

The influence of culture on female entrepreneurs in Indonesia

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Abstract

This paper explores the influence of culture on female entrepreneurs in Indonesia. Informed by discursive approaches, the research explores cultural influences by way of in-depth analysis of fifteen life stories of female entrepreneurs in Indonesia. The thesis also exploits current literature on the topic to categorize and compare types of female entrepreneurship in Indonesia; a distinction was made between micro-level (*Darwinian*/commercial entrepreneurs), meso-level (*Communitarian*/creative entrepreneurs), and macro-level (*Missionary*/social entrepreneurs). This categorization is based on the cultural factors perceived to be as the most influential and therefore relevant to each respondent entrepreneur. *Darwinian*/commercial entrepreneurs are affected by factors found at the micro-, meso-, and macro-levels. However, because the motivating factor behind their entrepreneurship can be deemed based on ‘personal interest’ and thus that their activities follow a traditional business logic; *Darwinian*/commercial entrepreneurs face more challenges at micro-level. Similarly, entrepreneurs in the *Communitarian*/creative category were found to experience challenges related to cultural factors associated with all levels. However, the most influential factors appear to occur at meso-level; owing to the strong connection between their entrepreneurial activity and a community-driven logic, also referred to in this thesis as a ‘personal We’. Lastly, it has been found that most *Missionary*/social entrepreneurs operate at the broadest level (the macro-level). The research suggests that this is because their motivations to take up business are orientated towards making a positive impact for women on society at large. Notwithstanding, the thesis also details the fewer challenges faced by *Missionary*/social entrepreneurs at the micro- and meso- levels.

Throughout the research it was discovered that there are two cultural themes that are particularly relevant and significantly affect the business behaviors of the entrepreneurs at each level. At micro-level, these are the themes of *multiple identities* and *individual capital*. At meso-level, *stereotype and legitimacy* and *organizational values and priorities* are key factors affecting entrepreneurship in Indonesia. Lastly, at macro-level, deep-rooted cultural factors in Indonesia are the significant themes. Namely, the country retains a culture of *high power distance* and *restraint (pessimistic)*. These factors were found to incite certain levels of cynicism and pessimism amongst the entrepreneurs that affected their business activities. However, this research concludes that the respondent entrepreneurs are able to handle the opportunities and challenges found at each level well. Women in Indonesia who become entrepreneurs can be

said to possess a 'high' entrepreneurial spirit and passion as demonstrated by their willingness to take risks and create job opportunities.

The research suggests however that the strength of these qualities varies depending on where the women interviewed lived, their level of education, age, and other factors. The patriarchal society in Indonesia was also found to have an effect on how the entrepreneurs behave, resulting in certain behaviors on constraints on their business activities. Further, the female entrepreneurs in Indonesia seemed to be able to navigate the patriarchy-imposed cultural factors at micro-level. Firstly, within the theme of *multiple identities*, the respondents expressed that they can improve their autonomy by balancing the 'feminine' and 'masculine' roles they occupy within their businesses; therefore straying from a more traditional business type and the local cultural values (religion, family, marital status). Secondly, within the second theme of *individual capital* found at micro-level, results of the research show that female entrepreneurs in Indonesia tend to be financially independent. At the meso-level, Creative female entrepreneurs in Indonesia were found to navigate patriarchal structure using innovation. They can innovate new products that are still adapted to appeal to the local market; even going so far as leading projects to raise awareness and understanding amongst local society with the aim of countering prejudice. Thereby, they are beginning to combat the challenges they face within the meso-level cultural themes of *stereotype and legitimacy* and *organizational values and priority*. Again, factors such as age, level of education, life experience ('jam terbang'), and business location (remote area/big city) were also aspects necessary to consider in the macro-level analysis.

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1. Introduction

Chapter 1 introduces the research topic by explaining the findings of previous studies. This is followed by setting out the objective and main question, which acknowledge the problems or gaps in the supporting literature, which the research attempts to answer with sub-questions. Accordingly, both relevances contains practical and theoretical relevance to the objective and main question will be discussed. Finally, this chapter concludes with an outline of the research.

1.1 Introduction

Entrepreneurship is not only influenced by economic factors, but also social and cultural factors which affect the business (Bruni et al. 2004). There are various, essential aspects that form the entrepreneurial culture. For example, recognition given to an entrepreneur, a society's mindset about success and failure, and the level of acceptance of potential opportunities within that society (Chotkan, 2009, p.23). Many entrepreneurs are sometimes needed to overcome patriarchal barriers to success (Mazonde & Carmichael, 2016), to integrate salient perspectives ranging from micro- to macro-levels, and to provide a rounded account of opportunities and constraints as part of a holistic, interdependent system (Jamali, 2009). Therefore, the influence of culture on female entrepreneurship must be viewed as a potential source of economic and social development.

According to Syed and Ozbligin (2013), there are **three layers in the relational framework**: *micro*-individual, *meso*-organizational and group-based, and *macro*-national. The relational term here signifies that the layers defined are irreducibly interdependent and interrelated regardless of geography. These three levels make it possible to capture the objective and subjective realities of diversity and equal opportunity in entrepreneurship. Thus, we can apply them to female entrepreneurship in Indonesia. The macro-national level involves structural conditions including stratification and social conception of law, education, family, and employment, which impede or enhance equality of opportunity for the individual. The meso-organizational level involves organizational processes and diversity that mediate employment opportunities according to individual abilities and contextual circumstances. Finally, the micro-individual level involves a person's abilities and opportunities, which are affected by factors such as individual agency, identity and various forms of human capital (p.2440).

After the 1997 Asian financial crisis, macro- and meso-level public concern for the development of female entrepreneurship in Indonesia started to rise. Entrepreneurship in a developing country like Indonesia is important given the strong relationship between entrepreneurship and economic development. Furthermore, entrepreneurship in developed countries has been proven to produce prosperity. McClelland argued that a country that can be described as prosperous must have at least two percent of its population engaging in entrepreneurial activity (as cited in Dzulkifli, 2010). The number of business actors in Indonesia has grown to more than 40 million business units, or about 17 percent of the total population. However, these figures have not been aligned with the exact nature of entrepreneurship. Rhenald Kasali (2010) stated this is because **most Indonesian businesses are managed informally or driven by necessity rather than opportunity** (as cited in Dzulkifli, 2010). As shown by General Entrepreneurship Monitor (GEM) (2017), Indonesia is a country with a large number of entrepreneurs, but with a small per capita income, which further reinforces that entrepreneurial motivation in Indonesia is driven mostly by economic necessity rather than response to entrepreneurial opportunity.

The number of **women entrepreneurs in Indonesia** increases every year. There are several reasons for this trend. Firstly, Indonesia joined the UN-initiated Millennium Development Goals (MDGs) and the Sustainable Development Goals (SDGs), which include women's empowerment. Lastly, poverty remains a critical social and political issue (Tambunan, 2017, p.1-2). According to the GEM (2017), female entrepreneurs provide income for their families, employment for their communities, and products and services that give new value to the world around them (as cited in Tambunan, 2017). The active involvement of women in economic activities outside the home—not only as wage-paid workers in labor-intensive industries (e.g. textile and garment, food and beverage, and tobacco), but also as entrepreneurs—would **have a significant effect on poverty reduction**. (Tambunan, 2017, p.1-2).

According to the GEM (2017), there are many different types of women creating a variety of businesses at the micro-, meso-, and macro-levels. For instance, some women are motivated by necessity (starting a business when there are no other options for them to support their families), or by an opportunity (where they perceive opportunities in the market even though other workforce options may exist), and by a combination of both necessity and opportunity. Women in different places in the world have varying entrepreneurial experiences regarding their access to opportunities, markets, resources, and particularly to capital (GEM,

2017, p.13). Unfortunately, many women in Indonesia who have been found to do their businesses in MSEs are **not driven by entrepreneurship spirit**, but rather, by the fact that they are poor and there are no better income-generating activities available to them. Therefore, the presence or the growth in number of MSEs in Indonesia is often considered as a result of unemployment or poverty, not as a reflection of entrepreneurial spirit (Tambunan, 2009a). Thus, without entrepreneurial spirit, the business orientation is more often short-term (profit) rather than not long-term (e.g. businesses driven by social responsibility). It can be said that entrepreneurship can address social problems (for example, inequality and unemployment) and cultural constraints at all levels of a multi-level framework (micro, meso, and macro-level).

Based on the problems that Indonesia has as an emerging market, this thesis explores how Indonesian women participate in entrepreneurship in the Indonesian cultural context. In developing countries, it is important to create an enabling environment for entrepreneurship, new venture creation, and firm growth (Robson et al., 2008). For instance, a lot of women have succeeded in business over the past few years because they are able to see an opportunity and have the courage to innovate (Hannia, Rachmaniaa, Setyaningsiha, & Putri, 2012). To facilitate the study of female entrepreneurs, an integrated approach that is sensitive to the differential effect of micro-, meso- and macro-level factors is required (ILO, 2009). This can be achieved by adapting the incorporation of Hofstede's six dimensions of culture and the relational framework suggested by Syed and Ozbilgin (2009), reinforced by Mazonde and Carmichaels (2016). This is the basic theoretical framework for this study (see Table 1).

1.2 Objective and main questions

Based on published studies on entrepreneurship, gender (female), and the cultural context levels in emerging market such as Indonesia, it is possible to define a problem, objective, and central question for this study. The gap in the existing publications gives rise to the execution of this research.

The problem

There is a gap in the existing literature in three areas: entrepreneurship, gender (female) and cultural context within emerging markets like Indonesia. These have not yet been brought together in the publications considered. Although there is some literature related to this, they are rarely discussed with a holistic approach, and where this approach is taken the work does

not assess emerging markets such as Indonesia. To address this problem, these three concepts will be brought together by the objective, main question, and sub-questions below.

The objective

The purpose of this research is to provide a better understanding of how female entrepreneurs in Indonesia can navigate cultural influence to achieve success through a holistic approach (using a micro-, meso-, and macro-level framework). The formulation of the objective clarifies this is theory-oriented research aimed at theory development (Syed & Ozbilgin, 2009; Hofstede, 2011; Mazonde & Carmichael, 2016).

The main question

To clarify the problem of this study, there is a main question alongside the objective. By the use of qualitative research methods, **the main question** will be answered:

How does cultural context as viewed with a multilevel framework play a role in female entrepreneurship in Indonesia?

The central question assumes a relationship between female entrepreneurship in the cultural context with a multi-level relational framework. This relationship between entrepreneurs and a multi-level structure of culture is already supported by the literature (Jamali, 2009; Syed & Ozbilgin, 2009; Hofstede, 2011; Mazonde & Carmichael, 2016; Gruber & MacMillan, 2018). The variable cultural context is expected to play a role in female entrepreneurship in emerging markets such as Indonesia. There is a need to understand the reciprocal influences and interplay of three sets of factors in entrepreneurship study by applying the relational framework to the study of entrepreneurship (Jamali, 2009, p.236). To fulfill this need, there are three **sub-questions** that support the central question:

1. *How is female entrepreneurship affected by the cultural context in a micro level framework?*
2. *How is female entrepreneurship affected by the cultural context in a meso level framework?*
3. *How is female entrepreneurship affected by the cultural context in a macro level framework?*

1.3 Relevance

Practical relevance

Firstly, the practical relevance of this research focuses on female entrepreneurs in Indonesia. This study clarifies the role of cultural context when doing business, by adopting a multilevel relational framework. Therefore, female entrepreneurs in Indonesia may anticipate the results of the research if they understand the influences of cultural context at each framework level (from the smallest scope/micro- to the largest/macro-). For instance, at the micro-level, female entrepreneurs can focus on the individual context (e.g., identity/multiple identities, personal agency, aspirations, and their capital). At the meso-level, they can focus on the organizational/social context (e.g., policy frameworks that they need and organizational values). At the macro-level, they can concentrate on the national context (e.g., power distance, individualism/collectivism, femininity/masculinity, uncertainty avoidance, long/short-term orientation, indulgence/restraint).

Finally, the practical relevance of this research aims to assist economic and social developments. According to Rijksen (2016), entrepreneurship contributes to economic growth, productivity, and generation of productive and social networks that help to revitalize regional identity. This will drive innovation and create employment opportunities. In other words, the practical relevance will manifest as improved entrepreneurship in practice and thus benefit the above described positive socio-economic factors.

Theoretical relevance

This study contributes qualitative empirical research to the area of female entrepreneurship in the cultural context as it relates to the multilevel relational framework, particularly in emerging markets. There is already much theorizing on this topic. However, empirical research remains rare.

1.4 Outline

This research is structured as follows: the research background and research question are described in Chapter 1. Chapter 2 outlines the theoretical frameworks related to entrepreneurship, gender, and culture in Indonesia. Chapter 3 provides insights into the methodology, including research design, data collection and analysis, and research quality. I present the findings in Chapter 4. Finally, the last section details the conclusions about the research findings and includes recommendations for further research.

2. Theoretical background

The second chapter of this thesis discusses the literature and explains the different concepts of this study. The concepts are ‘entrepreneurship’, ‘gender’ concepts related to female entrepreneurship, and cultural context in Indonesia, as viewed within a multi-level framework (micro-, meso-, macro-level).

2.1 Entrepreneurship

Davidsson (2004) formulated a definition for entrepreneurship: “Entrepreneurship consists of the competitive behaviours that drive the market process. An entrepreneur supplies risk capital as a risk taker, and monitors and controls the business activities.” The concept of entrepreneurship has been recognized as value creation through innovation (Drucker, 1985), usually found in creative entrepreneurs. Moreover, Margried (2014) explained that entrepreneur needs to concern about leadership among the younger generations. An entrepreneur needs to set on the target to incorporate business models that are both socially responsible and economically viable. These views imply that entrepreneurs will become role models and inspire the next generation, which affects the future of social business, especially in Indonesia.

Rostiani (2014) explained that some researchers are focusing on enterprises that create social value regardless of the profit motive, while others have focused on social entrepreneurship as combining commercial enterprises with social impacts. The trend of entrepreneurship in Indonesia is to create a bridge between creative and social values. Then, entrepreneurs must use their skills and knowledge to serve society as well as provide profit and commercial activity (Emerson & Twersky, 1996 in (Alvord et al., 2004)). This kind of enterprise—one that pursues two bottom lines—is known as a hybrid enterprise. This kind of business focuses on profit and social values (Davis, 1997). Others have emphasized that social entrepreneurship has innovative players producing social impact (Alvord et al., 2004). Moreover, others see social entrepreneurship as a tool for societal transformation. Social entrepreneurs understand not only the immediate problems in a society, but also the interdependencies of the problems and business sustainability (Rostiani, et.al, 2014, p.184).

According to Margried (2014), in an emerging market such as Indonesia, the existence of social entrepreneurs is crucial, and the number of them has increased in the last 10 years. She argues that Indonesia needs leaders who can not only help people, but also teach people

how to achieve a better economic and social standing. Thus, it is essential to recognize the future social entrepreneurs in our midst as early as possible, at micro-, meso-, and macro-level.

Furthermore, with commercial entrepreneurs at one end of the spectrum and social entrepreneurs at the other end of the spectrum, there is value in enhancing both sides to bring them closer to the centre, and evolve their organizations into hybrid-type enterprises. Commercial entrepreneurs already have new trends for helping society to solve their problems by having more extensive social responsibility and donation programs. Social entrepreneurs, on the other hand, are still struggling for funding to overcome social problems. If the two meet, they will have a wider impact, which results in a better environment for society (Rostiani, et.al, 2014, p.189).

Entrepreneurship in Indonesia

Despite undergoing rapid modernization, the majority of women who are actively involved as entrepreneurs or business owners are found mainly in micro and small enterprises (MSEs). A total number of women owning or managing medium and large enterprises (MLEs) in Indonesia is relatively small. This issue can be seen in several sectors and areas, such as the economic sector, and they are mostly found in trade and services, managing or owning small shops, food stalls, beauty salons, fashion boutiques, and catering. In rural areas, women conducting business act mainly as small traders operating in traditional market centres. They are mostly found in small-size handicraft, food and beverage, and clothing industries (Tambunan, 2017). Besides the commercial entrepreneur, the trend in entrepreneurship in Indonesia is to create a bridge between creative and social values (Rostiani, 2014). To conclude, entrepreneurship in Indonesia consists of the commercial entrepreneur, social entrepreneur, and creative entrepreneur in cultural context (micro-, meso- and macro-level), where commercial entrepreneurship is the most common.

2.2 Gender

Gender is not based on the biological sex of a person, but instead on an individual's expression of masculinity and femininity. According to this theory, gender is something that is 'done,' 'performed' or 'accomplished' and not so much what someone 'is' (Ahl, 2006). In particular, the personal and social emergence relates to learning about entrepreneurial identity, especially as this is often in dynamic with existing identity roles, such as gender roles, for

example mother/wife or father/husband (Ollila & Middleton, 2012). This is implicitly in line with Tambunan, who argues that marital status also plays an important role in a woman's job choice in Indonesia (especially in rural areas). Most women encounter difficulties in venturing far to do business because of their role in the home. They need to take care of children, which is associated with femininity. Doing business, on the other hands, is associated more with masculinity, so there is a perception in Indonesian society that women 'do not need' a high level of education.

Regarding gender, many of the determinants of female entrepreneurship lie in the interaction of micro-, meso-, and macro-level factors (Baughn et al. 2006; De Bruin, Brush & Welter 2007; Henry et al. 2015; Lock & Lawton-Smith 2016). Indonesia is a patriarchal society. To this day, there are unwritten legal and cultural rules, as well as bureaucratic patterns, that limit women in entrepreneurship (Jakarta Globe, 2011). For this reason, women are not readily accepted as entrepreneurs running and managing an enterprise (Van Eerdewijk & Mugadza, 2015). A woman is typically not expected to make economic decisions such as opening a business of her own (Mazonde & Carmichael, 2016). On the one hand, the women who succeed find it difficult to circumvent cultural barriers (Ewoh 2014). On the other hand, women can and have overcome challenges arising from their cultural context and should not be seen as 'victims' in an inflexible system with little or no power over their lives (Ezzedeen & Zikic, 2015).

Female Entrepreneurs in Indonesia

Among the very few studies available, there is a study by Tambunan (2009b,c, 2015) who states that the low representation of women entrepreneurs in Indonesia could be attributed to a range of the following factors: education, household responsibilities, and other related constraints. It is implied that there is a gender issue resulting in cultural constraints for women entrepreneurs.

Quoting from the example given by Tambunan (2017), the constraints such as low level of education and lack of training opportunities leave Indonesian women severely disadvantaged, both economically and socially, especially for women living in rural or conservative provinces. They speak only their native language and are very restricted to communicate with the outside world. There are still many legal, social, traditional, cultural and religious taboos that prevent these women from accessing higher education. In performing household chores, gender-specific constraints such as childcare responsibilities are also an important issue that women

entrepreneurs in Indonesia and other Asia-Pacific Region (APEC) developing members need to manage when running their businesses. For Muslim women, the majority of whom live isolated from big cities like Jakarta and Surabaya, culture has a stronger impact on their daily life, which tends to be less open than a man's or than an urban woman 'doing modern business'. In such a society, most women must fully comply with their primary duties as a housewife. Furthermore, older and married women in Indonesia are more likely to be found in informal enterprises (trade or other activities which enable them to combine household work and paid work). At the same time, young single women who have migrated from rural areas are more likely to be found working as paid employees in services and trading enterprises. Tambunan (2017) argues that there is limited access to financing from banks or other formal financial institutions in Indonesia. This constraint is related to ownership rights which deprives women of property ownership and therefore the ability to offer the type of collateral required for access to bank loans. In Indonesia, men are the head of the family, and in general, men are still the heirs of family assets such as property and companies.

Studies and national data on entrepreneurship development by gender in Indonesia are still limited, but available research indicates that the development of female entrepreneurs in Indonesia shares similar features with the development of women's entrepreneurship in many other developing countries (Tambunan, 2017). According to Shinta (2011), the founder of Global Entrepreneurship Program Indonesia/GEPI, the number of women entrepreneurs in Indonesia is much less than men, especially in large companies (as cited in Tambunan, 2009c, 2015). However, GEPI does not provide more recent information on the gap between women and men entrepreneurs. Also, according to the Mastercard Index of Women Entrepreneurs (WIME) report, Indonesia ranked 32 of 54 countries in the index of female entrepreneurs. There is 23.8% of business owners in Indonesia who are women with a lower middle income and stage development based on factor-efficiency driven (as cited in Gosta, 2017). Furthermore, Gunawan (2012) concludes that there are two different motivations for women to become entrepreneurs. Namely, her family's income conditions or poverty ('I have to') and high spirit of entrepreneurship ('I want to'). In other words, there is a gender issue and cultural constraint regarding the multilevel framework (micro, meso, and macro) for female entrepreneurship in Indonesia.

2.3 The influence of culture

Cultural context within a multi-level relational framework

According to a study conducted by Mazonde and Carmichael (2016), culture is a combination of social practices, traditions, and beliefs that influence the mindset of individuals, groups, and nations. Furthermore, a culture with a unique value system within the community can motivate individuals to behave in certain entrepreneurial ways (Stephan & Pathak 2016; Mazonde & Carmichael, 2016). When wanting to explore culture, the characterization of different levels of analysis as interdependent and inter-related implies that entrepreneurship is socially (meso-level) and historically (macro-level) embedded, but also individually constructed and negotiated (at the micro-level) (Jamali, 2009). This research explores female entrepreneurship in Indonesia in context, using an adapted relational multilevel framework design.



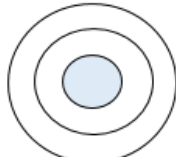
Level Context	Description	Dimension	Overview
Macro	Institutional structures; social difference codes and processes; national cultural characteristics	1. Power distance 2. Individualism/ collectivism 3. Femininity/ masculinity 4. Uncertainty avoidance 5. Long/ short term orientation 6. Indulgence/ restraint	Focus: National
			
Meso	Organizational policies and hierarchies; social contexts	1. Policy frameworks 2. Organizational values	Focus: Organizational/ Social
			
Micro	Identity and subjective experience in the workplace	1. Identity (multiple identities) 2. Personal agency 3. Aspirations 4. Individual capital	Focus: Individual
			

Table 1: Level Context

Source: Adapted from Syed, J. & Ozbilgin, M., 2009, 'A relational framework for international transfer of diversity management practices', *International Journal of Human Resource Management* 20(12), 2435–2453. <http://dx.doi.org/10.1080/09585190903363755>; Hofstede, G., 2011, 'Dimensionalizing cultures: The Hofstede model in context', *Online readings in Psychology and Culture* 2(1), 1–26. <http://dx.doi.org/10.9707/2307-0919.1014>; Mazonde, N.B. & Carmichael, T., 2016, 'The influence of culture on female entrepreneurs in Zimbabwe', *Southern African Journal of Entrepreneurship and Small Business Management* 8(1), a101. <http://dx.doi.org/10.4102/sajesbm.v8i1.101>

As shown in Table 1, there are three levels used. First is the **macro-level**, which is the broadest level and has a national focus. The relevant dimensions use the six Hofstede dimensions. Culture is the collective programming of the mind that distinguishes the members

of one group or category of people from others. Further, there are several dimensions related to that (Hofstede, 2011, p.8,12), such as *power distance*, *uncertainty avoidance*, *individualism versus collectivism*, *masculinity versus femininity*, *long-term versus short-term orientation*, and *indulgence versus restraint*. Power distance is the different solutions to the underlying problem of human inequality, and uncertainty avoidance is the level of stress in a society in the face of an unknown future. Then, individualism versus collectivism is the integration of individuals into primary groups, and masculinity versus femininity is the division of emotional roles between women and men. Moreover, long-term versus short-term orientation is the choice of focus for people's efforts (the future or the present and past). Lastly, indulgence versus restraint is the gratification versus control of basic human desires related to enjoying life.

The dimensions are statistically distinct and do occur in all possible combinations, although some combinations are more frequent than others. Each country has been positioned relative to other countries through a score on each dimension, and these are the following scores for Indonesia (Hofstede Insights, 2018):

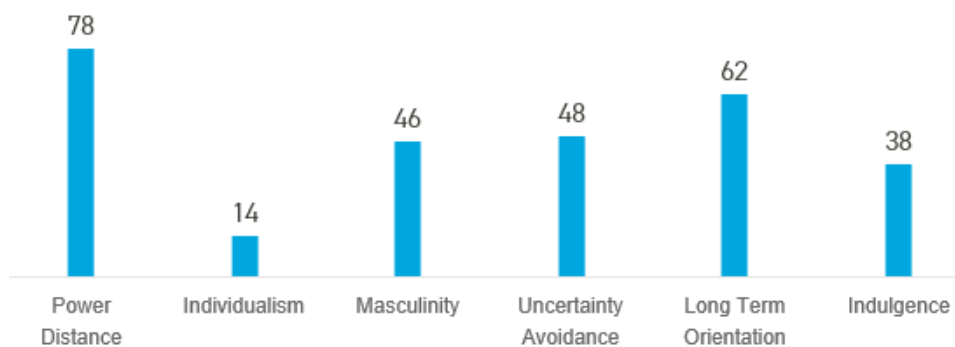


Figure 1: Hofstede's Score Dimension of Indonesia

For *power distance*, Indonesia has high power distance (high score: 78). This indicates that the following characterizes the Indonesian cultural style as being dependent on hierarchy, unequal rights between power holders and non-power holders, inaccessible superiors, directive leaders, management controls, and delegates. In the *individual/collectivist* dimension, Indonesia is a collectivist society (low score: 14). It means that there is a high preference for a strongly defined social framework in which groups are required to conform to the ideals of the society and the sub-groups to which they belong, for example, the familial aspect in the role of relationships. In masculinity/femininity, Indonesia is more *feminine* with a low masculine score of 46. Indonesia is less masculine than other Asian countries, such as Japan, China, and India, and so status and visible symbols of success are important, but material gain does not always

foster motivation. Often, it is the position that a person holds, or the concept of ‘prestige’ (‘outward appearances’). In *uncertainty avoidance*, Indonesia has a low preference for avoiding uncertainty, as demonstrated by the low score of:48) This means that there is a strong preference in Indonesia toward the Javanese culture of separation of internal self from external self. For instance, when a person is upset, it is not acceptable to show negative emotion or anger externally (it is preferable to keep smiling and be polite). This also indicates that maintaining workplace and relationship harmony is very important in Indonesia; no one wishes to be the transmitter of bad news or negative feedback. In the *long- versus short-term orientation*, Indonesia has a pragmatic culture, where people believe that truth depends very much on the situation, context and time. In this area, it got a high score of 62. This dimension describes how each society has different values. They show an ability to save and invest through thriftiness and perseverance and achieving results. In the *restraint/indulgence* dimension, Indonesia has a culture of restraint, which tends towards cynicism and pessimism. In this area, it scored 38. This dimension is defined as the extent to which people try to control their desires and impulses based on the way they are raised, especially in an entrepreneurial context.

Secondly, is the **meso-level** which exists within the macro-national context. The meso-level involves organizational/social processes that mediate employment opportunities based on individual abilities and contextual circumstances (Syed and Ozbilgin, 2009; Jamali, 2009). The dimensions are a *policy framework* and *organizational values*. Policy framework may range from a legally driven approach to a more proactive approach consistent with the values of multiculturalism, which also relates to stereotype and legitimacy (Syed & Ozbilgin, 2009). Organizational values can be seen through social values to be achieved. According to the business value, there are three entrepreneur types: *Darwinian/commercial entrepreneur*, *Communitarian/creative entrepreneur*, and *Missionary/social entrepreneur* (Gruber & Macmillan, 2017, p.277). The first type refers to a company with high self-interest (e.g., making money, creating personal wealth, building a business that will be inherited by the next generation). Darwinians adopt the lowest level of self-categorization, as a unique entity, and put the self at the core of their interest, pursue individual economic goals, and adhere to conventional business logic. The second type is supported by the community because of a mutually beneficial relationship. Communitarian identity is based on those motivated strongly by a hobby or interest who then develop a business to support and contribute to the community with their innovative products and value. They see their activities as founders as an important catalyst for community development, peer recognition, and authenticity. The third type is a

company rooted in creating value to support the political vision of the individual and their mission to advance a particular cause, like a social or environmental cause. Missionary values are described as an 'impersonal We' with goals that would benefit society at large (Fauchart & Gruber, 2011, p.942; Alsos, Clausen, Hytti, & Solvoll, 2016, p.238), Gruber & MacMillan 2017, p.277).

Finally, besides the potential influences of macro- and meso-level factors, each individual has the unique resources and agency to equip them in responding to the various issues and challenges that said individuals (**micro-level**) might have to confront both within and outside the workplace (Syed & Ozbilgin, 2009). The dimensions are *identity (multiple identities)*, *personal agency*, *aspirations*, *individual capital or financing*. Sveningsson and Alvesson (2003) emphasize that identity is central to meaning, motivation, decision-making, and other activities that can be seen as critical for entrepreneurial action. The women portrayed their 'emphasized femininity' in their home role and assumed a more traditionally 'hegemonic masculine' in their leadership role as entrepreneurs (Hechavarria & Ingram, 2016, p.246). Most female entrepreneurs may reflect challenging opportunities in the labor market, perhaps with discrimination or a glass ceiling, with self-employment often perceived as a survival strategy or as a means of flexible working and reconciling multiple roles (Baughn et al., 2006). The issues of individual identity are closely intertwined with socio-cultural and historical context (Jamali, 2009). Agency level serves to reconcile objective structures/measurable attributes and processes with subjective experiences and interpretations (Syed and Ozbilgin, in press; Jamali, 2009). Furthermore, personal aspirations are sometimes influenced by friends and family. The motives for pursuing entrepreneurship were also systematically explored, and most women referred to an interesting combination of push and pull factors. Regarding pull factor ('I want to'), including the pursuit of a challenge and market opportunities. In push factors ('I have to'), such as supplement family income, could not find a job, or have to run/continue business. (Jamali, 2009; Tambunan, 2017). Lastly, individual capital or financing that women entrepreneurs tapped into and barriers encountered in running business process (Jamali, 2009, p.241).

In a nutshell, the factors at each level of the multi-level framework (micro, meso, and macro) are important to provide a comprehensive understanding of female entrepreneurship within a cultural context (Bruni et al., 2004; Tambunan, 2017).

Culture in Indonesia

While entrepreneurial activity is everywhere, it is crucial that entrepreneurship retain its unique status (Hornsby et al., 2018). Indonesia has rich culture, diversity, and uniqueness, so female entrepreneurs need multicultural competence (Arsana & Alibhai, 2016) in a multi-level framework. Unfortunately, the presence or the growth in number of MSEs in Indonesia is often considered a result of unemployment or poverty, not as a reflection of entrepreneurial spirit (Tambunan, 2009a) at the macro- and meso- levels. At micro-level, Indonesian female entrepreneurial spirit is lower than that of males. However, entrepreneurial drive amongst women in Indonesia is not low in comparison to other Asian countries.

Furthermore, GEM (2017) study highlighted the critical importance of considering levels of development for each participating economy and used a classification system drawn from the World Economic Forum in its annual Global Competitiveness Report. It now recognizes the transitional stages as countries develop from one level to the next. There are several factors such as *factor-driven*, *factor-efficiency transition*, *efficiency-driven*, *efficiency-innovation transition*, and the highest stage is *innovation-driven* (p.13-14). Factor-driven is recognized as early stages of economic development. Factor-efficiency transition describes economies in transition from factor-driven to efficiency-driven. Efficiency-driven reflects changes in increased participation in industrial sectors, including economies of scale leading to advances in productivity, and also includes the development of financial institutions. Furthermore, efficiency-innovation transition describes economies in transition from efficiency to innovation-driven. Lastly, innovation-driven describes mature economies, with a distinct shift to more service-based business as well as industrial sectors based on knowledge intensity and innovation. However, Indonesian entrepreneurship is still efficiency-driven (Table 2), and still far behind developed countries (innovation-driven).

Total Entrepreneurial Activity and Motivations: Female Rates and Female/Male Ratios, for the Adult Population in 74 Economies, Grouped by Region and Development Level, GEM 2015/2016

Development Level	Economy	Female TEA	Ratio F/M TEA	FEMALE TEA Necessity (% of TEA females)	Ratio F/M Necessity	FEMALE TEA Opportunity (% of TEA females)	Ratio F/M Opportunity
Region East and South Asia and Pacific							
1. Factor-Driven	India	7.6	0.6	33.1	0.9	61.6	1.0
2. Factor-Efficiency Transition	Philippines	19.5	1.3	29.8	1.5	69.3	0.9
2. Factor-Efficiency Transition	Vietnam	15.5	1.3	43.8	1.5	56.3	0.8
3. Efficiency-Driven	China	8.6	0.7	30.3	1.2	68.4	0.9
3. Efficiency-Driven	Indonesia	15.6	1.2	12.5	0.7	85.3	1.1
3. Efficiency-Driven	Thailand	15.7	0.8	23.1	1.4	73.5	0.9
4. Efficiency-Innovation Transition	Malaysia	4.5	0.9	11.1	0.5	88.9	1.1
5. Innovation-Driven	Australia	11.5	0.7	21.5	1.6	72.3	0.8
5. Innovation-Driven	Hong Kong	6.5	0.5	11.4	0.6	85.1	1.1
5. Innovation-Driven	Korea, Rep.	5.3	0.7	23.1	0.9	74.9	1.0
5. Innovation-Driven	Taiwan, China	5.2	0.5	17.2	0.7	80.9	1.1

Table 2: Total Entrepreneurial Activity (TEA) 2015/2016¹

¹ This Global Entrepreneurship Monitor (GEM) Women's Report offers an in-depth view of women who start and run businesses around the world. It achieves this distinction through collaborative work by a consortium of national teams consisting of academic researchers from around the world. Each national team oversees an annual survey of at least 2,000 working-age adults (ages 18 to 64). GEM not only shows the impact of women entrepreneurs across the globe, but highlights their contributions to the growth and well-being of their societies.

Global Entrepreneurship Monitor. (2017). <https://www.babson.edu/Academics/centers/blank-center/global-research/gem/Documents/GEM%202016-2017%20Womens%20Report.pdf>

3. Methodology

The third chapter details the method, also called the technical design, which consists of the research design, data collection and analysis, and quality control of the research. Together these address the questions of how, where and when research should be conducted in order to answer the main question (Verschuren & Doorewaard, 2010, p.17).

3.1 Research design

Epistemology

In this thesis, **qualitative** research methods are used to obtain information, which is useful to gather in-depth information on a particular phenomenon. A qualitative approach fits the purpose of the research the best because the goal is to contribute to an understanding of how female entrepreneurs in Indonesia can work within cultural constraints to achieve success within holistic approach (from micro-, meso-, and macro-level framework). Qualitative methods can be defined as any research that produces findings not derived from statistical procedures or other means of quantification (Strauss and Corbin 1990:17). The focus is on an in-depth understanding of words, opinions, and experiences rather than on numbers.

The scope of the research is relatively small. It indicates that the number of research units is limited. The primary source of information is gathered via online resources consisting of interviews using Skype and Whatsapp video with female entrepreneurs. Also, related articles are considered.

The chosen research design has advantages and disadvantages. First, the advantage of qualitative research is that it will provide a general picture of the research object. The drawbacks of not meeting in person is the absence of accurately perceiving facial expressions, gestures of speech, and visits to the physical company to gain further insights. Moreover, the results about the effect of cultural context on female entrepreneurship within a multi-level framework cannot easily be applied to a broader population. It is limited to emerging markets, such as Indonesia.

3.2 Data collection and analysis

The primary sources of information for this research are interviews with female entrepreneur respondents in Indonesia, who give an overview of their experiences, behaviors, opinions and ideas, feelings and perceptions (Verschuren & Doorewaard, 2010) on the cultural context in Indonesia. The textual materials consist of printed media and are a secondary source (Verschuren & Doorewaard, 2010), these are a useful source of information for this empirical research.

The researcher will explore their stories for patterns and themes by conducting an interview, and then coding, analysing and comparing all 15 narratives. The 15 female entrepreneurs in Indonesia are divided into the different types of female entrepreneurship (Fauchart & Gruber, 2011; Gruber & Macmillan, 2017, p.278). Overall, the researcher will interview five people in each category, such as the general entrepreneur in Indonesia (5 commercial entrepreneurs), then quite common entrepreneur (5 creative entrepreneurs) and 5 social entrepreneurs. The researcher also chose interviewees from a diverse range of backgrounds (religion, origin/ethnicity, age, status, education) in order to represent the diverse culture in Indonesia. Due to the different time-zones in Indonesia and the Netherlands, the interviews are adjusted to Indonesian time, mostly ranging from 7-8 am in Indonesia (2-3 am in the Netherlands) before the interviewees work or at 5-6 pm in Indonesia (12-1 noon in the Netherlands) after they finish work.

The interviewee groups have been categorised further. The first group type corresponds to the self-interest firm/*Darwinian/commercial entrepreneur* (making money, creating personal wealth, building a business that will be inherited by the next generation). This type who focus on the 'self' is the most common in Indonesia. The second group type is a *Communitarian/creative entrepreneur* (motivated by a hobby or leisure interest who then develop a business to support and contribute to the community with their innovative products). This second type focuses on 'personal' others or their community. The third group type is *Missionary/social entrepreneur*, those who seek to solve social or environmental problems using entrepreneurial skills (Fauchart & Gruber, 2011, p.942). This third type who focus on 'impersonal' others or on society at large is the least common in Indonesia, especially amongst women entrepreneurs. In line with the GEM study (2017), Indonesian entrepreneurship is still in efficiency-driven which is developmentally behind countries that are innovation-driven, where there are many creative and social entrepreneurs. From those types and motivations

amongst female entrepreneurs in Indonesia, we want to know the cultural influences at the micro-, meso-, and macro- levels that affect each entrepreneur.

The researcher will collaborate questions about the influence of cultures on multiple levels in the Interview Guide (Appendix 1) based on the individualized experience and personal interpretation of each female entrepreneur. Further, open codes are used to describe all the statements that could be of importance. The most important codes are selected and categorized (by a particular theme). In this thesis, coding will be done by taking essential quotes from the interviews that will be associated with the theory. After this categorization, the central factors that inhibit a change of the narratives are selected and the relation between these factors are discussed. The first coding scheme allowed us to determine the key themes expressed in the interviews. The second part of the analysis involved text selection. Following an inductive approach, an initial selection of content from the interview will be chosen and assigned to particular themes. A codebook is used to gain an overview of the emerging theory. In total, fifteen interviews are analysed and used for the conclusion of this research.

Moreover, the sampling is done through the snowball technique, and perhaps that crucial actors do not get a fair chance at this research. In Indonesia, all the participants are from the big cities, imposing a limitation on this study, as we may assume that in other parts of the country female entrepreneurship may be experienced in another way. In particular, women entrepreneurs in remote areas have challenges, work patterns, and mindsets that are different from those in big cities. The amount of data that is used for this research is relatively small to explore cultural context in the multilevel framework.

3.3 Research quality

The quality of research is influenced by two indicators: reliability and validity. **Reliability** refers to the question of whether a repetition by different researchers or by the same researcher at another time and place would come to the same result (Silverman, 2006). Reliability reflects consistency and replicability over time. Reliability is an important factor in assessment which is presented as an aspect contributing to validity and not opposed to validity (De Bruin, 2010). **Validity** is to ensure a close fit between the data and what people say and do (Taylor and Bogdan, 1998:9). This thesis balanced the interview result to realize the best ‘fit’ with reality.

Using semi-structured interviews restricts the reliability of the study (Rijksen, 2016). Sometimes the researcher will put further questions and sometimes not. It is crucial to capture

the course of the analysis in detail to ensure reliability as much as possible (Boeije, 2005). The internal validity is for preserving the quality of the research, which can also be ensured by the use of pre-testing of the interview guide. After finishing the semi-structured interview guide, it is tested by two people (dorm mate and church friend) with no prior knowledge of the subject. If the respondents do not uniformly understand the interview questions, as intended by the researcher, the answers of the respondents will not be comparable (Ongena & Dijkstra, 2007). As one might expect, external validity is more difficult to ensure in qualitative than in quantitative research, often because of the small size of the sample (Boeije, 2005, p. 155). However, from the perspective of social constructivism, it is more important to show how cultural context in multilevel framework plays a role amongst Indonesian women entrepreneurs, and to generate 'rich' data rather than the ability to generalize (Anderson, 2013, p. 56). Thus, the researcher speaks with 15 interviewees and tries to understand the perceptions, feelings, and identity of the female entrepreneurs objectively?

According to Wells (1984), ethics is described as a 'code of conduct'. An ethical boundary needs to be addressed in research, and will be in the research topic of women entrepreneurs in Indonesia. First, data is collected and interpreted confidentially and appropriately, a pseudonym may be used if necessary. Secondly, 'informed consent' must be obtained. This is a two-way communication process between the respondent and the researcher, including the agreement of special provisions on the condition of research participation, including feedback after the interview. The possible ethical limitations applicable to this research may be if a female entrepreneurs is shy and uncomfortable to recount constraints or personal issues that hinder them in business. In this case, the researcher tried to first approach by contacting personally and building a relationship, by discussing common interests to become more familiar and comfortable with the interviewees. Then, a further appointment could be made for the interview.

4. Results

4.1 The process

The empirical part of this research is based on 15 interviews with female entrepreneurs who own a business in Indonesia. The 15 female entrepreneurs in Indonesia are divided into the different types of female entrepreneurship (Fauchart & Gruber, 2011; Gruber & Macmillan, 2017, p.278). The first type refers to the self-interest firm/*Darwinian*/commercial entrepreneurs (their business goals are making money, creating personal wealth, building a business that will be inherited by the next generation). The first type who focus on the ‘self’ and this traditional business logic is the most common in Indonesia. The second type is the *Communitarian*/creative entrepreneur (their business is motivated by a hobby or interest and aims to support and contribute to the community with their innovative products/services). The second type focuses on ‘personal’ others or community (their business is centered on driven logic). The last is *Missionary*/social entrepreneur, their business goal is to advance a particular cause, such as a social or environmental issue (Fauchart & Gruber, 2011, p.942). The *Missionary* the least common in Indonesia. Amongst these types and motivations of female entrepreneurs in Indonesia, we want to know the effects of cultural influence on each entrepreneur at the micro-, meso-, and macro- levels.

The results of the interviews will be described in these three categories. The interviews were conducted online during the spring of 2018 (May 2018) via Whatsapp and Skype and lasted an average of one hour. The interviews consisted of a short introduction, followed by an explanation of the research and finally a series of semi-structured questions. Each interview is fully recorded with permission of the respondent and transcribed verbatim afterward. The interviews were conducted in the native language of both the researcher and respondent. It means the interviews were conducted in Bahasa (Indonesian and Javanese). The full interview transcripts are transcribed in their original language, only selected quotes to support the findings by category are translated into English. In addition, articles published in magazines, journals, and newspapers are analyzed to support or dispute the results of the interviews.

4.2 Micro-level

In this section, excerpts are taken from five life stories voiced by five female entrepreneurs. The first category of women entrepreneurs, we call **Darwinian/commercial entrepreneurs**, is characterized by the fact that they do business with the main constraint on micro-levels. The purpose of the narrative of this theme is to provide answers to the following question: How does cultural context as viewed with a multilevel framework play a role in female entrepreneurship in Indonesia? Before introducing three special themes for female entrepreneurs in Indonesia, the five entrepreneurs (commercial entrepreneurs) were introduced briefly. The first is, a 26-year-old woman named **Erlin** who runs a building material shop with around 27 employees. She is engaged, and she opened this shop with her fiancé. She came from Sumba and migrated to Surabaya (one of the big cities in Indonesia) to study for Bachelor's degree and to be with her fiancé. The second is a 27-year-old woman named **Emi** who works in the food industry. She runs an Indonesian restaurant and she has a Bachelor's degree. She is single. The third respondent is **Mai**. Mai is a veiled Indonesian woman and is 43 years old. Her education is not beyond a primary school level. She sells traditional Indonesian snacks and from small stall. She helps her husband who is a door-to-door vegetable sales (*'pedagang keliling'*). The fourth respondent is **Vina** who is 44 years old, she runs a culinary business online. This category is completed with a 50-year-old woman named **Mira** with a daily needs business (*'sembako'*), with approximately 30 employees. She runs her business in partnership with governmental and non-governmental companies. Vina and Mira were born and raised in Surabaya, and they are both married with two children. This first category of respondents is affected by *multiple identities* and *individual capital*. This commercial entrepreneurs are gaining the most influence on the micro-level. Further, they experience all challenges at all levels (micro, meso, and macro) but, according to interview results, the challenge in the commercial area tends towards micro- and meso- level dimensions. The other themes will be illustrated in the following section.

Theme 1: Multiple Identities

According to the narratives, female commercial entrepreneurs balance multiple identities to fulfill their role within their businesses. The interviewees expressed a need to be wise in order to balance the feminine and masculine roles that make up their identity as an entrepreneur. The need for this fine balancing act is largely influenced by the type of business they run and the surrounding cultural values which impact on the nature of the identities expected of them. To illustrate, extracts from the narratives are set out here and briefly analysed.

The role of women as a commercial entrepreneur requires multiple identities. According to the respondents' expressions, it is necessary to balance these identities and roles. In particular, running a business in an industry typically dominated by men naturally requires a more masculine approach. Consequently, the women portrayed their 'emphasized femininity' in their domestic role and positioned a more traditionally 'hegemonic masculine' in their leadership role as entrepreneurs (Hechavarria & Ingram, 2016, p.246). This can be seen from in below quotation.

Erlin (27, engaged, building material):

'I need to take care of my sisters because we live far away from our family in Sumba, so many roles. I need more masculinity in my job, such as driving a truck and being more assertive to speak with the uneducated male employees; and I also need to be feminine in my role as a fiancée. I have to take care of everything.'

Erlin, who is engaged and lives away from her parents, must balance her role well to take care of her younger sisters. Then, she runs this business from Monday to Friday, so that she can dedicate time on the weekend to her fiancée and sisters. Furthermore, Erlin reveals she must balance these responsibilities with her position as a female entrepreneur in a male-dominated business, and that this requires a more masculine approach owing to the majority male workforce of the building material business in Indonesia. In addition, Erlin must complete 'masculine' tasks, such as driving a truck and lifting building materials.

In Indonesia, the patriarchy culture presents challenges for female entrepreneurs in their identity. It can affect how the entrepreneurs behave, resulting in behaviors such as adherence to and perpetuation of the patriarchy, resistance to gender structural claims, and a need to create space for their autonomy (Essers & Benschop, 2007, p.53). Erlin admits that men are still perceived as more suitable and dominating in a business within a typically masculine field, especially in more provincial areas (Erlin originates from Sumba, a small island). However, as traditions change, women have developed multiple roles or identities. Not only as a housewife, wife, but also as an independent female entrepreneur, this can work well when women are able to put themselves in a position that allows for their autonomy, and balance their feminine and masculine sides. Erlin argues that her family is also engaged in a business that is perceived as masculine (car spare-parts) and that women should be independent; and not only engage in 'feminine' industries (cuisine, beauty, for example).

Similarly, Mira is a livestock/daily needs distributor who uses a more masculine approach to deal and negotiate with male employees and governmental or nongovernmental

partners. Mira runs a distribution of daily needs business (daily needs include products such as rice, oil, sugar, etc.) and claimed to require a more masculine approach because most employees are male, and routine tasks are ‘masculine’; such as moving large packages. Of her thirty employees, twenty are men.

Mira (50, married, livestock/daily needs distributor):

‘(...) women are required to be more independent and wise to balance their roles, as a matter of priority, I need more masculinity (...), so I have to know what it's like to move boxes, how to drive, so at least I understand their tasks. I have to be more assertive in negotiating and making decisions, and behave like a man to deal with male employees or make business decisions. However, I still use a feminine approach, for instance towards employee problems; I act as a mother and listen to them because employees are not just tools but partners and company assets.’

According to Mira, the masculine side is required to be able to identify with her majority males employees and understand their tasks, such as lifting heavy goods and loading containers. However, this is still balanced with a feminine attitude, as demonstrated by her motherly approach to managing her employees. Moreover, Mira is more able to balance her roles when carrying on business because her children are now adults and can help with her work.

According to the interviewees’ responses, it is important to be able balance their roles, especially for those who are married and have children. In contrast with the examples so far, Vina says that she needs a more feminine rather than masculine approach to carrying on her business.

Vina (44, married, online shop and catering):

‘My family is comparatively very tolerant. In catering, I need a feminine side to cook and create signature dishes, like *lontong balap* (a popular traditional food from Java containing bean sprouts). However, when I need to buy goods abroad, make a decision, and carry heavy goods orders in the online shop, I should be more masculine.’

While Vina expressed that she needs more feminine side because she works in the culinary industry, which in Indonesia is a female industry, this does not mean that she does not use a masculine approach at all. In her roles as a mother, wife, and entrepreneur, Vina also uses a masculine approach when making business decisions; applying logic rather than emotion. The results of this interview are in line with Sveningsson and Alvesson (2003); who submit that identity is central to meaning, motivation, decision-making, and other activities that can be seen as critical for entrepreneurial action. Furthermore, this demonstrates the conditions described by Raffaelli and Ontai (2004), in that families and communities determine the appropriateness

of behaviors and actions within gender social constructs, such as within a patriarchy. Mira and Vina must walk a narrower rope as they balance their roles as mothers and entrepreneurs.

This is also true for Mai, the fourth interviewee, she wakes at 2 am and shares the domestic role with her husband. Regarding a feminine or masculine approach, this implies that both are entailed. However, for jobs which mostly deal with men or involve masculine tasks, a more masculine approach is required. Within the food industry, such as traditional snacks like Mai, or online catering like Vina, a more feminine approach is needed. Moreover, Mai identifies herself as a Muslim, which gives her rules to follow to for proper female behavior. For example, she serves her husband by cooking him his favorite dishes, she therefore often needs to wake up very early. Cultural values are very strong in the formation of her identity.

Mai (43, married, traditional snacks and small-stall):

'I am Muslim, and I started this business because I want to serve my husband, like making his favorite traditional snacks, so I get up at 2 am to make traditional snacks and sleep around 10 pm. (...) my husband and I share the responsibility to clean the house as well, once a month or whenever we can. Because I was born in Ponorogo, the culture is calmer, more feminine, but since living in Surabaya I have grown to be more masculine.'

Mai who is a Muslim confesses that the husband is the head of the family (*'imam'*), her motivation is to serve and support her husband well and to the best of her abilities. Mai gets up much earlier than her husband to make traditional snacks and help with family finances. Mai also runs this business because she has a passion for cooking. When seeing her husband happy to eat traditional snacks (*lemper, pastel, croquette*), which were given by neighbors from the traditional event in Indonesia (*'bancakan, sunatan'*), she studied and learned how to make them in an effort to make her husband happy. Then, she began to sell them because her family and relatives liked them. As a result, she can use the money from her business towards her particular needs and also for the household. Moreover, Mai was born in Ponorogo, where the culture is calmer and therefore perceived as more feminine. But, since living in Surabaya Mai has grown to be more masculine: Mai admitted that people in Surabaya are more independent and the women are less dependent on their husbands. Mai chose to serve her husband but does not depend wholly on him, thus it can be said that her identity is shaped by different cultural values found in her environment.

Furthermore, a strong work ethic has been taught from childhood in Indonesia. In particular, the personal and social emergence of indicates an early learning about entrepreneurial identity, especially as this is often in dynamic with existing identity/roles, such as the gender roles mother/wife (Ollila & Middleton, 2012). These are implicitly in line with

Tambunan's (2017) argument that marital status also plays an important role in the choice of a job amongst women in Indonesia. Women with children will have limited freedom to run a business because they have to adjust their priorities and must spend time with their husband and children. Erlin, Mira, and Vina form their identities related to the business they run, whereas Mai's sense of identity places more importance on her local cultural values, which so happened to lead to her setting up business.

The above four life stories illustrate the complexities of being a female entrepreneur in Indonesia. The young entrepreneur Erlin, who is still single, does not feel influenced by patriarchy. However, for entrepreneurs who come from remote areas who hold traditional cultural values, like Mai, patriarchy is a significant influence. She must manage her work and time whilst also serving her husband, and the interviewees in general expressed a need to balance their workload and dedicate time on the weekend to their families. From the responses, it has been demonstrated that female entrepreneurs in Indonesia operate with a high level of competence within the micro-level theme of *multiple identities*: they are able to make time and space for their autonomy and balance their feminine and masculine approaches without being constrained by the requirements of a traditional business type and local cultural values (religion, family, marital status).

Theme 2: Individual Capital

Individual capital is the second theme at micro-level that plays a role in entrepreneurship in Indonesia. It is illustrated well in the responses of the interviewees. Erlin, who moved from Sumba to Surabaya recounts that when attending college she received a very limited allowance. The amount of money her parents gave her would have been sufficient in Sumba, but was not sufficient for a student in Surabaya. Erlin never considered working as an employee as a viable option because the salary would not be enough to meet financial needs. In those terms, opening a business was a financial challenge in itself. Her experiences is that it is not easy to take out a business loan in Indonesia; there are age restrictions and minimum repayments. Erlin asked her fiancé to take out a loan; for whom it was easier to get a bank's approval.

Erlin (27, engaged, building material):

'I need capital, but I was not old enough when I wanted to start the business. Then I used my fiancé's name to get the **bank loan**. **I do not borrow from my parents because I should be as independent as I can, especially in Sumba's and my family's cultural view**.

Similarly, Emi experienced individual capital constraints when running her business. She decided to open a restaurant because she has a responsibility to help her family's finances

in addition to supporting herself. Her mother is a single parent, and she has a younger sister whose schooling needs to be paid by the family. However, these constraints did not prevent her from setting up business. Emi worked as a dock officer and accumulated savings to contribute to her business capital, she then used credit card facilities to start her business and capital turnover.

Emi (28, single, restaurant):

‘At that time I was still **struggling with my family finances**, so I **got a job at the docks and used credit card facilities to develop my own business**. My mother does not provide venture capital.’

Emi decided to use her wages from working at the shipping docks because she felt that to borrow from the bank would be too complicated, given that there are many requirements. Credit card applications in Indonesia also have requirements and checks, but it is in comparison a simpler process.

Mai also experienced challenges relating to the capital needed to open a business, she overcame this by using her savings, rather than ask her husband to assist or borrow from the bank. According to her, asking her husband would only complicate matters and she would be less independent. This would also frustrate the purpose of her opening a businesses, which is help her husband and contribute to household needs. Aside from this, Mai also expressed that she does not understand the rules of banking in Indonesia.

Mai (43, married, traditional snacks and small-stall):

‘My first attempt I **used my own money to buy cooking ingredients little by little**, and the money collected over time. Then, I had enough to open a small stall as well. It is **hard to get loans from a bank if there is no capital and guarantee. You also need a husband’s approval** for that.’

At the micro-level and within the theme of *individual capital*, the interviewed entrepreneurs faced several challenges. Capital is needed to open a business. Tambunan (2017) argues that there is still limited access to financing from banks or other formal financial institutions in Indonesia. This constraint is due to ownership rights, which deprives women of property ownership and therefore the ability to offer the type of collateral required for access to bank loans. However, the respondents were successful in overcoming this constraint. Erlin, for example, asked her fiance to take out a loan. Others began by using personal savings and operating small scale at first. Mai began her businesses this way. It was also possible to use bank facilities other than loans to open a business. Emi took advantage of credit card facilities and used this together with her savings.

In addition to sufficient funding, the respondents claim that they also need passion in the business. Indeed initially their goal is profit simply because of the need to restore their capital, but unconsciously they are driven by passion in their work, such as the desire to develop skills. At micro-level, commercial-drive is not enough to start business in Indonesia, especially in the big cities (Jakarta, Surabaya, Bandung) where the interviewees run their business. Without passion and future goals which are ‘more than commercial,’ they cannot be unique and satisfied in their entrepreneurship.

The stories of the commercial entrepreneurs imply the importance of the issue of ‘aspiration’ in their work. It can be said that initially, they opened a business because of commercial driven factors, such as seeking profit and meeting their financial needs (described as ‘out of necessity’). In addition to this, they also admit that they need passion in choosing and running their business. Entrepreneurial drive indicates low when the motivation to become an entrepreneur is ‘forced’ by necessity. However, over time, they become aware of a more profound driver to entrepreneurship. ‘I have to’ becomes ‘I want to.’ Erlin, who had limited allowance from her parents during college decided to open a business instead of only aspiring to earn a salary as an employee. Likewise, Emi began her business independently because she wanted to be able to help with her family's finances as her mother is a single parent. On top of that, she also wanted to develop her skills. Finally, Mai also wanted to contribute to the financial needs of her family. Mai is less academically educated but is skilled in making delicious traditional snacks. Mai comes from a small town where academic education is still perceived as less essential, it was also more difficulty to finance schooling at the time when she would have attended college. It is in line with Tambunan’s arguments that (2009c, 2017) the presence or the growing number of MSEs in Indonesia is often considered as a result of unemployment or poverty, rather than ‘a reflection of entrepreneurial spirit’. Business is conducted more often with a view to short-term goals (profit) over long-term goals (e.g., sustainability and resolving social problems that exist in Indonesia). However, because the respondents interviewed operate in larger cities in Indonesia, people are generally more open-minded than those in smaller villages or remote areas. Those in the cities are supported by a higher level of education and a culture that places more value on independence, work ethic, equality, etc. Although the respondents set up business because of commercial driven factors, they still develop high levels of passion and entrepreneurial spirit over time. This development is also affected by other factors, such as where they lived, level of education, and culture. From the narratives, it can be said that women in Indonesia who become entrepreneurs have high levels of entrepreneurial

spirit and passion; as demonstrated by their willingness to take risks and create job opportunities.

In sum, the respondents do not see the financial dimension (*individual capital*) as a barrier to starting their businesses. It implies that they have strong entrepreneurial character, who are risk-takers and resilient. Despite opening a business out of necessity rather than in response to opportunity (indicated as ‘low entrepreneurial spirit’), they develop passion and ultimately conduct their businesses with motivation that is more profound than commercial-driven factors.

4.3 Meso-level

The second category of women entrepreneurs is characterized by the fact that they do business within the main constraints at the meso-level. Generally, the most ***Communitarian/creative entrepreneurs*** in this interview operate at this level. Some feel micro-level sounds challenging, but a greater challenge is found at the meso-level in the creative industry. The relevance of the dimensions found at the macro-level are insignificant in this category. There may be some factors to consider, but it is suggested that these are insignificant because the nature of creative work is more limited to the small range (self-interest and ‘personal We’). The purpose of the narratives within this theme is to provide answers to the following question: How is female entrepreneurship affected by cultural context at a meso-level framework? The first meso-level respondent is **Max**. She is 26 years old and has run her first owned business since senior high school (2005). She works in photography, travel, and the tourism sector. **Ferlen** is 26-year-old who opened music school because she has a passion for and Royal ABRSM diploma in piano music. The third female entrepreneur in this category is the 28-year-old **Amel**. She has a handicraft business, selling items such as clay art and scrapbooks. The fourth respondent is the 28-year-old, **Iris** who is the owner of a fashion design outlet in Surabaya (Lenmarc). She has a Bachelor’s degree and a Diploma in design. Mass media in Indonesia often broadcasts her events. The last female entrepreneur of this category is **Dwina**, she is 29 years old and develops a digital platform for non-academic education. Dominant themes at this meso-level are the stereotypes and legitimacy which affect business policy, organizational values and priority, then try to innovate. First of all, the influence of the *stereotype and legitimacy* plays a prominent role in their current entrepreneurship. *Organizational values and priority* is the another theme in this meso-level. The following reflections will clarify the choice of these themes.

Theme 1: Stereotypes and Legitimacy

All of the entrepreneurs were found to face challenges under the theme of *stereotypes and legitimacy*. They recognised the inevitability of how Indonesian culture affects the social context they operate in. According to a study led by Mazonde and Carmichael (2016), culture is a combination of social practices, traditions, and beliefs that influence the mindset of individuals, groups, and nations. One relevant aspect of the typical mindset in Indonesia can be described as lacking in appreciation for the work of locals, especially in the creative industry. This is illustrated in the following citations.

Max (26, single, photography, tour and travel):

‘Often we face **lack of appreciation** in our own country, but our work is received and sells better in the international market. In my experience, sometimes **I feel that people have an assumption my work is unaffordable. Most people here do not want to pay expensively** for photographers. Though the camera is also expensive, it **takes skill to capture** a good picture, angle, and others. But it’s a **challenge for me to prove this in an innovative way.**’

Factors associated with the meso-level dimension *stereotypes and legitimacy* significantly affects Max in her business. Max argues that people from each region have their preferences and characteristics, so her business needs to adjust to local markets. For instance, Indonesia is inhabited by people of diverse origins and ethnic groups; people from Sumba and Jakarta even other countries, the ethnically Chinese, Javanese, Maduranese, etc. These peoples have different preferences and cultures. In Max’s experience, clients from overseas prefer a simple photo, but the domestic client prefers a longer and more complicated preparation (involving make-up artists, fashion designers, etc.). Max expresses that most Indonesian clients are less appreciative, especially of creative work. However, creative work is better received and appreciated in the international market. Most people in Indonesia do not want to pay large amounts of money for photographers, and it’s a challenge for her to prove that her work is deserving of her prices. Sometimes the surrounding community, including her family, doubts whether she can survive as a female photographer, as she must carry heavy equipment and travel. Despite that, Max says that it is a unique challenge for her because she can also share experiences and life lessons that improve clients and her understanding of her photography business. She wants to innovate and stand out, not just take standard photos, which means exploring her skills, capturing the right angle, building her character, etc.

In slight contrast to Max, Ferlen feels that being a local and a female entrepreneur is an advantage, despite also having experienced the lack of appreciation in Indonesian society towards creative business. She observes that Indonesian culture prefers local women in teaching

roles, therefore she experiences *legitimacy* in her role as a music teacher. Female teachers are considered to be more patient and more suitable for teaching children in Indonesia. There are music professors from abroad, but because of cultural differences, the expatriates are less understood by Indonesian children due to their character and demands. Ferlen's legitimacy is of course also supported by her long standing experience in the music world; starting from the age of 4 years. Furthermore, in music, it takes perseverance, skill analysis, and empathy to work with children. According to Ferlen, in this field, practically many people are looking for female teachers because they are considered more patient. However, Ferlen admits that the most Indonesian, especially amongst older people (namely the her parents of her students) remain narrow-minded about creativity. This is probably due to the lack of dedicated spaces and facilities for exploring creativity, such as arts schools and music concerts. These are still very few when compared to abroad, even the 'narrow-minded' population in Indonesia are aware of this. However, Ferlen expressed that by using her strength of character and musical skill, she can face these challenges and succeed in convincing parents who initially believed in negative stereotypes.

Ferlen (26, married, music school):

'The stereotype in Indonesia **still less appreciative of music**. Concerts and music schools here are fewer than abroad. You could say a **career in the world of music is more appreciated in the other countries**. But here I also have a family. It is about **our cleverness to convince the parents of students. But when we have skills and qualifications in music, they will also be more respectful.**'

Dwina who chose to become an entrepreneur because she felt that working in an office would be boring and repetitive, always the same routine and working in the same department. Entrepreneurship was a vehicle for her to be able to express herself. She wants to support the progress of education in Indonesia, focussing on the creative and skills sector. However, Indonesian culture remains doubtful of creative education which is more skills-based or non academic. Most of her customers think her classes have nothing special to offer and consider them overpriced.

Dwina (29, single, digital platform):

'Yes, I also experience **a lack of appreciation**. For example with the classes, most of them say that **the class is just ordinary, and question why it is so expensive**. Usually, after **gaining a better understanding** in the first class, **they will become more aware and open to why this class is important, why it is expensive, and other things.**'

Dwina explains that negative prejudice can be overcome by providing awareness and understanding to society. If they are aware, know, and see our skills, then the community is

more receptive to it. Although it is difficult to deal with stereotypes and legitimacy in Indonesia, Dwina emphasizes that an entrepreneur should not be afraid to create something new. Being a pioneer or taking something out of your comfort zone is challenging ('blue ocean strategy').

The 'access and legitimacy approach' is based on acceptance of cultural diversity, and helps businesses to meet diverse market needs and gain access to and legitimacy from customers (Syed and Ozbilgin, 2009). At the meso-level, stereotypes and legitimacy have an impact on female entrepreneurs, especially creative entrepreneurs in Indonesia. According to three interviewees, they still feel a lack of appreciation which creates challenges in the form of a need to convince customers. Based on the experiences of the creative entrepreneurs interviewed, they still feel there is a stereotype and therefore a lack of appreciation for work in the creative field. Most people in Indonesian society find it difficult to accept something new. To counter this prejudice and gain legitimacy, creative female entrepreneurs argue that they should have creative skill and a strong character. Customers can be reassured by fostering understanding and showing evidence of creative ability. It implies that the culture and mindset of society in Indonesia remains narrow in this regards, but this can be approached as an opportunity rather than an obstacle if the entrepreneurs can use their strong entrepreneurial character, spirit, and skill innovatively.

The creative female entrepreneurs try to create products that are different and innovative but still adapted to the local market. According to GEM (2017), entrepreneurship in Indonesia is still at the efficiency-driven stage (Table 2), far behind developed countries who are mostly operating at the innovative-driven stage. While entrepreneurial activity is everywhere, it is crucial that entrepreneurship retain its unique status (Hornsby et al., 2018). In this regard, women entrepreneurs are expressing that their business may not be an entirely new concept, yet they still want their business to be unique. According to interview responses, we may see the first steps towards the small innovations stage (one stage ahead in the GEM survey, 2017) especially within the creative industries; owing to their challenges being based on technology and a need to gain positive stereotyping and legitimacy. Thus, a need to innovate whilst still meeting the needs of the Indonesian market and culture. In addition, Indonesia has a rich culture, diversity, and uniqueness, so female entrepreneurs require multicultural competence (Arsana & Alibhai, 2016) within a multilevel framework. This is also implied from their successes in adjusting to the distinct characteristic of customers, market trends, and local culture.

In sum, female creative entrepreneurs in Indonesia can create something new innovatively but still locally adapted, even providing awareness and understanding to society

where necessary to counter prejudice and gain legitimacy at the meso-level. Furthermore, creative female entrepreneurs such as Max experience problems at micro-level within the *identity* dimension. However, the cultural dimensions most relevant to creative entrepreneurs are found at the meso-level, as these are associated with business values closely related to creativity. At macro-level, these entrepreneurs were found to be affected by cultural dimensions such as *short-term orientation*; which suggests that Indonesian culture is more pragmatic and results-oriented rather than appreciative of processes (in line with Hofstede Insights, 2018).

Theme 2: Organizational Values and Priority

The results of the analysis show that the cultural dimension of *organizational values and priority* of female entrepreneurs in Indonesia affect the entrepreneurship. At the individual level, this can be described as a community-driven logic. The following narrations provide examples of this in practice.

Ferlen (26, married, music school):

‘God gave me talent, why not also use it to help others? The music school that I started can help children, including mentally disabled children. However, **it is also for my community, although maybe that not yet for society at large.** For that, I would also need creative business value open to all kinds of children. I also have to balance my **priorities between business and family**, especially for my husband.’

Communitarian/creative entrepreneurs are motivated strongly by a hobby or leisure interest which then develops into a business that supports and contributes to the local community by way of their innovative products and value. A driving factor called a ‘personal We’ is developed, meaning a close proximity between the individual entrepreneur and their community (Fauchart & Gruber, 2011, p.942; Alsos, Clausen, Hytti, & Solvoll, 2016, p.238), Gruber & MacMillan 2017, p.277). Community development, peer recognition, and authenticity are therefore core business values for this type of entrepreneur. In Ferlen’s example, she wants to use her musical talent to help her community. She started her music school business based on these community-driven values and goals. The music school she founded, Ferlencia Music, also helps mentally disabled children. She observes that the disabled children have great musical talents, and that this may have been neglected without her help to develop their skills. Additionally, Ferlen must balance her priorities between business and family, especially for her husband. She expressed that the cultural factors within Indonesian society at the meso-level are closely related to business values and priorities, and therefore the environment or local community largely affects the ability to take up business.

Similarly, the second interviewee, Amel, who has a scrapbook and soft clay business, also runs a business born from her hobbies and support from family and close friends. One of her core business values is to explore creativity and to help people in the future. Amel originally worked with paper clay, which is a harder material, usually formed like tissue to make mini fruit baskets, for example. She switched to using soft clay upon seeing opportunities within the community. Initially, Amel admitted that she did not intend on taking up business, but that the support of family and friends motivated her to become an entrepreneur.

Amel (28, single, handicraft):

‘I started this business because of my hobbies and because of the support of my family and close friends. The value of my business is creativity and I also want to help people in the future. So, if there are customers who like my work and they cannot afford it, I try to adjust the price and size.’

Next, Iris is engaged in the business of fashion and is relatively well known in this field; her events are often attended and broadcast by the media. She admits that *organizational value and priority* is a significant factor in dealing with the Indonesian culture. According to Iris, customers appreciate the quality of her work as a result of her closely adhering to her core business value of wholehearted commitment to the work. Indeed, Iris has been successful in print and social media, but quality and innovation are more essential to her success than media advertising. The Indonesian people tend to place more value on results, so it is essential to be committed from the start in order to implement the business values of quality and professionalism. She uses some innovative strategies to achieve this, such as maintaining relationships with customers, prioritising quality, and following product trends that fit her fashion style whilst being adjusted to the local market.

Iris (28, single, make up and fashion design):

‘For business value, I put more emphasis on action. Products speak first, so I do not invest too much in promotion. Maybe a lot of media, TV, and magazines cover my work, but that's all because of the **quality and professionalism** I'm trying to give. That is, maintaining **relationships** with customers and **giving priority to offering them quality and trends that are original and keeping with my style, but adjusted to the market.**’

Iris wants to offer traditional fashions in a modern way, for instance, batik which is a traditional Indonesian fabric dyeing technique. She wants to transform batik from a routine or mandatory uniform on Friday (most Indonesians must wear batik at the office on Fridays) into a world-class fashion that can be a source of pride for Indonesian culture. So, she tries to create and not just follow trends, keeping with her character and style. An example of this is her work is the

combination of African style prints with the long and closed, but modern and elegant cutting trends among the majority of Muslims in Indonesia.

Many organizations or businesses have developed basic media policies, but few have strong programs or act to prioritise supporting those policies. The expression of the corporate identity which is often visualized by way of branding and product design also advertising is closely related to the behavior of the organization. Furthermore, the meso-organizational level involves organizational processes and diversity that mediate opportunities according to individual abilities and contextual circumstances. Actions speak louder than words, which means the organization proves itself much more by its conduct than by its explanations to the stakeholders. It is in line with the concept of entrepreneurship that has been recognized as value creation through innovation (Drucker, 1985), which is usually found in creative entrepreneurs. They have more than just commercial value (at the individual level, a personal interest or traditional business logic), but also the value of creativity and quality (at the individual level, a personal satisfaction and communitarian logic or '*personal We*'). It is also in line with the trend of entrepreneurship in Indonesia to build a bridge between creative and social values (Rostiani, 2014).

4.4 Macro-level

The last category of women entrepreneurs is characterized by the fact that they do business with the main constraints found at the macro-level. Due to **Missionary/social entrepreneurs** not only thinking of self-interest but already leading to an impersonal interest or a broader context, their main challenges in this interview are more indicative of the macro-level. The purpose of the narrative of this theme is to provide answers to the following question: How is female entrepreneurship affected by cultural context at a macro-level framework? The first respondent is **Olivia**. She is 27 years old and starts event organizer and social bazaar. She provides bazaar spots for people who want to sell but have no platform or place to sell. The second respondent in the category of early newcomers is the 25-year-old **Grace**, she started archipelago products in Lentera Bumi. **Eti** is 27 years old and she has an education and creativity business for poor children ('*Dhuafa*'). She is actively young communities to win practical social business from her education. The fourth is **Raisika** and she created Sanggar ASI which helps communities with breast milk education and quality improvement. She is 35 and holds a Masters degree. She came from Jakarta and moved to Sleman to follow her husband. Furthermore, Sleman is a small district in Yogyakarta, very different from Jakarta, which is the capital and a metropolitan city. She has two children. The last is 50-year-old **Choirul**. She is

one of the influential women in Indonesia who fights for labor rights and helps the women in communities to develop their skills in making traditional snacks ('*jajan*'). The struggle of Choirul at '*Kampung Kue*' (cake society) in Indonesia is reported by national media, as supported by the mayor. The macro-level is, in comparison with the other two categories, by far the most concerned with the dimensions of *power distance* and *defeat pessimistic*.

Theme 1: Power Distance

All three female entrepreneurs, particularly those working within social responsibility (*Missionary* entrepreneurs), must conform to certain regulations; both formal and informal. It has been found that the last category of social entrepreneurs, in contrast to the commercial and creative entrepreneur, experience the most problems within the cultural dimensions found at the macro-level. This is a natural consequence, as this type of entrepreneurship has broader and more complex business values and goals that aim to make a positive impact on society at large.

The first social entrepreneur interviewed is Olivia. Olivia works within team that is characterized by a younger and highly educated generation. She runs her business in a social bazaar, and feels more like a member of the team rather than a boss managing subordinate relationships within a rigid hierarchy. The other members of the team are therefore freer, in exchanging ideas and dividing work. All members have the same job opportunities and tend to enjoy a more direct style of communication. She feels that *power distance* is less of an influential factor at the macro-level. Furthermore, the high level of education amongst her team and the current offering of global courses at colleges contribute to equality in the workplace. However, Olivia sometimes still experiences a hierarchical approach in her work, for example when making business proposals to the mall (where the bazaar is held); the processes here take much longer. This is because proposals need to pass from the administration staff, to marketing and legal staff, to co-manager and manager, until a decision can be made.

Olivia (27, single, event organizer and social bazaar):

'We are free to express opinions, there is no boundary between leaders and subordinates, perhaps it's more appropriate to call it team-work rather than superiors and subordinates. Maybe because our team is made of young members whose mindset is of a millennial generation, it's not too rigid. (...) I tend to use direct communication (...) because it is my character and I took many global courses at university.'

The second social entrepreneur is Raisika, she holds a Master's degree and comes Jakarta. She moved to small village (Sleman) after marriage to follow her husband. She finds that there is still rigid hierarchy and imposed authority from leaders in more remote places

(Village Head/*Kepala Desa*). The village head has a strong influence on the community in the village. The village leader has the authority to convince the people, exercising a 'boss over subordinate' power. According to her experience in giving aid, Raisika finds herself at odds with the village head and local people about the concept of aid. Raisika became a social entrepreneur advocating the benefits of breast milk, providing education and knowledge to the public about breast milk following WHO (World Health Organization) standards. However, the village head disagreed with her who felt that aid only comes in the form of materials (money and physical things) rather than knowledge. Therefore, she finds it difficult to convince society about her business values because the influence of village head is so strong. Moreover, her efforts are exacerbated by the perception of the village community that working as an office employee is more normal than working as an entrepreneur. In fact, other villagers are more enthusiastic about Raisika's business than those in her own community. However, Raisika has found a way to overcome this difficulty by inviting other villagers to her seminars and training. The presence of more people in her place of business raises curiosity amongst the members of her village community.

Raisika (35, married, breast milk):

'Mainly because I came here from Jakarta after marriage, to join my husband in a small village in Sleman. The village leader ('Kepala Desa') still plays an important role and holds significant influence over the community. The village leader has the authority to convince the people (...). When conducting discussions on breastfeeding, no people came because they did not agree with it and this matched with the village chief's value.'

Similarly, Choirul also expressed the issue of equality and leadership in a place where the majority of the population is older and less educated. Choirul holds a law degree and became a labor activist following the economic crisis in Indonesia. She is an influential figure in Indonesia; the Mayor supports her business and media often cover her. Choirul led a strike action to protest against sexual harassment and fighting against inequality in Indonesia. In Choirul's experience, most women are still treated as second class citizens. During these events it became apparent that a lot of hierarchy and injustice remains. *Power distance* is felt strongly in Indonesia.

Choirul (50, married, traditional cake community):

'Initially, after the economic crisis in Indonesia, I became a labor activist and led strike action to protest sexual harassment and fight against inequality. Women were still secondary. (...) From that event, it can be seen that a lot of hierarchy and injustice remains. (...) Most husbands still underestimate and require mothers to take care of children instead of making cakes and selling, but they have begun to change slowly with the success of Kampung Kue and women's independence.'

Furthermore, Rungkut Lor 2 where Choirul lives is a slum area that often experiences floods, rubbish is scattered around. Further, the number of low-income families is increasing, indicated by the increasing number of families relying on rice allowance benefits. So, she thought if she could mobilise 3,000 workers at the time of the economic crisis, why not do so again now for the benefit of her community. There many uneducated mothers in her area, gender issues are prevalent at this time. Consequently there is a high level of unemployment, debt difficulties, and aimlessness during working hours (*'jagongan'*). Finally, she founded Kampung Kue (Cake Society) which motivates women and particularly mothers to become entrepreneurs. Choirul expresses that most husbands still underestimate and require mothers to take care of children instead of making cakes and selling, but that they have begun to change this attitude slowly having seen the success of Kampung Kue and women's independence.

Notwithstanding, when there is evidence of the work results, issues of equality and leadership change slowly. For instance, the husbands of women social entrepreneurs involved in Kampung Kue have become more supportive, respectful, and complementary. There is no formal law governing this, but the cultural dimension *power distance* is still felt within socio-cultural values.

According to Hofstede Insights (2018), power is centralized and their team members adhere to a leader where control is expected, and managers are respected for their position. Indonesia is a country with high power distance ranking and culture dictates that communication is indirect and negative feedback is hidden (Hofstede Insights, 2018). At the macro-level, the *power distance* dimension is felt by female entrepreneurs in Indonesia, especially social entrepreneurs who conduct business with a mission to make a positive impact on society at large. At the individual level, this drive can be described as an 'Impersonal We'. According to the interviewees' experiences, it can be said that the culture in rural communities and amongst the older generation may hold more traditional values and be more hierarchical in nature, but that this is less applicable in the larger cities where mindsets are more open and global. Furthermore, *power distance* is also less of a significant cultural dimension within teams of social entrepreneurs composed mainly of the millennial generation; they are freer, share control, and operate in more of a flat level environment. This is evidenced in Olivia's example, whose team is an educated young generation. They claim to be on the team rather than the boss and subordinate relationships with a rigid hierarchy. The team is freer to exchange ideas and divide work. This is in stark contrast with Raisika and Choirul, who experience challenges involving *power distance*.

In line with Indonesia's high ranking in *power distance*, a commonly used phrase in Indonesia is 'Keep the Boss Happy' (*Asal Bapak Senang*). Consequently, when a person is upset, it is generally not acceptable to show negative emotion externally. Rather, in Indonesia people prefer to save face, to keep smiling and remain polite. This is done as one way to bypass power distance and navigate rigid hierarchies, in an attempt to speed up processes. Local people think someone who is friendly, 'patient,' 'agreeable' with their arguments is more polite, and so his/her advice is more amenable to discussion. They also like to compare people who are not from their area. So to invite them to work together, they need to follow their customs. This finding is very much the case in Indonesia, especially in communities with 'strong' or traditional custom values. Using this approach, the local society and leader there will be convinced.

In a nutshell, the power distance is not felt too strongly by those working in a business dominated by a millennial team. However, it particularly strongly in the remote areas, amongst the older community, and in an uneducated community where more traditional and rigid values are held. Due to the power distance, female entrepreneurs in Indonesia can overcome challenges in this area by being more flexible in their professional approach.

Theme 2: Pessimistic (Restraint Culture)

The pessimistic or restraint culture dimension at the macro-level still plays an important role in entrepreneurship in Indonesia. Within the *restraint/indulgence* dimension, Indonesia has a culture of restraint (low score: 38), which tends towards cynicism and pessimism (Hofstede Insights, 2018). This dimension at the macro-level is defined as the extent to which people try to control their desires and impulses, based on the way they are raised, especially within an entrepreneurship context (Hofstede, 2011). At the macro-level, three respondents still experience pessimistic or restraint culture which reflects a society that suppresses gratification of needs and regulates this through strict social norms. To understand this more in depth, the following narratives are described.

Grace (27, single, food, energy, water):

'I went to study the feasibility of a source of electricity that can help societies of Lampung, **but they always doubted its success and considered their area could not get a power source, too much changing and fixing were necessary to have a power source.** For execution in the remote area, **proof of success is needed first.** So our former research and results (profit also helps the welfare of the community) in Ciheras Village with the local people, can be brought to other areas. It is a proof to help them to be more optimistic.'

Grace is a social entrepreneur in the archipelago working in the field of food supply, energy, and water works in remote areas. Grace feels the communities there are often hesitant and pessimistic towards improvements. They have their own ideology, which is difficult to work with and understand. They need evidence of previous success in order to advance and go further. Grace, who was in charge of the project in Lampung, worked with the local government to provide assistance and feasibility studies on electricity. However, the society there remained pessimistic that their area could not be developed and harness a new power source. It is quite difficult to convince people with such an approach. A clear track record and evidence are required to make them believe. This narrative is in line with Hofstede Insights (2018) in which Indonesia has a culture of restraint (low score: 38), which tends towards to cynicism and pessimism.

Eti has also experienced this, she became a social entrepreneur in the field of education. Even her family, particularly her father, did not support her at first. They were pessimistic towards the idea that their daughter can run and survive in this business field because the terrain is considered tough. Women are perceived to be incapable of working in such remote areas. Furthermore, the children there were docile to receive education, they were not familiar with technology, and held no aspirations for their life.

Eti (27, single, education and creativity):

‘When my father saw my dream on the wall, he threw it away. Yaa, maybe because of the areas that I have to go, let say, in remote areas of Riau where transportation by boat, there isn’t any phone signal. There may be indirect social norms that are still pessimistic if women are not good and there are too many risks to work in the remote areas. Then, the children there were more docile to receive education, they were not familiar with technology, even they held no aspirations for their life.’

According to Eti, the child in the outskirts or remoter area are quieter and more obedient, more afraid to argue, and are more timid. It may be their local culture to be silent and obey the older person (*‘manut’*).

Choirul had a similar experience when interacting with the culture of Indonesian people. After the economic crisis, when the economy stabilised, it was assumed that the employees should be hired again. However, this did not happen because the laborers were considered unproductive and old. They were considered to be incapable. Furthermore, in her region, women were still perceived to be incapable of being independent. Until then, the community board rarely involved women. It takes a long-struggling process to change cultural mindsets, from sharing the cake recipe, reciprocal learning, and involving leadership with a balanced

gender composition. According to Choirul, until now there are still people who are left behind, just learning to make a cake whilst the other female entrepreneurs have successfully sold their products to airlines, shops, online platforms, and more. We can derive from this example that pessimism still exists and can appear in the form of fear to take up entrepreneurship in Indonesia. This happens as a result of the narrow minds and the traditional values of a community, that is therefore less supportive and unable to move forward. Therefore, it takes extra effort for female entrepreneurs to succeed at the macro-level.

Choirul (50, married, traditional cake community):

‘I was exacerbated by the **demands of the husbands to take care of the children, and women were still considered incapable of being independent, especially in my community (‘RT/Rukun Tetangga’)**. Until then the community board also rarely involved women. It took a long-struggling process to change mindsets, from sharing the recipe, reciprocal learning, and involving leadership with a balanced gender composition. Until now, (...) some are **left behind** with other friends whose products are everywhere (Citilink aircraft, shops, online platforms, and more).’

Choirul also felt that social views indirectly restricted women in particular to progress towards independence. Especially in the ‘traditional’ (not millennial) society, they are hindered by the demands of husbands to take care of children and are considered not capable of becoming entrepreneurs. A higher value is placed on work as employees rather than on being an entrepreneur. This reflection is in line with Tambunan (2017), who argues that there are still many legal, social, traditional, cultural and religious taboos that prevent women from accessing higher education or opportunities and they shoulder all childcare responsibilities. Also, providing the example that the majority of Muslim societies have a stronger impact on women’s daily life, which tends to be less open than Muslim male or than urban women to ‘doing modern business’ culture. However, this is improving, although there are still some parts of her society that are getting started on changing the mindset only recently. Naturally, they are left behind where the others have gone one step ahead. These narratives support the work of Hofstede (2011, 2018) that shows most Indonesians tend to be pessimistic. However, generation (age), education, life experience (*‘jam terbang’*), and residential area (remote area/big city) are also relevant factors to consider. Women entrepreneurs cannot be generalized because Indonesia is so broad and diverse in these factors.

According to Minner (1987) and Wick (1991), individuals interact and enact environments, such as create jobs and, by extension, influence structures which are related to the macro-level (as cited in Syed and Ozbligin, 2009, p. 2440). That implies most of the social entrepreneurs experience more constraint at macro-level because they want to solve social or

environmental issues. The interviewees also face challenges at micro-level related to the *multiple identities* dimension that can be overcome with time and priority management, challenges related to *individual capital* can also be gradually overcome. At meso-level, the respondents are also affected by factors within the *organizational value dimension* that leads to fair trade and helping society at large. It is challenging because women social entrepreneurs are still few in number. When they are required to run their business and manage their roles as women (mother, wife), the team can support each other, even where there is work delegation. Grace, who is single thinks that the prospects of women in social entrepreneurship in the future can be an opportunity and should be supported with team-work.

In sum, most social entrepreneurs face problems at the micro and meso-levels, but they face most challenges within the dimensions associated with a macro-context. Multicultural, socio-political, legal, equal opportunity policies, and other relevant facts at the macro-level have profound implications for managing business in Indonesia owing to its great diversity.

5. Conclusion

5.1 Conclusion

In this research, the stories of women entrepreneurs in Indonesia are analysed to shed light on and foster a better understanding of how female entrepreneurs in Indonesia can work to achieve success within a cultural context and a holistic approach (from a micro-, meso-, and macro-level framework). In the research, a distinction is made between micro-level (*Darwinian*/commercial entrepreneurs), meso-level (*Communitarian*/creative entrepreneurs), and macro-level (*Missionary*/social entrepreneurs). *Darwinian*/commercial entrepreneurs are affected by micro-, meso-, and macro-levels. However, because the scope is still for ‘personal interest’ (traditional business logic), they face more challenges at the micro-level. Furthermore, *Communitarian*/creative entrepreneurs notice challenges from the micro- to the macro-level. However, the most influence occurs at the meso-level because of the strong connection with the ‘personal We’ (community-driven logic). Lastly, the macro-level, is the one which most *Missionary*/social entrepreneurs operate at because their orientation is towards society at large. They also face challenges at the micro- and meso- levels, but macro-levels are more descriptive of their business. Moreover, there are still few social entrepreneurs in Indonesia. This is in line with GEM (2017), which shows Indonesia is still in the efficiency-driven stage, having yet to make much progress towards the next (innovation-driven), especially amongst female entrepreneurs.

Based on the analysis of six themes consisting of three to four women entrepreneurs from each level category, it is possible to identify cultural influences for each. The identified influence characteristics refer to the process of their experience within each field. Each category (Appendix 1) includes different types of business as well as diverse backgrounds (religion, origin/ethnicity, age, status, education) in order to reflect the diverse culture in Indonesia. The results provide answers to the following three sub-questions, where each focuses on a specific level category.

Micro-level

Based on the interview results, there are two central themes at the micro-level which play a role in entrepreneurship in Indonesia, such as *multiple identities* and *individual capital*. According to the narratives, the four women commercial entrepreneurs have **multiple identities**

in their own role. According to their responses, it is necessary to balance all the roles, especially for those who are married and have children. They tend to be wiser to manage their roles. It is largely affected by the business they run and the local cultural values which relate to their identities. These are implicitly in line as argued by Tambunan (2017) that marital status also plays an important role in the women's choice of job in Indonesia. Men needed to be more logical and deal with stakeholders in a 'masculine job.' A feminine side is required to become a sharing partner of employee problems or as a mother of them because employees are not just tools, but partners and company assets. Food industries, such as traditional snacks, online catering, and restaurants, need more feminine roles. Moreover, the majority Muslim population in Indonesia, affects rules for proper female behaviour, such as serving the husband from the smallest thing and viewing him as the family leader. The existing patriarchy in Indonesia can affect how entrepreneurs behave. The research demonstrates that female entrepreneurs in Indonesia operate with a high level of competence within the micro-level theme of multiple identities. They are able to make time and space for their autonomy and balance their feminine and masculine approaches without being constrained by the requirements of a traditional business type and local cultural values (religion, family, marital status).

The respondents have been successful in countering **individual capital** constraints by using various sources of funding, such as personal savings combined with starting on a small scale, and taking small bank loans. The respondents do not see difficulties in accessing capital as a barrier to starting their businesses. In addition to financial reasons (necessity), they claim that they also need passion to run their business. This theme is in line with Tambunan (2017), who argues that the presence or the growth in the number of MSEs in Indonesia is often considered as a result of unemployment or poverty, rather than 'a reflection of entrepreneurial spirit'. Entrepreneurial spirit is low when the aspiration to be an entrepreneur is 'forced' or by necessity (financial or capital constraint). When this is the case, business is conducted more often with a view to short-term goals (profit) over long-term goals (e.g., sustainability and resolving social problems that exist in Indonesia). Despite opening a business out of necessity rather than in response to opportunity (indicated as 'low entrepreneurial spirit'), respondents develop passion and ultimately conduct their businesses with motivation that is more profound than commercial-driven factors.

In short, they manage to overcome the influence of micro-level because they have a 'strong' entrepreneurial spirit. Gender is not an issue. Each background has different

characteristics. For example, entrepreneurs in big cities and remote areas have different ways of thinking and different cultural values.

Meso-level

Dominant themes at this meso-level are the *stereotypes and legitimacy* which affect business policy, *organizational values and priority*, then try to innovate. The access and legitimacy approach based on acceptance of cultural diversity helps businesses meet diverse market needs and gain access and legitimacy from customers (Syed and Ozbilgin, 2009). In this meso-level, **stereotypes and legitimacy** have an impact on female entrepreneurs, especially in the creative area. To counter this prejudice and get the legitimacy, creative female entrepreneurs argue that they should have the skill and strong character. It implies that the culture and mindset of society is probably still narrow but it is an opportunity rather than an obstacle if the entrepreneurs can counter this prejudice with strong entrepreneurial character, spirit, and skill innovatively. If customers and society are aware and see women's skills, then the community is more receptive to them. Creative female entrepreneurs in Indonesia can create something new and innovative, but still locally adapted, even just by providing awareness and understanding to society where necessary to counter prejudice and gain legitimacy at the meso-level.

Many organizations or businesses have developed basic media policies, but few have strong programs or actions supporting those policies. Actions speak louder than words, which means the organization proves itself much more by its conduct than by its explanations to the stakeholders. Customers can see the quality of work, which implies from the values built in her business to give something wholeheartedly. The interviewees have experience in their **business value and priority** to give the best, starting with the support of family and their community to provide creative value. This relates to the concept that entrepreneurship has been recognized as value creation through innovation (Drucker, 1985), which is usually found in creative entrepreneurs. They have more value than just commercial (personal interest or traditional business logic), but also the value of creativity and quality (personal satisfaction and 'personal We'). This value is also in line with the trend of entrepreneurship in Indonesia to build a bridge between creative and social values (Rostiani, 2014). While entrepreneurial activity is everywhere, it is crucial that entrepreneurship retain its unique status (Hornsby et al., 2018). In this regard, women entrepreneurs are expressing that their business may not be an entirely new concept, yet they still want their business to be unique. The culture and mindset of society in Indonesia remains narrow in this regards, but this can be approached as an opportunity rather

than an obstacle if the entrepreneurs can use their strong entrepreneurial character, spirit, and skill innovatively.

Furthermore, some creative female entrepreneurs experience problems at the micro-level too. Particularly, the identity construction. However, the level that is challenging for most women is the meso-level associated with the business value that is closely related to creativity. They all experience influence at the macro-level, such as in the short-term orientation dimension where Indonesian culture is more pragmatic, less appreciative of their process, and also practice a culture of restraint (a little pessimistic) towards creative work (in line with Hofstede Insights, 2018).

Macro-level

The last or broadest level is the macro-level. The influence of cultural framework in macro-level is mostly felt by female social entrepreneurs in two themes. Namely, *power distance* and *pessimistic (restraint culture)* because they have broader and more complex goals (society at large).

Indonesia is a country with high **power distance**. In other words, communication is indirect and negative feedback is kept to one's self (Hofstede Insights, 2018). In this macro-level, the power distance dimension is felt by female entrepreneurs in Indonesia, especially social entrepreneurs who have a mission for society at large ('Impersonal We'). It is in line with those proposed by Hofstede (2011). According to the interviewees' experiences, it can be said that the culture in rural communities and amongst the older generation may hold more traditional values and be more hierarchical in nature, but that this is less applicable in the larger cities where mindsets are more open and global. Furthermore, *power distance* is also less of a significant cultural dimension within teams of social entrepreneurs composed mainly of the millennial generation; they are freer, share control, and operate in more of a flat level (less hierarchical) environment. Where positive results can be evidenced, issues of equality and leadership in society can be addressed and diminished slowly to develop a more supportive society. In line with Indonesia's high ranking in *power distance*, a commonly used phrase in Indonesia is 'Keep the Boss Happy' ('*Asal Bapak Senang*'). Consequently, when a person is upset, it is generally not acceptable to show negative emotion externally. Rather, in Indonesia people prefer to save face, to keep smiling and remain polite. This is done as one way to bypass power distance and navigate rigid hierarchies, in an attempt to speed up processes. Female

entrepreneurs in Indonesia can operate in this cultural context by being more flexible in their professional approach.

In restraint/indulgence dimension, Indonesia has a **culture of restraint** (low score: 38), which tends towards to cynicism and **pessimism** (Hofstede Insights, 2018). Based on the interview, some children (low-level education, especially in the remote area) don't have a dream because of the way their minds have been limited by their cultural environment. Furthermore, in 'traditional' society (not millennial), most of them are hampered by the demands of husbands to take care of children and are considered not capable of becoming entrepreneurs because the value of work is identical to become employees rather than being an entrepreneur. This reflection is in line with Tambunan (2017), who argues that there are still legal, social, traditions, cultural and religious taboos that prevent those women from accessing higher education or opportunity and childcare responsibilities. However, age, education, experience ('*jam terbang*'), residential areas (remote area/big city) are other factors to consider and cannot be generalized because Indonesia is so diverse. For the social entrepreneurs, they shared that they are optimistic to have a broad vision in Indonesia. It depends on mindset, willingness, and character to look at business as an opportunity.

Most social entrepreneurs also face problems at the micro and meso-levels, but they have even more concern at the macro-level. At the meso-level, they are affected by the organizational value dimension that leads to fair trade, which also helps society at large. Most interviewees say that run of business in the social field will also benefit by using the team. When they are required to run the business and manage their identity as women (mother, wife), the team can support each other even if there is work delegation.

The answers to the sub-questions make it possible to address the main question. The cultural context in the multi-level influences the way of doing business for women in Indonesia, which in turn has an impact on the degree of the entrepreneurial category. In general, women entrepreneurs in Indonesia experience the impact of their culture at all levels, but each type is affected more at a certain level than the others.

The influence of culture in Indonesia can present an opportunity and a challenge. Every entrepreneur has a distinct goal in their business, and with strong entrepreneurial character, they are able to handle the opportunities and challenges well at each level. Although the number of female entrepreneurs in Indonesia, particularly social entrepreneurs in Indonesia, is not many,

most of them have started thinking about entrepreneurship, and not just driven by profit or forced by necessity.

5.2 Implications

The implication of this research is to apply research done by Mazonde & Carmichael (2016) in Indonesia by making it more detailed and dividing entrepreneurs more specifically into categories (Fauchart & Gruber, 2011; Gruber & MacMillan, 2018). Indonesia, which is an emerging market, has big market potential. According to GEM (2017), Indonesia is at an efficiency-driven stage that is beginning to move towards the next step (innovation-driven stage), especially in big cities and amongst educated people and the millennial generation.

Additionally, this research **combines diversity aspects** (Syed & Ozbilgin, 2009), constraint and opportunities (Jamali, 2009; Tambunan, 2017) which are implied by cultural influences by using six dimensions (Hofstede, 2011; Hofstede Insights, 2018) in Indonesia for women entrepreneurs. Those are described at all interrelated levels (micro, meso, and macro). Notwithstanding, Hofstede's model entails more specific cultural aspects to apply in Indonesia which means the macro-level dimensions **cannot be generalized in all regions**. According to the interviews, each area has different cultural characteristics so that it is also affected by many factors, such as domicile (origin/ethnicity), education, age, religion, status, business industry, etc. (Appendix 1). Broadly, **women entrepreneurs in Indonesia experience cultural influences at all levels, but each entrepreneur type is more affected at a certain level**. Indonesia is a diverse country that has a unique social-cultural aspect that plays an important role in entrepreneurship, so it is interesting to record women entrepreneurs' experiences. Furthermore, most literature discusses female entrepreneurship theoretically, but empirical research related to this is still rare and has not sorted entrepreneurs by type and in extensive detail.

5.3 Discussion

In this section, the interpretations of the results of the research is addressed, including the **reliability** and **validity**. In addition, the limitations of the study follow, and the recommendations for further research is the final chapter.

Limitations

It was necessary to take some measures to guarantee the *validity* of the study. At first, the operationalization of the topics 'entrepreneurship,' 'gender,' and 'the influence of culture' contribute to the validity. It also applies to the semi-structured interview guide (Appendix 1),

which is checked by my supervisor and two outsiders. It proved to be something relevant to do. The interviews with all 15 female entrepreneurs with 5 people in each category (commercial, creative, and social) were conducted based on the same interview guide. Despite this, it interviews were not conducted exactly the same. For instance, I needed to ask for more details if the interviewee replied briefly or responded unclearly. In contrast, if the interviewee was overly informative, I could ask fundamental questions, which I think were clear enough to communicate. Further, to explore more, I needed to ask questions outside of the interview guideline, such as questions pertaining to a social entrepreneur's experiences in remote areas, and other relevant experiences. The answers given by each interviewee did not use the same terms but led to a prominent theme.

Reliability reflects consistency and replicability over time. The research is reliable as long as conducted in the same areas (big cities) in Indonesia. In addition, it is difficult to find women entrepreneurs who are in remote areas and who perhaps face cultural limitations more so than in big cities. The time difference and distance (between Indonesia and the Netherlands) also posed a limitation to interviewing more respondents.

The objectivity of the research concerning statements and the interpretation of the results raise interesting points for discussion. The 15 transcripts of the interviews which I read, selected, coded, and divided into two themes per level category focus on words that were related to cultural framework dimensions. I must admit, it is difficult to go through this process entirely consistently, but I made the best efforts to do it as much as possible. The reliability is guaranteed as much as possible by recording all the actions taken, including the translations of the quotes by entrepreneurs.

Recommendations

Further research is needed concerning the cultural influence on Indonesian female entrepreneurs in each of the three categories associated with the purpose and character of an entrepreneur. Additionally, more research is needed regarding the influence of age or experience with entrepreneurship in Indonesia on one's mindset and motives. It is recommended because most entrepreneurs who are traditionally commercial-driven (more oriented to making money/profit), can think more about innovation, even social implications of this research. The truth of this may be **affected by factors such as time, age, experience, origin, status, etc.**

More research needs to be conducted in relation to how the **character or the soul of entrepreneurs**, especially in remote areas where local mindsets remain narrow and many ‘traditional’ social beliefs continue to be held.

More research needs to be conducted for female **newcomers** related to commercial, creative, and social values, to further determine what their motives are (high entrepreneurial spirit) and their obstacles related to the culture of Indonesia.

Moreover, specific research needs to be conducted in **one area with the same characteristics** (business background and even similar self-background) at each level to provide a more detailed insight into the influences in each region.

Appendix 1: Interviewees Background

Level (the most influence)	Category	BUSINESS BACKGROUND				OWNER BACKGROUND					
		Industry	Business	Physical store/ Online shop	Business Name	Owner Name	Age	Last Education	Status	Religion	Origin
Micro	Darwinian	Commercial	Building material shop	Physical	Bangun Untung Lestari	Erlin	26	Bachelor	Engaged	Catholic	Sumba
			Restaurant	Both	Bu Emi (Ayam Geprek)	Emi	28	Bachelor	Single	Christian	Surabaya
			Traditional snacks and small stall	Physical	Bu Mai	Mai	43	Primary school	Married, 1 child	Islam	Ponorogo
			Online shop and catering	Online	Vina	Vina	44	Bachelor	Married, 2 children	Christian	Surabaya
			Live stock (daily needs) distributor	Both	Happy Indah	Mira	50	Bachelor	Married, 2 children	Christian	Surabaya
Meso	Communitarian	Creative	Photography, tour and travel	Online	Maxpaper Girl	Max	26	Bachelor	Single	Christian	Surabaya
			Music school (piano)	Physical	Ferlencia Music	Ferlen	26	Bachelor+ABRSM diploma	Married	Christian	Surabaya
			Handicraft (clay art, scrapbook)	Online	Nixxie ArtCraft	Amel	28	Bachelor	Single	Christian	Surabaya
			Make up and fashion design	Physical	Iris Liauw	Iris	28	Bachelor+Art diploma	Single	Christian	Surabaya
			Digital Platform for Nonacademic Education	Both	Maubelajarapa.com	Dwina	29	Bachelor	Single	Christian	Jakarta
Macro	Missionary	Social	Event organizer, social bazar and workshop	Online	Festive	Olivia	27	Bachelor	Single	Christian	Surabaya
			Food, energy, and water	Both	Lentera Bumi Nusantara	Grace	27	Master (Delft)	Single	Christian	Jakarta
			Education and creativity	Both	Rumah Singgah Dhuafa	Eti	27	Bachelor	Single	Islam	Jakarta
			Breast Milk	Both	Sanggar ASI	Raisika	35	Master	Married, 2 children	Islam	Jakarta
			Traditional snacks community	Both	Kampung Kue	Choirul	49	Bachelor	Married	Islam	Kediri

Appendix 2: Interview Guide

The interview addresses the following topics such as introducing research, main topic question, and ending.

Introducing research

A. Interviewee's Background

1. Confidential

- May I record this research?
- Do you want to be anonymised?

2. Age

- At first could you tell me something more about yourself? How old are you?

3. Education

- What is your last education?

4. Marital Status

B. Industry

1. Type, Role, and Scale of Industry

- Which industry are you involved in?
- What is your role?
- Why did you choose this industry? (e.g necessity, profit, other values, etc)
- Is it SME or MSME?

2. Location

- Why are you located here?
- Is it strategic?

Main Topic Question

Multiple levels		The most influential level and strategy to deal with the business industry
Dimension		Description
Micro-level Individual abilities and opportunities	1. Identity (multiple identities)	How women entrepreneurs construct their identity or take the role -How's your society perception about your role as entrepreneur? (e.g family, culture) -What is the importance of the image? To what extent have business strategies played a role in this? -Do you need more femininity or masculinity in your industry? How to manage?
	2. Personal agency	Capacity of individuals to act independently and to make their own free choices to obtain outcomes
	3. Aspirations	Motives for pursuing entrepreneurship: commercial, creative, social - Pull factor ("I want to"): the pursuit of a challenge, market opportunities Push factors ("I have to"): supplement the family income, could not find a job, or have to run/ continue business - Source of influence: personal aspirations or others, cultural heritage
	4. Individual capital	Strategies/ sources of financing dan barriers encountered
Meso-level Organizational processes and diversity that mediate employment opportunities according to individual abilities and contextual circumstances.	1. Policy frameworks	Directions to be more proactive consistent with the values of multiculturalism or not How the stereotyping/ legitimacy of female entrepreneurs affect? Patriarchy? Multiculturalism?
	2. Organizational values	Business orientation for "Self-interest firm", "personal We" (support by the community), or "impersonal We" (goals of society at large)
Macro-level Structural conditions including stratification and social conception of law, education, family and employment that impede or enhance equality of opportunity for the individual	1. Power distance	General legal environment, normative/ unwritten rules, and economic environment -Explicit regulations to entrepreneurship (government procedures, labor markets), family values, religious beliefs Do you face high power distance ? In which context affect the business? being dependent on hierarchy, unequal rights between power holders and non-power holders, superiors in-accessible, leaders are directive, management controls, and delegates.
	2. Individualism/ collectivism	Are you in collectivist society? Strong family role or influence.. How it affects?
	3. Femininity/ masculinity	Are you in femininity context? How it affects? Status and visible symbols of success are important, but it is not always the material gain that brings motivation. Often it is the position that a person holds the concept of "prestige" ("outward appearances").
	4. Uncertainty avoidance	Do you face a low preference for avoiding uncertainty ? How it affects? For instance, when a person is upset, it is not to show negative emotion or anger externally (keep smiling and be polite).
	5. Long/ short term orientation	Are you affected by a pragmatic culture? How it affects? People believe that truth depends very much on the situation, context and time (show an ability to save and invest, thriftiness, and perseverance in achieving results)
	6. Indulgence/ restraint	Are you in a culture of restraint which tends towards to cynicism and pessimism? How it affects?

Main Topic Question

Appendix 3: Female Entrepreneurs' Photos

COMMERCIAL ENTREPRENEURS

1. Erlin (building material shop)



2. Emi (restaurant)



3. Mai (traditional snacks and small stall)



4. Vina (online shop and catering)



5. Mira (livestock/daily needs distributor)



CREATIVE ENTREPRENEURS

1. Max (photography, tour and travel)



2. Ferlen (music school/piano)



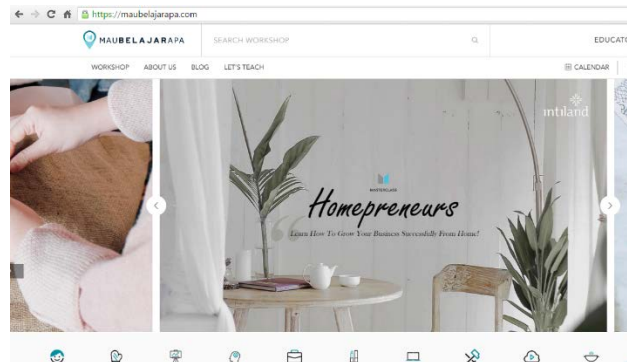
3. Amel (handicraft: scrapbook, clayart)



4. Iris (make up and fashion design)



5. Dwina (digital platform for nonacademic education)



SOCIAL ENTREPRENEURS

1. Olivia (event organizer, social bazaar and workshop)



2. Grace (food, energy, and water)



3. Eti (education and creativity)



4. Raisika (breast milk)



5. Choirul (traditional snacks community)



Source: <https://news.detik.com/jawatimur/3638632/melihat-kesibukan-kampung-kue-tradisional-di-surabaya-sejak-pagi> (Photo by: Gracella Sovia Mingkid)

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