

Factors Encouraging the Pangandaran Female Entrepreneurs' Sturdiness in Pandemic Time (A Case Study in Pangandaran Regency)

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Abstract

The number of female populations in Indonesia is nearly a half of total population number. In economic sector, women play vital role despite no recognition sometimes. Woman as business performer, particularly the performer Micro-, Small-, and Middle-scale Enterprises in Indonesia is very meritorious in supporting the nation's economy. Out of 64 millions MSMEs existing in Indonesia, about 50 percents are established and run by women. In difficult times like this Covid-19 pandemic era, MSMEs become a hope to keep maintaining the economic stability. The role of women as MSME performer has large potency and becomes the nation's power, particularly in dealing with crisis. The objectives of research are to see and to analyze the factors encouraging the women's sturdiness in running entrepreneurship in pandemic time. The research method employed was qualitative one, while techniques of collecting data used were observation, interview, and questionnaire distribution to MSME female performers, consisting of 98 women. Technique of analyzing data used was exploratory factor analysis with 20 variables. The result of research showed that out of 20 variables tested, there are 4 new factors encouraging the women's role in pandemic era. They are character role, reproductive role, productive role, and social role factors.

Keywords : Role, Women, MSMEs, Covid-19

I. INTRODUCTION

Simply, national development can be said as a process experienced by a community referring to a better living condition (Mensah, 2019). Its process is generally planned (Reese & Fasenfest, 2003) and done intentionally. Thus, national development is basically an attempt of improving human resource quality into the better one (Okoye & Ezejiofor, 2013). National development will not come into reality without active participation of community components, either male or female (Abebe, 2017). Improving the reasonable life quality can be accomplished, among others, through implementing community empowerment by activating entire national economic power, particularly micro-, small-, and middle-scale enterprises (T. T. H. Tambunan, 2011). The contribution of MSMEs to national economy is undoubted, particularly in absorbing workers, establishing National Gross Domestic Product (GDP), export and national investment values. MSME's success in Indonesia is inseparable from women's participation. More than 50% of MSME economic performers are females.

The strategic value of MSMEs is their ability of being a medium to distribute the people wellbeing evenly. Because of its large amount, it is usually labor-intensive in nature, thereby can absorb a large number of workers (Maulina & Fordian, 2018). Internal and external problems encountered by MSMEs indicate that business world run by small- and middle-scale business performers is inhibited by economic political power and social kinship relations. MSMEs are recognized to be the basic source of economic and job opportunity growth. Women-led MSMEs have been recognized to play important role (Teoh & Chong, 2008). One of interesting developments is more women running micro-, small-, and middle-scale business, either independently or in partnership with men (Chirwa, 2008). As the performers of small- and middle-scale business, women are faced with not only a number of very exploitative world business problem but also the constraints related to gender issue or structural and cultural inequality, so that women's participation in entrepreneurship is lower than the men's (Singh & Raina, 2013).

MSMEs managed by women until today has not attracted many parties' attention seriously (Jamali, 2009). People often assume that women-led MSMEs operate more in small industry, *home industry* (Susanti & Mas'udah, 2017), and etc. It also makes women-led MSMEs often fluctuating, because it still has weak capitalization and management (T. Tambunan, 2019). Some women-led MSMEs are even managed based on kinship principle, despite good chance and market and large capital and credible management supports.

The role of women in MSME sector is generally related to trading and processing industry areas such as food stall, small shop, food processing and handicraft industries (T. Tambunan, 2009), because this business can be conducted at home, thereby not forgetting women's role as housewife. Although, MSMEs are operated by women as side job rather than to help husband and to increase household income (Harkness, 2010), it can be the main source of household income gradually when it is managed seriously (Roy et al., 2017).

Women's participation is very important to achieve the objective of development. This attempt taken by women to develop MSMEs becomes important (T. Tambunan, 2019), because women are faced with some so inherent constraints called "*triple burden of women*" (McLaren et al., 2020), i.e. they are asked to undertake reproductive, productive, and social functions within society all at once. As women's income and access to economic resources improve (Akram et al., 2015) through this MSMEs, their negotiating ability and opportunity improve in household. Their bargaining position changes and their opinion begins to be taken into account in each decision making process in household (Colfer et al., 2015). Most women still take part in informal sector (Kumari & Singh, 2016) or in the job not requiring knowledge quality and specific skill. These jobs usually give inadequate law protection and welfare guarantee, in addition to worrying work condition and relatively low income (Harkness, 2010). Many small businesses operated by women in its beginning stage or in its business developing stage often encounter many constraints (Raghuvanshi et al., 2017). Meanwhile, the constraints encountered by women-led MSMEs are inadequate capitalization, marketing difficulty, tight business competition, difficulty in finding basic material, poor production technique and skill, inadequate managerial skill (Fallahi & Mehrad, 2015), inadequate knowledge on financial management, and less conducive business climate (licensing, regulation/legislation).

In Covid-19 pandemic condition occurring today, women in the world, particularly those operating MSMEs, are affected by pandemic (McLaren et al., 2020). This Covid-19 pandemic phenomenon makes the small- and medium-scale business women surviving difficultly (Foss & Henry, 2020). The situation is not easy, as women are required to look for the solution to their family's economic difficulty. Women's contribution to family's economy is one of important elements in family resilience (Herdiana et al., 2018).

MSMEs-operating women undertakes not only productive role as the business performers who safeguard the family's economy but also reproductive role as the guard and manager of family's life with a large amount of domestic chores such as preparing food, collecting water, finding fuel wood, shopping, maintaining family's health and nutrition, taking care of husband, and rearing and educating children (Austen, 2014). During Covid-19

pandemic time, women remain to be required to share its role for family, occupation, and community (McLaren et al., 2020).

Amid Covid-19 pandemic, women's responsibility for rearing children and dealing with domestic chores increases (Power, 2020). It is also confirmed by the MSMEs-operating women in Pangandaran Regency. The worse pandemic condition makes MSMEs-operating women should find solution to keep surviving. Some attempts have been taken, among others: helping buy each other's product. Table 1 presents number and type of women-led business in Pangandaran Regency.

Table 1 Type and Number of women-led MSMEs in Pangandaran Regency

No	Type of Business	No of MSMEs
1.	Processing industry (Salted Fish, Tempe, Dodol, Doughnut, Sale Pisang Processing, etc.)	912
2.	Accommodation and food & Beverage	1,109
3.	Wholesaler and retailer	2,931
Total		4,952

Source: Trading, Cooperatives, and MSME Service Office of Pangandaran Regency

From Table 1, it can be seen that about 4,952 MSMEs are operated by women in Pangandaran Regency, including processing industry (salted fish, tempe, dodol, sale pisang (banana chip), doughnut, and cassava chip processing), accommodation and food & beverage supplier (food stall, baso stall, coffee shop, etc), and large-, and small-scale sellers (vendor, counter, groceries, etc). The businesses operated are varying and easy to operate because many of them operate business according to their hobby to fulfill their personal and family needs.

In this Covid-19 pandemic condition and the implementation of large-scale social restriction (PSBB) policy in Pangandaran Regency from April-June 2020 leads to their reduced income. Fortunately, they can think quickly and move with their entire effort not to let panic and trouble affect their family situation. In pandemic condition, Pangandaran Regency plays active role in helping MSME performers survive and vigorously providing business training and building using online method.

Considering the result of survey and interview with informants (Chairperson of PPK/Regent's Housewife, Secretary of Trading, Cooperatives and MSME Service Office and Chairperson of Women Empowerment Division of DKBP3A of Pangandaran Regency, it can be said that MSME-operating women belong to sturdy and creative one, and hard worker, so that even in pandemic condition, they keep attempting to look for a way of earning living. An attempt taken is, among others, to shift their business to processed food selling; even some of them sell their product online in group through social media and some other help buy each other's product.

Considering the perseverance and persistence of MSME-operating women in Pangandaran Regency in dealing with Covid-19 pandemic is interesting to study further and more in-depth. Therefore, the objective of research is to see and to analyze the factors encouraging the women's persistence in running business in pandemic time.

II. LITERATURE REVIEW

Woman plays a very big role in bringing the family's happiness and intactness into reality (Lyubomirsky et al., 2005). Woman serves as mother, wife, and child. All of those roles require the duty according to the role. As a mother, a woman's basic duty is to do any domestic chores (Poduval & Poduval, 2009) and to educate the new generations.

In her position as a member of community, woman has right and obligation equal to man, entitled to be treated well by community and obliged to create a healthy community (Blesio & Disciplines, 2014). The role of woman within community is manifested into the activities built together, solidarity, and maintaining the community's integrity (Bayeh, 2016).

Moser (1989) in (Fajarwati et al., 2016) distinguishes the role of women into three categories (triple role of women):

- a. The productive role is a role undertaken by men and women to get paid / wages in cash or to produce goods that are not consumed (used) by themselves. Including market production with an exchange rate, and household production (subsistence) with a use value, but also a potential exchange rate. For example, working in formal and informal sectors such as farming, trade, farming laborers and so on.

- b. Reproductive role is a role that is associated with the responsibilities of child care and domestic tasks required to ensure the maintenance and reproduction of labor regarding the continuity of the family. For examples giving a birth, cooking, nurture and care for children, fetching water, washing, cleaning, and so on.
- c. The role of the public and political management. The roles of community management (social activities) are all activities undertaken as an extension of the reproductive role. This role includes activities that are built together, solidarity between people, and maintain the needs of the community as a social gathering, weddings, funerals, ceremonies and others, volunteer and unpaid. While the political management (political activity) is performed at the level of the role of community organizing in the formal political level, usually paid (direct / indirect) and the increase of power or status. This role aims to take decisions that affect people's lives such as the election of the head of the village / hamlet, land division meetings, meetings to arrange water and others.

In productive role, woman does some activities with wage resulting from the product and service produced, thereby can help improve the family's economic income (T. Tambunan, 2009). Labor absorption occurs through a business conducted by women through micro-, small-, and middle-scale enterprises (MSMEs), thereby reducing unemployment and poverty rates, and smoothing the economy (T. T. H. Tambunan, 2011).

In Indonesia, the definition of MSMEs is governed in Republic of Indonesia's Law No.20 of 2008 about MSMEs. Article 1 of the Law states that micro-scale business is a productive business belonging to an individual and/or individual corporate with the criteria of micro-scale business as governed in the Law. Traditionally, many women participating actively as employer or business owner are found in Indonesia in micro-, small-, and middle-scale enterprises (MSMEs) (T. Tambunan, 2009). Small business is a productive economic business standing alone with limited resource (Makmur et al., 2018), run by individual or corporate rather than subsidiary or branch of business owned, mastered, or being the part, either directly or indirectly.

The empowerment of women operating micro-, small-, and middle- scale enterprises (MSMEs) is very important and strategic to anticipate the future economy (Teoh & Chong, 2008), particularly in strengthening national economic structure. National economic crisis as occurring today highly affects the national, economic, and political stabilities having an impact on the troubled activities in large-scale businesses, while MSMEs and cooperatives still relatively maintain their business activity. Historically, MSMEs in Indonesia always become the main actor in domestic economic activities (T. T. H. Tambunan, 2011).

MSMEs are a standing-alone productive business unit, run by an individual or a corporate in all economic sectors. In principle, the differentiation of Micro-, Small-, Middle-, and large-scale businesses is basically based on original asset value (excluding land and building), average sale volume per year, or number of permanent workers (T. T. H. Tambunan, 2011)

III.METHOD

The research method employed in this study was qualitative one with two data collection stages. The first stage was to interview a number of informants. The second one was to distribute questionnaire to respondents specified. The first stage was conducted to acquire information, furthermore becoming the indicator tested, consisting of 20 indicators. For detailed information on those variables, see Table 2 below.

Table 2 Variable Tested

No	Variable
1.	Independency
2.	Innovativeness
3.	Discipline
4.	Hard working
5.	Sturdiness
6.	Creativity
7.	Self confidence
8.	Competitiveness
9.	Preparing Food

10.	Shopping
11.	Maintaining health
12.	Rearing and educating child
13.	Producing product and service
14.	Supporting Family's Economy
15.	Gaining profit
16.	Increasing income
17.	Wanting to get experience
18.	Participation in Women Organization
19.	Participation in Development
20.	Participation in Community

In the second stage, the distribution of questionnaire was conducted by considering population, minimum sample, and sampling technique. Research population was the MSME-operating women in Pangandaran Regency, consisting of 4,952 MSMEs. Then, to calculate the size of research sample, Slovin's formula was employed (Bungin, 2012) with error value of 10%. Therefore, the minimum size of sample taken was 98 MSMEs in Pangandaran Regency. The data collected was then analyzed using exploratory factor analysis and with SPSS 23 software help.

IV. RESULT AND DISCUSSION

1) Determining the Variables to be analyzed

The first stage in examining the factors encouraging Pangandaran female entrepreneur's sturdiness in Pandemic time (A Case Study in Pangandaran Regency) is to find the variable feasible to be included into the next analysis. The following test was conducted.

- Barlett's test of sphericity value is used to find out the adequacy of variable in the correlated sample.
- Kaiser-meyerolkin (KMO) test was conducted; in this analysis, the factor is considered as feasible when KMO value > 0.5 . KMO test is used to find out the adequacy of sample or to measure the feasibility of sample.
- Measure of sampling adequacy (MSA) test was used to measure the degree of correlation between variables with the criterion of MSA > 0.5 .

The result of KMO and Bartlett's tests can be seen in Table 3.

Table 3 KMO and Barlett's Tests

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.823
Bartlett's Test of Sphericity	Approx. Chi-Square	1976.235
	Df	190
	Sig.	.000

Table 3 shows that the value obtained from Barlett's test of sphericity is 1976.235 at significance level of < 0.05 , 0.000; it means that there is a correlation between variables. Value of 0.823 is obtained from *Kaiser Meyer Olkin* test. The figure is > 0.05 , meaning that the variables in this research can be processed further.

The next stage is to test the measure of sampling adequacy, to find out what variable is processed further and what variable is excluded. MSA value can be seen from anti image correlation table with "a" sign to upper left and lower right diagonal directions and the requirement of MSA value should be 0.5. Therefore, it can go to the next process. The result of MSA is presented in table below.

Table 4 Anti Image Correlation

Variable	Anti Image Matrices
Independency	.853
Innovativeness	.826
Discipline	.793
Hard working	.785
Sturdiness	.837
Creativity	.906
Self confidence	.882
Competitiveness	.888
Preparing Food	.896
Shopping	.808
Maintaining health	.821
Rearing and educating child	.825
Producing product and service	.795
Supporting Family's Economy	.819
Gaining profit	.778
Increasing income	.776
Wanting to get experience	.770
Participation in Women Organization	.784
Participation in Development	.626
Participation in Community	.718

From the table above, it can be seen that anti image matrices value of the 20 (twenty) variables above is 0.500. Therefore, the 20 variables can go to the next process. The second stage is to determine the number of factors.

2) Determining the Number of Factor

To determine the number of factors created, eigen value is used, with the criterion eigen value > 1. To see the number of factors created, see Table 5 below.

Table 5 Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.010	25.048	25.048	5.010	25.048	25.048	4.011	20.057	20.057
2	3.531	17.654	42.702	3.531	17.654	42.702	3.623	18.113	38.170
3	2.704	13.518	56.220	2.704	13.518	56.220	3.352	16.758	54.928
4	1.247	6.233	62.453	1.247	6.233	62.453	1.505	7.524	62.453
5	1.000	4.998	67.450						
6	.832	4.160	71.611						
7	.822	4.112	75.723						
8	.661	3.303	79.025						
9	.582	2.908	81.933						
10	.553	2.764	84.697						
11	.450	2.251	86.947						
12	.418	2.090	89.037						
13	.396	1.981	91.018						
14	.311	1.557	92.576						
15	.295	1.477	94.053						
16	.277	1.386	95.439						

17	.273	1.365	96.805					
18	.229	1.145	97.950					
19	.225	1.125	99.075					
20	.185	.925	100.000					
Extraction Method: Principal Component Analysis.								

From Table 5, it can be seen that out of 20 variables, there are 4 new factors created. It can be seen from the eigen value, indicating that only 4 factors shows eigen value > 1. So, it can be seen that 4 (four) factors is the most optimum number.

3) Factor Interpretation

The next stage is to interpret the factors created by seeing table, rotated component matrix indicating the distribution of the 20 (twenty) variables in the 4 (four) new factors. Table 4 shows the result of rotated component matrix.

Table 6 Rotated Component Matrix

	Component			
	1	2	3	4
Independency	.753	-.130	-.023	-.105
Innovativeness	.819	-.018	-.092	-.003
Discipline	.739	.000	.084	.133
Hard working	.629	.093	-.042	.103
Sturdiness	.807	.074	-.097	-.060
Creativity	.606	.389	-.029	-.033
Self confidence	.561	.481	-.111	-.133
Competitiveness	.541	.536	-.053	-.080
Preparing Food	.301	.771	-.140	-.132
Shopping	-.057	.846	.064	.061
Maintaining health	-.017	.854	.017	.115
Rearing and educating child	.019	.867	.076	.074
Producing product and service	.148	.096	.669	.099
Supporting Family's Economy	-.170	-.007	.802	-.003
Gaining profit	.005	-.053	.796	.107
Increasing income	-.102	-.034	.804	.045
Wanting to get experience	-.081	-.045	.837	.157
Participation in Women Organization	-.186	.139	.389	.499
Participation in Development	.093	.194	-.005	.808
Participation in Community	.024	-.241	.234	.668
Extraction Method: Principal Component Analysis.				
Rotation Method: Varimax with Kaiser Normalization.				
a. Rotation converged in 5 iterations.				

Table 6 shows clearer and more real distribution of variables. The categorization of variables into factors can be observed from the largest value of each component; therefore the following results are obtained.

- a. First factor: independency, innovativeness, discipline, hard working, sturdiness, creativity, self-confidence, and competitiveness.
- b. Second factor: preparing food, shopping, maintaining health, rearing and educating child.

- c. Third factor: producing product and service, gaining profit, increasing income, wanting to get experience, supporting the family's economy.
- d. Fourth factor: participation in women organization, participation in development, and participation within community

The detailed distribution of variables based on the created factors can be seen in the table below. The variables are ordered based on factor loading value in descending manner. The naming of newly created factors is subjective in nature(Ghozali, 2005).

Table 7 The Distribution of Created Variable

Factors created	Indicator	Eigen Value	Loading Factor
Character Role Factor	Independency	5.010	.753
	Innovativeness		.819
	Discipline		.739
	Hard working		.629
	Sturdiness		.807
	Creativity		.606
	Self confidence		.561
	Competitiveness		.541
Reproductive Role Factor	Preparing Food	3.531	.771
	Shopping		.846
	Maintaining health		.854
	Rearing and educating child		.867
Productive Role Factor	Producing product and service	2.704	.669
	Supporting Family's Economy		.802
	Gaining profit		.796
	Increasing income		.804
	Wanting to get experience		.837
Social Role Factor	Participation in Women Organization	1.247	.499
	Participation in Development		.808
	Participation in Community		.668

Source: Data Processing of 2021

The result of research shows that out of 20 (twenty) variables analyzed, 4 (four) factors are newly created, affecting the Factors Encouraging the Sturdiness of Pangandaran Female Entrepreneur in Pandemic Time (A Case Study in Pangandaran Regency). The four factors are: character role, reproductive role, productive role, and social role.

Considering the result of data processing, it can be said that the highest value is 5.010, found in the character role factor. It proves that MSME-operating women have very strong character. They belong to independent, persistent or sturdy, innovative, and creative women in running their business. These strong characters make them ignore other roles. This is indicated with their incapability of undertaking reproductive role in dealing with household chores. Similarly, they found insignificant constraints in productive role. They can produce product (good) and service, so that they can support the family's economy by earning living and getting adequate profit. They undertake the social role in daily life through active participation in social organization. Through their participation in organization, either women or community organization, they have higher self-confidence, so that they can be competitive.

V. CONCLUSION

From the result of data analysis, the author can conclude that out of twenty variables studied, through factoring process, four new factors can be obtained. Then, the four newly created factors consist of character role including independency, innovativeness, discipline, hard working, sturdiness, creativity, self-confidence, and

competitiveness; reproductive role: preparing food, shopping, maintaining health, rearing and educating child; productive role factor: producing product and service, gaining profit, increasing income, wanting to get experience, supporting the family's economy; and social role: participation in women organization, participation in development, and participation within community.

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