alpha is 0.966. If the value of $\alpha > 0.60$ means that the questions, which were the variable dimension, are reliable.

Table 1. Reliability statistic of all questions

Cronbach's Alpha	N of Items
.966	39

Meanwhile, the validity test based on total respondents. In this case, 50 respondents filled out the questionnaire. It means $n = 50$ and degree of freedom $(df) = n - 2 = 50 - 2 = 48$. Based on r table Product Moment Pearson, the value of r is 0.238 (Sujarweni, 2005). The questions should be valid if the value of r in the calculation (shown as corrected item-total correlation in the table) more than the r -value in the table.

Validity and reliability test were conducted to examine each variable. The first variable, individual-familial, had Cronbach's Alpha 0.864 with 11 questions. The values of validity and each Cronbach's Alpha are shown in Table 2. The overall questions were reliable, but for the question of various obligations in life (A8) was below the 0.0238, so it became an invalid question and needed to be deleted. Therefore, one question was deleted and the new validity and reliability result of each question on the individual-familial is presented in Table 3.

Table 2. Item-total statistics – individual-familial I

	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
A1	.464	.859
A2	.645	.846
A3	.680	.843
A4	.721	.839
A5	.751	.837
A6	.756	.837
A7	.640	.846
A8	.020	.890
A9	.638	.849
A10	.461	.858
A11	.461	.859

Table 3. Item-total statistics – individual – familial II

	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
A1	.473	.890
A2	.643	.879
A3	.706	.874
A4	.730	.872
A5	.784	.868
A6	.768	.869
A7	.627	.881
A9	.651	.880
A10	.467	.890
A11	.454	.891

Table 4. Item-total statistics of socio-cultural

	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
B1	.713	.936
B2	.734	.935
B3	.765	.934
B4	.684	.938
B5	.801	.931
B6	.824	.930
B7	.844	.929
B8	.877	.927
B9	.702	.937

Table 5. Item-total statistics – economic-financial-commercial

	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
C1	.736	.930
C2	.754	.929
C3	.790	.927
C4	.837	.925
C5	.830	.926
C6	.767	.929
C7	.646	.935
C8	.786	.928
C9	.870	.924
C10	.470	.943

The second variable is socio-cultural had a value of alpha 0.940. All the questions were valid and reliable as shown in Table 4. The next variable is economic-financial-commercial that had a value of 0.938 alpha where all questions were valid and reliable. Values are shown Table 5. Then, the last variable was structural that had 0.959 value of Cronbach's Alpha. Also, all of the total 9 questions were valid and reliable as shown in Table 6.

Table 6. Item-total statistics – structural

	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
D1	.864	.952
D2	.836	.953
D3	.878	.951
D4	.856	.952
D5	.893	.951
D6	.735	.959
D7	.816	.954
D8	.784	.956
D9	.820	.954

Table 7. Tests of normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Individual-Familial	.202	9	.200*	.897	9	.234
Socio-cultural	.211	9	.200*	.875	9	.139
Economic-Financial-Commercial	.259	9	.082	.919	9	.381
Structural	.183	9	.200*	.900	9	.250

The objective normality test is to find out the distribution data in the variables that will be utilized in this research, and the applicability to use them in this research (Sujarweni, 2005). The normality test for this study for each variable is presented in Table 7. Data can be treated as a normal distribution if the Significance value in the table > 0.05, otherwise data is not normally distributed.

4.2. Description of women entrepreneurs

Based on the questionnaire results with a total of 50 respondents, the business scale in micro was 86%, and small was 14%. The category of business scale was based on the Constitution of Republic Indonesia No. 20 (Republik Indonesia, 2008).

Table 8. Respondent demographics

Business Scale						
Micro				Small		
86%				14%		
Business Domicile						
Jakarta	Bogor	Depok	Tangerang	Bekasi		
56%	10%	8%	14%	12%		
Age Group						
<20	20-25	26-30	31-35	>35		
2%	52%	36%	0%	10%		
Marital Status						
Married				Single		
26%				74%		
The Number of Dependents						
0	1	2	3			
46%	18%	24%	12%			
Job as an Entrepreneur						
Full-time				Part-time		
48%				52%		
Business Type						
Advertising	Craft	Culinary	Design	Fashion	R&D	Others
2%	14%	34%	4%	30%	2%	14%
Experience in Managing Business (months)						
1-12	13-24	25-36	37-48	>48		
46%	34%	10%	4%	6%		
Last Education						
Junior High School	Senior High School	Diploma	Bachelor's Degree	Master's Degree		
4%	36%	18%	40%	2%		

4.3. Description of Barriers

Based on the validity and reliability test conducted, one question was deleted. Therefore, the result of individual-barrier that affected women's entrepreneurship development is described as follow: Lack of motivation including lack of motivation to achieve job satisfaction (A1) 44.8%, lack of motivation to achieve financial interest (A2) 41.2%, lack of motivation to show talents and abilities (A3) 42%. Lack of purpose and plan: lack of information about the market (A4) 55.2%, lack of information about marketing and advertising (A5) 56%, lack of information on the distribution of goods and services (A6) 59.2%. Besides, for lack of belief in women ability (A7) 47.6%. Others for lack of knowledge and experience: lack of information about supportive resources (A9) 62.4%, Lack of information on how to invest (A10) 60.4%, lack of knowledge and information about technology and new science related to market (A11) 60%. The visualization is shown in the Figure 3.

The socio-cultural barrier is related to authority and society. Barriers affected the development of women entrepreneur can be described as follow: Negative attitude of authorities towards women: Lack of awareness of authorities to entrepreneurship and business (B1) 55.6%, lack of positive attitude among authorities about the entrepreneur women activities (B2) 55.6%, lack of attention to inventors and creation by the authorities (B3) 59.2%. The next indicator is a negative view of society towards women: lack of attention to women entrepreneur because of the negative attitudes towards women in society (B4) 55.2%. Furthermore, lack of models: lack of consultation support for entrepreneurs in marketing, market research, advertising, legal and financial issues (B5) 69.2% and lack of knowledge of authorities about the importance of entrepreneurship (B6) 61.2%. The fourth indicator is a lack of awareness of society toward the importance of entrepreneurship (B7) 68.4%. Also, the last for lack of responsibility of society: lack responsibility and sensitivity necessary to entrepreneurship (B8) 71.6%, lack of national will of authorities to expand entrepreneurship (B9) 61.2%. The detail in the form of Figure 4.

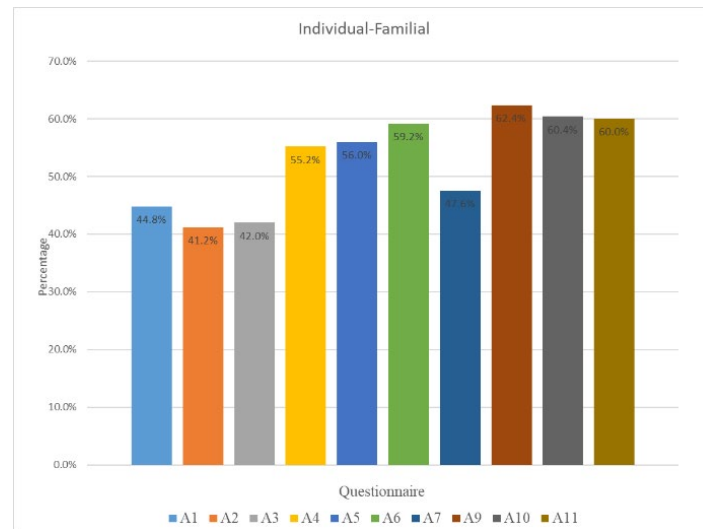


Figure 3. Graphic individual-familial

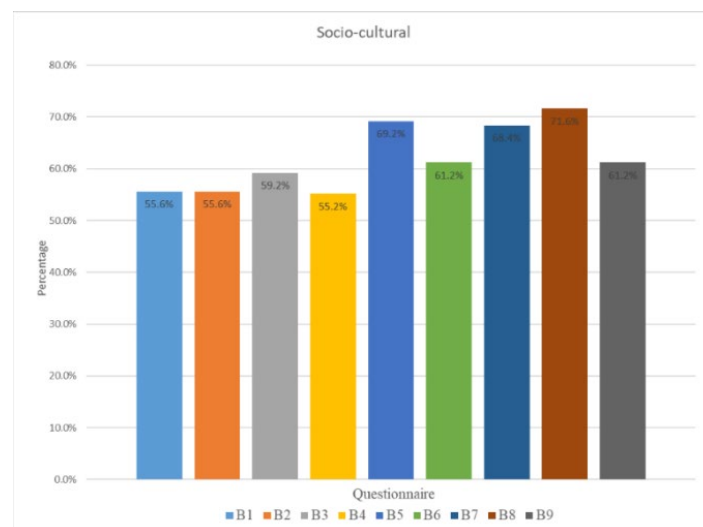


Figure 4. Graphic Socio-Cultural

Economic-financial-commercial. The result of the economic-financial-commercial variable show in Figure 5. The description of each question shown above as follows. Financial problems: financial problems of entrepreneurs (C1) 65.2%, lack of proportionateness between entrepreneur activities and rate of profitability (C2) 62.4%. The indicator about cooperation are shown that the lack of cooperation in allocating expenses (C3) 66.4%, lack of cooperation in allocation of facilities in initial expenses (C4) 63.6%, lack of cooperation in the allocation of seasonal exhibitions to the entrepreneurs (C5) 65.6%, and lack of cooperation in creating marketplace (C6) 61.2%. Besides, for indicator lack of support shown as lack of financial support by the relevant organizations (C7) 63.2%. The next, about the problem of a market, that including lack of market stability (C8) 65.2%, lack of suitable market (C9) 65.6%, and instability of foreign exchange (C10) 66.0%.

Structural variable is used to examine the legal issue, coordination, as well as access to knowledge and information. The result as shown in Figure 6. Based on the graph, the lack of coordination of information including problems of unfairness among people and giving advantages to specific people (D1) 62.8%, instability of economic and

commercial law (D2) 64.4%, lack of appropriate structure to support entrepreneurs (D3) 62.0%, lack of adequate coordination among institutions and organizations involved in entrepreneurship trustee (D4) 61.2%, lack frequency of institutions of decisions- making for entrepreneur (D5) 62.0%, lack of appropriate information from involved organizations (D6) 61.2%, and lack of identification of new markets (D7) 66.0%. Others, for the legal problem: Administrative obstacle (D8) 65.6% and Lack of permission to teach skills related to entrepreneur's strategies to others (D9) 63.2%. A summary of the significance barriers is listed in Table 9.

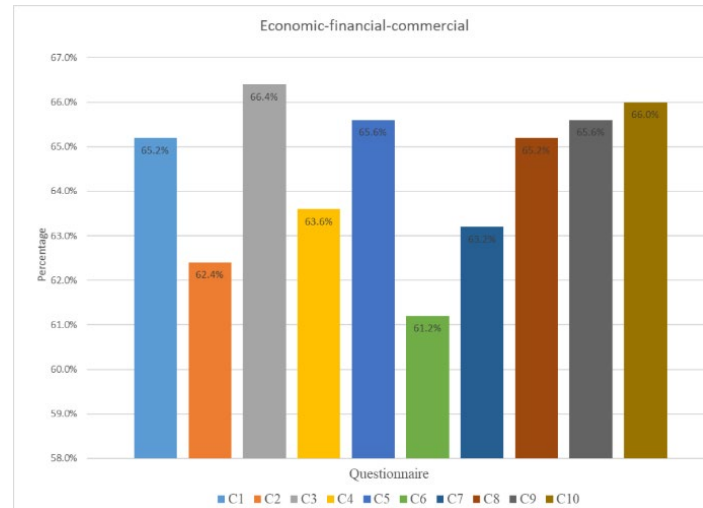


Figure 5. Graphic Economic-Financial-Commercial

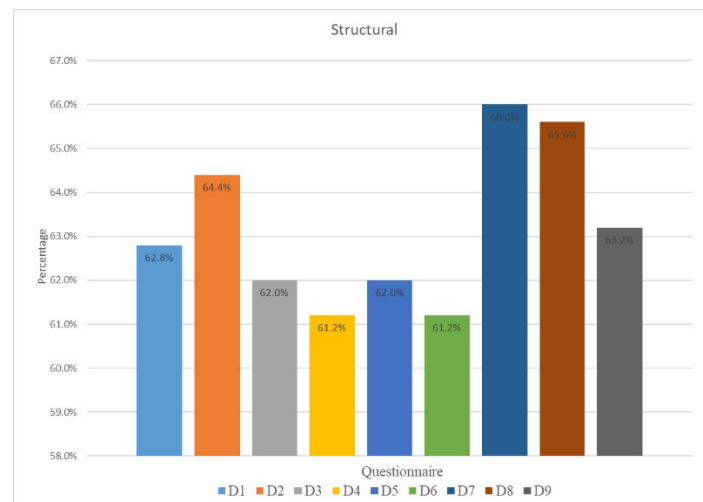


Figure 6. Graphic Structural

Table 9. Mean of barriers

Barrier	Mean
Individual-Familial	2.6044
Socio-Cultural	3.0956
Economic-Financial-Commercial	3.2133
Structural	3.1578

5. Conclusion

In this study we examined the barriers of women entrepreneurship in Indonesia in Greater Jakarta. Based on the result, the first variable about individual-familial has one question about various obligation in life (job-family) was not valid. It might have been because 74% respondents were single and 46% of the respondents did not have the number of a dependents. The rest of the variables are valid and reliable. From the results, it can be concluded that the most significant barriers to women entrepreneurship are in the following order: economic-financial-commercial, structural, socio-cultural, and individual-familial. Individual-familial had the highest percentage barrier which came from lack of information about supportive resources. Socio-cultural was the biggest barrier in responsibility and sensitivity necessary to entrepreneurship. In addition, economic-financial-commercial had the highest percentage barrier in cooperation in allocating expenses, and the last variable of structural had the most barrier in identification of new markets. We hope that this research could benefit stakeholders as a reference for the enacting policies and regulations to encourage women entrepreneurship in Indonesia. Moreover, further research is expected to be conducted to examine the relationship between variables, and expand the sampling into other regions throughout Indonesia.

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Symbols summary:

Individual-Familial

- A1 Lack of motivation to achieve job satisfaction
- A2 Lack of motivation to achieve financial interest
- A3 Lack of motivation to show talents and abilities
- A4 Lack of information about market
- A5 Lack of information about marketing and advertising
- A6 Lack of information on the distribution of goods and services
- A7 Lack of belief in women ability
- A8 Various obligations in life
- A9 Lack of information about supportive resources
- A10 Lack of information on how to invest
- A11 Lack of knowledge and information about technology and new science related to market

Socio-Cultural

- B1 Lack of awareness of authorities to entrepreneurship and business
- B2 Lack of positive attitude among authorities about the entrepreneur women activities
- B3 Lack of attention to inventors and creation by the authorities
- B4 Lack of attention to women entrepreneur because of the negative attitudes towards women in society
- B5 Lack of consultation support for entrepreneurs in marketing, market research, advertising, legal and financial issues
- B6 Lack of knowledge of authorities about the importance of entrepreneurship
- B7 Lack of awareness of society to entrepreneurship
- B8 Lack of responsibility and sensitivity necessary to entrepreneurship
- B9 Lack of national will of authorities to expand entrepreneurship

Statistics – Economic-Financial-Commercial

- C1 Financial problems of entrepreneurs
- C2 Lack of proportionateness between entrepreneur activities and rate of profitability
- C3 Lack of cooperation in allocating expenses
- C4 Lack of cooperation in the allocation of facilities in initial expenses
- C5 Lack of cooperation in the allocation of seasonal exhibitions to the entrepreneurs
- C6 Lack of cooperation in creating a marketplace
- C7 Lack of financial support by the relevant organizations
- C8 Lack of market stability
- C9 Lack of suitable market
- C10 Instability of foreign exchange

Structural

- D1 Problems of unfairness among people and giving advantages to specific people
- D2 Instability of economic and commercial law
- D3 Lack of appropriate structure to support entrepreneurs
- D4 Lack of adequate coordination among institutions and organizations involved in entrepreneurship trustee
- D5 Lack of frequency of institutions of decisions- making for an entrepreneur

- D6 Lack of appropriate information from involved organizations
- D7 Lack of identification of new markets
- D8 Administrative obstacles
- D9 Lack of permission to teach skills related to the entrepreneur's strategies to others

Biographies

Luh Putu Eka Yani is an undergraduate student in the department of Industrial Engineering at Sampoerna University, Jakarta-Indonesia. Ms. Yani is the president of the IEOM Student Chapter Sampoerna University. She has been involved in many extracurricular activities and an active researcher.

Dr. Media currently is working as an academician in Sampoerna University. She was an Associate Professor in International Islamic University Malaysia (IIUM) prior to joining Sampoerna University. Dr. Media earned PhD degree in Information Science and Engineering from the Australian National University (ANU), Australia. She has published more than 100 research papers in international journals, conferences, book chapters and books in IT and Engineering related areas, where 82 of them indexed by Scopus with H-index=8. She has secured several research projects, won several research awards, and filed several patents in IT related areas. Her research interests include web-based systems and application development, machine learning, ubiquitous computing, Internet of Things (IoT), ICT for teaching and learning, smart systems, activity recognition, user centered application development, and social computing. She is also an active member of professional organizations in computing and IT, including a Senior Member of IEEE (Institute of Electrical and Electronics Engineers) and a Professional Member of ACM (Association for Computing Machinery). She has also served as committee members and reviewers in many international conferences and several international journals.

Tika Lestari is a senior lecturer and Head of Industrial Engineering study program at Sampoerna University, Indonesia. She received master's degree from Institut Teknologi Bandung in Mathematic. She is very passionate in mathematics, especially Statistics. She has published journal and conference paper. Her previous research was about Bivariate Control Chart using Copula in which combine Statistical Process Control and Copula. Furthermore, her research interest includes Quality Control, Copula, Stochastic Modeling, and Time Series Forecasting.

Ammar Aamer is the Dean of the Faculty of Engineering and Technology at Sampoerna University in Jakarta, Indonesia. He earned B.S., M.S., and Ph.D. in Industrial Engineering from The University of Tennessee, USA. Dr. Aamer is an experienced professional with more than 19 years of experience. He provided consulting services to more than 30 international companies in the areas of Manufacturing Systems, Projects Evaluation & Monitoring, Project Management, Supply Chain Management, Facilities Design and Layout, Strategic Evaluation and Gap Analysis, Process and Quality Improvement, Capacity Analysis, and Simulation Modelling. Dr. Aamer delivered and designed several Training and Capacity Building courses in the areas of: Operations Management, Total Quality Management, Project Management, Entrepreneurship, Feasibility studies, Monitoring and Evaluation, Six Sigma, Statistical tools, Lean Enterprise Systems, Capacity Analysis, and Simulation. His research interests include Lean Manufacturing, Supply Chain Management, Simulation, and Quality.