

WOMEN ENTREPRENEURSHIP IN INDONESIA: OPPORTUNITIES AND CHALLENGES

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Abstract

Women's entrepreneurship is becoming a significant global phenomenon, with major contributions to economic empowerment, poverty alleviation, and promotion of gender equality. Internationally, women lead around 35% of small and medium-sized enterprises (SMEs) in Asia, with significant increases in income and participation. In Indonesia, women entrepreneurs play an important role in the growth of the SME sector, which accounts for around 60% of Gross Domestic Product (GDP). Policy support, training, and digital technology have expanded opportunities, although challenges such as gender bias, limited access to capital, and social stereotypes remain. This research uses a qualitative approach through a literature study to analyse the opportunities and barriers faced by women entrepreneurs. The results of the analysis show that digital technology and post-pandemic changes in work culture are creating new opportunities, while low digital literacy and access to finance remain key challenges. With the right strategies, women entrepreneurs can become key drivers of inclusive and sustainable economic development in Indonesia.

Keywords: *Women Entrepreneurship, Opportunities, Challenges, Indonesia*

Abstrak

Kewirausahaan perempuan menjadi fenomena global yang signifikan, dengan kontribusi besar terhadap pemberdayaan ekonomi, pengentasan kemiskinan, dan promosi kesetaraan gender. Di tingkat internasional, perempuan memimpin sekitar 35% usaha kecil dan menengah (UKM) di Asia, dengan peningkatan pendapatan dan partisipasi yang signifikan. Di Indonesia, perempuan wirasaha memegang peran penting dalam pertumbuhan sektor UKM, yang menyumbang sekitar 60% Produk Domestik Bruto (PDB). Dukungan kebijakan, pelatihan, dan teknologi digital telah memperluas peluang, meskipun masih ada tantangan seperti bias gender, keterbatasan akses modal, dan stereotip sosial. Penelitian ini menggunakan pendekatan kualitatif melalui studi pustaka untuk menganalisis peluang dan hambatan yang dihadapi perempuan wirasaha. Hasil analisis menunjukkan bahwa teknologi digital dan perubahan budaya kerja pasca-pandemi

menciptakan peluang baru, sementara literasi digital yang rendah dan akses pembiayaan tetap menjadi tantangan utama. Dengan strategi yang tepat, perempuan wirausaha dapat menjadi penggerak utama pembangunan ekonomi yang inklusif dan berkelanjutan di Indonesia.

Kata Kunci; *Women Entreprenuership, Peluang, Tantangan, Indonesia*

Introduction

Entrepreneurial activity among women continues to attract global attention (Winn, 2005). Women's entrepreneurship has become a significant global phenomenon in recent decades. In many countries, women are increasingly playing a role as economic drivers, both through small and medium-sized enterprises (SMEs) and as innovators in large industries. In the United States, women entrepreneurs are important contributors to the economy (McKay, 2001). Women's labour force participation in India is 31.6%, while in the United States it is 45%, the United Kingdom 43%, Canada 42%, France 32%, Indonesia 40%, Sri Lanka and Brazil both 35% (Sangolagi & Alagawadi, 2016). In Asia, 35 per cent of small and medium-sized enterprises (SMEs) are led by women. Twenty-five per cent of new businesses in China are owned by women and in Japan, four out of five SMEs are owned by women (Indarti & Wulandaru, 2003).

Other data from international organisations shows that women now account for a significant percentage of global entrepreneurs. Women-owned companies employ more than 15.5 million employees or 35 per cent more than all Fortune 500 employees worldwide. Women own 36 per cent of all businesses (Armiati, 2013). Even women's incomes are now increasing from nearly \$800 billion in 2013, and are expected to rise to \$1.45 to \$1.7 trillion by 2030 (Genoveva & Gaby, 2019). This development has been fuelled by various factors, including increased awareness of gender equality, greater access to education, and policy support for women's economic empowerment. However, despite its substantial contribution to the economy, women's entrepreneurship still faces challenges, such as limited access to finance, gender bias, and gaps in training opportunities and professional networks.

In Indonesia, women's entrepreneurship is also showing a positive trend with more women starting and managing businesses in various sectors, ranging from creative industries, technology, to traditional trade (Sari & Nurani, 2022). Based on data from the Ministry of Cooperatives and SMEs, Indonesian women play an important role in

supporting the growth of the SME sector, which accounts for around 60 per cent of Gross Domestic Product (GDP). The Ministry of Manpower sees a positive trend, where the number of Indonesian women entrepreneurs continues to increase every year, reaching 14.3 million in 2018 (Tambrin, 2019). Even the Indonesian Women Entrepreneurs Association (IWAPI) has a membership of more than 30,000 women entrepreneurs, consisting of 98% MSMEs and 2% large-scale businesses. In addition, government programmes and private initiatives such as training, funding, and business mentoring further encourage women to be actively involved in economic activities. However, their journey has not been easy. Women entrepreneurs in Indonesia face various barriers, such as gender stereotypes, the double burden of household and business responsibilities, and challenges in accessing technology and broader markets (Indiwo, 2016).

The opportunities for women's entrepreneurship in Indonesia are immense, especially in the digital age that offers a vast platform for innovation and collaboration. Technologies such as e-commerce and social media have opened up more inclusive access for women to reach global markets. In addition, the change to a more flexible work culture post-pandemic has also provided momentum to increase women's participation in the business world (Rosmayati, 2023). However, challenges such as low digital literacy, limited access to formal funding, and gender inequality in policy remain obstacles to overcome.

Exploring the opportunities and challenges of women's entrepreneurship in Indonesia is important because it not only touches on aspects of women's empowerment, but also has an impact on improving national economic welfare. By understanding the current conditions and strategic steps that can be taken, it is hoped that women entrepreneurs will be able to optimise their potential to compete in the global arena. This article aims to comprehensively discuss the phenomenon of women's entrepreneurship, the opportunities that can be utilised, the challenges faced, and strategies to encourage the growth and sustainability of their businesses in Indonesia.

Research Methods

This research uses a qualitative approach with a library research method (Fadli, 2021). This approach was chosen to gain an in-depth understanding of the phenomenon of women's entrepreneurship, the opportunities available, and the challenges faced, both at the global level and in the Indonesian context. This research is descriptive-analytical in nature (Abdussamad, 2022), aiming to provide a comprehensive picture of the state of women's entrepreneurship and analyse the opportunities and challenges based on data and information available in the literature. The focus of this research is to explore relevant concepts, and factors inhibiting the development of women's entrepreneurship. Data were collected from academic books, journal articles, research reports and official documents from relevant governments, international institutions and non-governmental organisations, and trusted digital sources, such as online publications from academic platforms, official government websites, and relevant news articles. After the data was collected, content analysis was conducted, starting from data classification, exploration of issues, data interpretation and testing the validity of sources (Salam, 2023).

Result and Discussion

1. Basic Concept of Women Entrepreneurship

Women entrepreneurship is a multidimensional phenomenon that encompasses the role of women in initiating, managing and developing businesses in various economic sectors. The concept not only reflects economic activity, but also involves the social, cultural and political dynamics that influence women's participation in business. As a global phenomenon, women entrepreneurship plays a key role in economic development, poverty alleviation, improving family welfare, and promoting gender equality. Women entrepreneurship means the act of owning, creating and controlling a business that empowers women economically, thereby increasing their economic power and position in society (Sangolagi & Alagawadi, 2016). According to Carter and Cannon, female entrepreneurship has unique characteristics, such as the tendency to manage community-based businesses and take a collaborative approach to decision-making. (Carter & Cannon, 1992) According to Schumpeter in Śledzik, K, female entrepreneurship is an

innovative activity undertaken by women in creating new products, utilising new technologies, or opening new markets. Women in entrepreneurship play a role as agents of change who drive economic development through innovation. (Śledzik, 2013)

From an academic perspective, women entrepreneurship is often linked to theories of social and economic development, which see the role of women as key in creating inclusive growth. Various studies show that businesses led by women tend to be more sensitive to social issues, such as employee welfare and local community engagement. This places women entrepreneurs as strategic actors in community-based economic strengthening.

Entrepreneurship as a strategy for business advancement can only succeed if it is instilled and encouraged (Ramaswamy, Kaur, & Maheshwari, 2002). It is a process of building something new and avoiding risk (Machado, Gazola, Fabrício, & Añez, 2016). Therefore, optimism, confidence in the future, comfort with administrative formalities and relationships with various business-related matters, should be the main concern of women entrepreneurs (Morched & Jarboui, 2019).

In Indonesia, women entrepreneurs generally fall into the category of compulsory businesses, as they need to generate additional income to fulfil their family's basic needs (Genoveva & Gaby, 2019). However, they can at least be classified into several types based on the scale of the business and the sector:

- **Micro Entrepreneurship:** Women who run small-scale businesses, such as food vendors, tailors, and local artisans. These businesses usually operate with little capital and are family-based.
- **Small and Medium Entrepreneurship (SME):** Women who manage small and medium-sized enterprises in the creative, trade, or technology sectors. These SMEs are often the backbone of the local economy.
- **Social Entrepreneurship:** Women who start businesses with a social purpose, such as community empowerment, environmental management, or educational development.

- Digital Entrepreneurship: Digital-based businesses such as e-commerce, content creation, or financial technology that are growing rapidly in the era of digital transformation.
- Corporate Entrepreneurship: Women who lead innovation in large companies, either as owners or as executives with significant influence on business strategy.

2. Women Entrepreneurship Opportunities in Indonesia

The number of women entrepreneurs in Indonesia continues to increase significantly. Currently, the majority of Micro, Small and Medium Enterprises (MSMEs) in Indonesia are managed by women, with the majority based on home industries (Yuhendri, 2023). Women's involvement in various economic activities provides them with opportunities to increase their autonomy, influence and decision-making capacity (Mokalu, 2016). The role of women entrepreneurs is increasingly prominent in the digital era or industrial revolution 4.0, especially in the last three years. This growth has been fuelled by the expansion of e-commerce businesses through various start-up platforms (Tambrin, 2019). In the midst of global economic challenges affecting various countries, women are increasingly active in contributing to family income through trade and entrepreneurship activities.

Despite this, the participation rate of women entrepreneurs in Indonesia is still relatively low, with the main focus on the micro and small business sector. However, as in other developing countries, the potential of women entrepreneurs in Indonesia is a major force in the process of women's empowerment and social transformation, which in turn can have a positive impact on the national economy (Faridyah, 2020). Awareness of the importance of developing women entrepreneurs has also encouraged an increase in their numbers, because the existence of women entrepreneurs not only helps the government in reducing poverty, but also plays a strategic role as the main driver of economic development and social progress (Diana, 2022).

In the current context, a number of great and great people were born because they had an entrepreneurial spirit within them and were developed without ever feeling defeated before trying. Look, Bill Gates is a human being who hasn't even finished school,

but his achievements can surpass many people in school. Cory Aquino is an ordinary woman who works as a housewife, but managed to change the face and history of the Philippines. Anthony Robbins is a young man who was sick from birth, but became rich because he rose and then 'shared' the knowledge of his awakening with others. Kenji Eno is a young man not yet 30 years old who dropped out of high school, and is now called by Business Week an Asian star 'god' in the gaming industry.

There are several great opportunities for women entrepreneurs, especially in Indonesia, among others:

1) Policy Support

The support of various government policies is a significant opportunity for women to become entrepreneurs. The government, through regulations and strategic programmes, is increasingly paying attention to women's empowerment as part of efforts to promote inclusive economic growth. Policies such as easy access to finance, entrepreneurship training, and provision of technology facilities enable women to start and develop businesses with more confidence. According to Helene Ahl, the government provides microloans to women so that they can contribute to family income. The existence of special programmes such as kredit usaha rakyat (KUR), revolving funds, and business incubation provide opportunities for women to overcome the capital barrier, which is often a major obstacle in starting a business. Government-initiated entrepreneurship training and mentoring also help improve women's capacity in business management, marketing, and innovation (Ahl, 2006).

Policies that promote gender equality in the workforce, such as affirmation of women's involvement in the small and medium enterprise (SME) sector, also create a conducive business climate (Kurniati, 2018). With legal protection and incentive policies, women have more room to compete in the market. This support not only accelerates women's economic empowerment, but also contributes to strengthening the national economy, making women important actors in a sustainable entrepreneurial ecosystem.

2) Broad Market

With a large population, there are significant market opportunities for women to succeed in entrepreneurship. The large population creates a diverse demand for products and services, providing ample room for women to innovate and fulfil underserved market needs (Thousani & Afgani, 2023). As part of the population themselves, women have a deep understanding of consumer needs, especially in sectors closely related to household needs, lifestyle, health, and education. This enables women to develop products and services that are relevant and have high market appeal. In addition, women are also able to utilise their social networks to promote and sell products with a more effective personalised approach. The existence of digital technologies, such as social media and e-commerce platforms, strengthens their access to wider markets, both locally and globally (Ahya & Astria, 2024).

With a growing population and consumer awareness of quality products, this market opportunity is the foundation for women to create sustainable businesses. Support from government policies and the entrepreneurial community further strengthens their potential to succeed in the dynamic modern market.

3) Women's Social Role.

Women's social roles are both a key asset and a great opportunity for them to engage in business ventures. As individuals who traditionally play an active role in family and community, women have strong interpersonal skills, such as the ability to build relationships, understand the needs of others, and create social networks. Moreover, women's internal personal factors such as high levels of self-efficacy and risk-taking have a positive impact on their business success (Javadian & Singh, 2012).

These abilities become valuable assets in the business world, where success often depends on the ability to build trust with customers, partners, and stakeholders (Gemilang & Yuliana, 2023). In addition, women are often at the centre of community networks, enabling them to identify local needs-based business opportunities. In this context, women's social roles facilitate the birth of business solutions that are relevant, innovative and based on local values.

Women's social sensitivity also provides a competitive advantage in promoting ethical and sustainable businesses. Businesses run by women tend to be more inclusive and concerned about social impacts, thus attracting consumers who share similar values (Mulyana, 2019). By utilising this social role, women are not only able to create successful businesses but also contribute to community strengthening, economic empowerment, and the alleviation of the gender gap in the business world.

4) Creative Economy Growth

The growth of the creative economy opens up vast opportunities for women to contribute significantly to the entrepreneurial world (Purnomo, 2016). The creative economy, which is based on creativity, innovation and knowledge utilisation, provides space for women to explore their unique potential in creating high value-added products and services. Sectors such as fashion, culinary, art, design and digital are areas that often align with women's interests and expertise, making them strategic opportunities for entrepreneurship (Judijanto, Apriyanto, Sinulingga, Liklikwatil, & Rumbah, 2024). In addition, advances in digital technology strengthen the role of women in the creative economy. With online platforms and social media, women can market their products and services without geographical boundaries, while building a strong personal brand. This flexibility allows them to run their businesses while fulfilling other roles in the family or community.

The creative economy also encourages women's participation through its high inclusiveness. Many training, mentoring and microfinance programmes are designed to empower women entrepreneurs, allowing them to compete effectively in the marketplace. By capitalising on these opportunities, women not only contribute to national economic growth but also empower themselves to become agents of change within their communities and families.

5) Environmental issues

One of the great opportunities for women entrepreneurs is their ability to utilise environmental issues as a competitive advantage. Women are often perceived to be more

concerned about sustainability and environmental impacts in their daily lives, and this trait is reflected in the way they run their businesses. In the context of entrepreneurship, environmental concerns can be realised through various approaches, such as using environmentally friendly raw materials, adopting sustainable business practices, or promoting products that support green lifestyles. The results of Braun's research show that women have stronger environmental attitudes and commitment to green entrepreneurship programmes than men, suggesting that female entrepreneurs may be more involved in green issues than male entrepreneurs. (Braun, 2010)

Women's sensitivity to the environment is also supported by their traditional role in the family, often managing household resources efficiently. This makes women entrepreneurs more likely to pay attention to the environmental impact of any business decisions they make (Aulia, Husin, Nasution, Sofie, & Mauliza, 2024). In addition, with society's growing awareness of sustainability issues, the products and services offered by women entrepreneurs often attract consumers who share similar values. This combination of environmental concerns and innovation capabilities not only creates new business opportunities but also drives positive change in the overall economic ecosystem. As such, women entrepreneurs have great potential to become key drivers in a sustainable green economy.

From the above explanation, it can be understood that the opportunities for women entrepreneurship in Indonesia can be seen in Table 1 below:

No.	Opportunity Name	Description
1.	Policy Support	Government policy support such as financing, training, and regulations support the empowerment of women in entrepreneurship
2.	Broad Market	1. Large population creates market opportunities for women to innovate, meet consumer needs, and utilise digital technology 2. Policy support and entrepreneurial communities strengthen women's potential to

		create sustainable businesses in modern markets.
3.	Women's Social Role.	Women's social roles support business success through interpersonal skills, social sensitivity, and locally-based solutions.
4.	Creative Economy Growth	<ol style="list-style-type: none"> 1. The creative economy provides opportunities for women entrepreneurs through innovation, digital technology, and inclusive empowerment programmes. 2. Women contribute to the creative economy by utilising creativity, technology and flexibility for empowerment.
5.	Environmental issues	<ol style="list-style-type: none"> 1. Women entrepreneurs excel in green entrepreneurship, utilising sustainability sensitivities to create opportunities and drive the green economy. 2. Women entrepreneurs' environmental concerns create sustainable innovations, attract environmentally conscious consumers and drive positive economic change.

3. Challenges of Women Entrepreneurship in Indonesia

According to Sangolagi and Alagawadi, women entrepreneurs are gaining momentum worldwide, but at the same time they face a number of challenges. These challenges can be faced by making them and their families aware of the opportunities available to them. (Sangolagi & Alagawadi, 2016) Despite having great opportunities, women entrepreneurship in Indonesia also faces a number of challenges, including:

- Gender Bias

Women play a very important role in fulfilling the family's economy, but their role in the economic sector is often overlooked and still under-appreciated (Sauptika Kencana

and Puji Lestari, 2016).. The World Bank stated that in almost all countries, women are more likely to be involved in low-productivity activities than men. As a result of the differences in women's and men's work, there is a disparity in income in all forms of economic activity, such as agriculture, entrepreneurship, and manufacturing (Sumantri, Fariyanti, Winandi, & Agribisnis, 2013). Social norms that still consider men as the main parties in decision-making often hinder women from developing in the business world. In fact, "in many Eastern countries, the decision [to start a business] is made only with the permission of the male head of the household" (Jennings & Brush, 2013). Entrepreneurship tends to be perceived and portrayed as a stereotypically masculine endeavor (Jennings & Brush, 2013). Negative societal stereotypes and traditions (Javadian & Singh, 2012) sometimes become obstacles for women in starting a business and have an impact on job segregation, wage disparities, and participation in unsupported sectors of the economy (Hisrich & Ozturk, 1999), and facing work-family conflict (Das, 2000). The socio-cultural status of women, which identifies women's primary role with family and household responsibilities and reduces the credibility of women who intend to start a business (Bruni, Gherardi, & Poggio, 2004). Whereas traditionally, women have appeared on the stage, playing an important role in family management and in society. However, their work has not been properly recognized (Sangolagi & Alagawadi, 2016).

Knowledge systems built on implicitly reductionist gender assumptions thus become instruments of domination as they are used to draw boundaries between categories of people, to exercise control over resources, and to design support policies, for categories of people labeled as second-gender entrepreneurs. The social construction of women as the second sex results in a process of "second-sexing" as the devaluing of women legitimizes the withholding of valuable resources (Bruni et al., 2004).

- Access to Capital

Access to capital is the next challenge faced by women in starting and growing a business. Many women have difficulty getting loans or investment due to lack of collateral or limited financial literacy. So women have more difficulty getting loans. (Ahl, 2006). In fact, they tend to face the assumption that "women can't handle money" (Bruni

et al., 2004). In some areas, women often do not have assets that can be used as collateral to access loans from financial institutions. This is exacerbated by gender norms that limit property ownership for women. In addition, women are also often faced with stereotypes that doubt their ability to manage a business, making it difficult to convince investors or lenders. This stereotype is basically born from access to education and lack of training such as managing finances, recruiting and managing human resources, and managing consumer relationships (Genoveva & Gaby, 2019). This condition is further complicated by the low financial literacy among women, which reduces their ability to understand the process of applying for capital or finding alternative financing. The research results of Roomi & Parrot stated that in Pakistan, women who work as entrepreneurs also do not easily obtain financial assistance. (Roomi & Parrott, 2008) Although financially there are obstacles in obtaining business funding, especially through official institutions such as banks and other government institutions, women entrepreneurs have other alternatives to obtain funding sources, for example from family, friends, and other colleagues (Genoveva & Gaby, 2019). To overcome this challenge, strategic interventions are needed such as inclusive funding programs that specifically target women entrepreneurs, increasing financial literacy, and policies that encourage equal access to capital. With these steps, women can be more empowered to build sustainable businesses and make significant contributions to the economy.

- **Dual Responsibilities**

The role of women as housewives includes the primary responsibility of managing the family's domestic affairs. When a family member, such as a child or husband, is sick, the mother's full attention is needed, which can disrupt the smooth running of the business activities she runs. Compared to men, women face limitations in running a business, such as obstacles to traveling out of town or attending dinner events. In addition, norms and perceptions in many families that place the husband as the main breadwinner are often a barrier for women to develop their businesses to be bigger (Armiati, 2013). This condition further limits women's time to engage in other productive activities. Conversely, the division of domestic responsibilities between husband and wife can open up greater

opportunities for women to increase their productivity (Faridyah, 2020). On the other hand, limited resources often make women more dependent on their partners, which has an impact on their limited ability to make decisions independently (Ndemo & Maina, 2007). This explains why women are far less likely to engage in entrepreneurial activities than men, a phenomenon that occurs globally (Jennings & Brush, 2013) .

- **Technology Gap**

The development of digital technology has had a significant impact on various aspects of life, including the economy, education, and social. However, not all groups in society can take advantage of these opportunities equally. One group that often faces obstacles is women, especially those living in rural areas. The technology gap between women and other groups is a complex issue that affects their access to information, economic opportunities, and social empowerment (Andarwati, Ruslanjari, & Nurhayati, 2023).

In many rural areas, limited digital infrastructure is one of the main causes of the technology gap. Slow or even non-existent internet connections often make it difficult for women in rural areas to access technology (Hadiyat, 2014). In addition, the cost of devices such as smartphones or computers is also an obstacle for low-income families. This limited access affects women's opportunities to obtain information and use technology to improve their standard of living. Not only access, the gap is also seen in the level of digital literacy (Abdillah, 2024). Many women in rural areas do not have sufficient skills to use technological devices effectively. The low level of formal education in some rural communities exacerbates this situation (Daryad et al., 2024). As a result, many women are unable to utilize digital technology for productive activities, such as managing small businesses or reaching wider markets through social media and e-commerce platforms. One of the real impacts of this technological gap is seen in women small business owners in rural areas. Without access and technological skills, they find it difficult to utilize digital platforms to promote products, reach new markets, or increase operational efficiency. For example, women entrepreneurs in the craft or culinary sector often rely

only on local marketing without utilizing e-commerce or social media. This makes them less competitive with business actors who are already more digital-savvy.

- **Lack of Business Networks**

One of the main challenges faced by women in the business world is limited access to professional networks that support business development. Compared to men, women tend to have limitations in building strategic relationships, both due to social, cultural, and structural factors (Sumantri et al., 2013). In many cases, greater domestic responsibilities mean that women have less time and opportunity to engage in networking activities, such as seminars, business meetings or professional communities. In addition, gender norms that are still dominant in some societies often limit women's space in the business world (Wahyuningsih, Derajat, Anwar, & Amaria, 2024). Many women entrepreneurs do not have mentors or access to business communities that can provide support, market information or investment opportunities. As a result, they often find it difficult to compete in broader markets, develop innovations, or increase business competitiveness. Addressing these challenges requires collective initiatives, such as the establishment of inclusive business networks and the provision of specialised platforms for women to network professionally. By doing so, women can be better empowered to optimise their potential in the business world, while promoting more equitable economic growth.

From the above information, it can be understood that the challenges of women entrepreneurship in Indonesia can be seen from Table 2 below:

No.	Challenge Name	Description
1.	Gender Bias	<ol style="list-style-type: none"> 1. Women's roles in the family economy are often overlooked and face social, cultural, and gender stereotypical barriers. 2. Social norms and stereotypes inhibit women in business, fuelling disparities in income and economic participation.

		3. Social constructions of gender devalue women, limit access to resources, and support patriarchal dominance.
2.	Access to Capital	<ol style="list-style-type: none"> 1. Women face difficulties accessing capital due to lack of collateral, stereotypes, and low financial literacy. 2. Gender norms limit women's property ownership, hindering access to loans from financial institutions. 3. Inclusive financing programmes, improved financial literacy, and policies for women's equal access to capital are needed.
3.	Dual Responsibilities	<ol style="list-style-type: none"> 1. Women face domestic constraints, social norms, and limited resources in developing businesses. 2. The division of domestic responsibilities can increase women's productivity in entrepreneurial activities.
4.	Technology Gap	<ol style="list-style-type: none"> 1. Rural women face a technology gap due to digital infrastructure, costs, and low digital literacy. 2. Technological limitations prevent rural women from utilising digital platforms for business and economic empowerment.
5.	Lack of Business Networks	<ol style="list-style-type: none"> 1. Women face limited professional networks due to gender norms, domestic responsibilities and lack of support. 2. Inclusive business networks are needed to empower women and promote economic equality.

Conclusion

Women entrepreneurship is a global phenomenon that has economic, social, cultural and political dimensions. Women entrepreneurs not only act as economic drivers but also as agents of change that drive innovation and inclusive growth. Women entrepreneurship contributes significantly to economic empowerment, poverty alleviation, and the promotion of gender equality. In the academic context, women entrepreneurship is often associated with social and economic development theory, where women are considered strategic actors in strengthening community-based economies.

In Indonesia, women entrepreneurs tend to be active in the micro, small and medium enterprise sector, with various types of businesses, such as social, digital and creative. Challenges such as gender bias, limited access to capital, and negative stereotypes are still obstacles that need to be overcome. However, great opportunities exist through government policy support, the growth of the creative economy, and a vast market. With the utilisation of digital technology, women are increasingly able to compete in the era of the industrial revolution 4.0. The social sensitivity and sustainability promoted by women entrepreneurs is also a competitive advantage that contributes to the strengthening of communities and the green economy. Women entrepreneurs in Indonesia have great potential to become the main drivers of inclusive and sustainable economic development.

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