

# MOTIVATION, CHALLENGES AND SUCCESS FACTORS OF WOMAN ENTREPRENEURS IN SEMARANG

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***Abstract:** Woman Entrepreneur is a person who accepts challenging role to meet her personal needs and become economically independent. A strong desire to do something positive is an in built quality of entrepreneurial women, who is capable of contributing values in both family and social life. The challenges and opportunities provided to the entrepreneur women in Semarang, Indonesia era are growing rapidly that the job seekers-are turning into job creators.*

*Objectives of the Study are : to highlight the main factors which motivates the women entrepreneurs, to discuss the major constraints faced by the women entrepreneurs, to analyze the influence of motivation, family support and environmental accessibility toward the success of women entrepreneurs.*

*The primary data was collected from women entrepreneurs using structured questionnaire. The entrepreneurs were drawn using non-probability sampling design based on quota-cum-convenience sampling method. The collected data has been tabulated and analyzed using simple percentage test. Sample consisted of 180 women entrepreneurs from Semarang were selected to study and evaluate their motivating factors, the constraints faced them.*

*Descriptive analysis indicated that earn more money, business competition and social networking are the most important factors which have effect on success of woman entrepreneur. Based on empirical test, need for achievement, subjective norm and instrumental readiness had positive and significant effect on success of woman entrepreneur.*

***Keywords:** Entrepreneur motivation, entrepreneur challenges, woman entrepreneur.*

## 1. INTRODUCTION

Development of women entrepreneurs or entrepreneurial group of women in Indonesia and also other developing countries are an important phenomenon to be observed, because it has a role to play potential as the main motor driving the process of women's empowerment and social transformation, which in turn could greatly impact positively to the drop in unemployment and poverty levels (Tambunan, 2009).

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The index can also be used to analyze indirectly the development of women entrepreneurs in Indonesia is Gender Equity Index (GEI) of Social Watch (SW) (Tambunan, 2009). Based on the table, it can be seen the ranks of the ASEAN countries and the values of these three dimensions, namely: education, economic activity and empowerment. As can be seen, among a group of ASEAN, Indonesia is among the member countries with relatively large gender inequality, meanwhile, the Philippines emerged as the member most similar in terms of gender.

**Table 1**  
**Ranks of ASEAN Countries in GEI**

<i>Negara</i>	<i>GEI</i>	<i>Education</i>	<i>Economic Activity</i>	<i>Empowerment</i>
Kambodia	62	78,1	83,5	23,2
Indonesia	55	96,8	52,8	16,0
Lao, PDR	52	80,6	59,2	16,8
Malaysia	58	98,6	46,6	29,7
Filipina	76	98,5	63,5	64,8
Singapura	63	95,0	58,6	36,5
Thailand	70	98,3	71,7	40,6
Viet Nam	74	96,5	81,3	44,0

*Sumber:* Social Watch (2010).

The increased participation of women in the business sector is a phenomenon that occurs all over the world (Still & Timms, 2000). In Asia and South East Asia has also tremendous potential in empowering women entrepreneurs, about 35% of small and medium enterprises (SMEs) headed by women, 25% of new business in China is done by women and in Japan four of five SMEs owned by women (Brisco, 2000), (Tambunan, 2009). The phenomenon also occurred in Indonesia. According to Nita Yudi, the chairman of Indonesia women entrepreneurs association (IWAPI), the number of micro, small and medium entrepreneurs are about 54 millions, almost 50 % of them are micro entrepreneurs, and about 60 % of micro entrepreneurs are consist of women entrepreneurs ([www.iwapi.id](http://www.iwapi.id)). Semarang, the capital of Central Java Province has the a big potential women entrepreneurs in micro, small and medium enterprises.

However, the development of entrepreneurial women in Indonesia and most of the developing countries is still facing big challenges, is influenced by many factors, the most direct (economic pressure, social, cultural) and others indirectly (government policies and the environment). The majority of these two factors are interrelated with each other in influencing the decisions or the desire of a woman to be an entrepreneur and his ability to survive as an entrepreneur (Firdausy, 1999). According to (Tambunan, 2009), there four factors can be attributed to the such problem, they are : Low level of education and lack training opportunities (1) heavy

household chores place a demand on women especially those in rural areas who have more children (2) legal, traditions, customs, cultural or religion constraints on the extent to which women can open their own business (3), Lack of access to formal credit and financial institution.

Based on these data, it can be said that women entrepreneurs have a very important role in the national economy, but they are still have constraints in developing their business. This phenomenon raises many interesting questions to be answered. Why women are choosing to become entrepreneurs? What was their motivation? Any constraints encountered in managing the business?

### **Research Formulation Problem**

Based on background problems, formulation of the problems posed is:

1. What was the condition of women entrepreneurship in Semarang based on demographic factors, motivations, constraints, and challenges?
2. How does the influence of motivation, access to the external environment and family support for women entrepreneurs successful entrepreneurship in Semarang.

## **2. LITERATURE**

### **Women Entrepreneurs**

Entrepreneurship development, influenced by several background factors, such as personality, environment, education and gender. In some studies (Lüthje & Franke, 2003), (Ramayah & Harun, 2005), (Zhao, Seibert, & Hills, 2005), (Gaddam, 2008) summed up the positive role of personality and environmental support to the desire for entrepreneurship. While the element of gender, or differences in men and women in determining a person's desire to realize their business, some research results as well as a survey of several survey institutes, national and international shows that men are still more dominant in business management than women, especially in developing countries (Tambunan, 2009)

From foreign sources, the first index is the Global Gender Index (GGI) of an organization called the World Economic Forum (WEF), which is headquartered in Geneva (Switzerland) which is an annual major. The activities of this institution is to rank countries in terms global competitiveness, which is known for its annual report, the Global competitiveness second Report. Index which can also be used to analyze indirectly the development of women entrepreneurs in Indonesia is GEI of Social Watch (SW). As discussed earlier, the main purpose of the manufacture of GEI is to understand inequality based on gender, and to monitor the situation and its evolution in the countries and regions of difference in the world, according to a

number of indicators chosen are relevant to gender inequality in three dimensions, namely education, economic participation and empowerment (Tambunan, 2009). Resources in the country are some reports from Central Bureau of Statistics, including: Status conclusion of work by gender in Indonesia, owners of MSEs by gender non Farms, ratio business Women-Entrepreneurs in non farms. Bias Male gender occur in the development of entrepreneurship is a phenomenon that needs to be examined as a basis for conducting research in an effort to further promote the establishment of independent women entrepreneurs.

### **Motivational Factors of Women Entrepreneurs**

According to (Shane, Locke, & Collins, 2003) The growth of business is determined by the entrepreneur's motivation. To analyze the entrepreneurial intentions, it is necessary to understand the motivational factors associated with the new venture creation (Reddy, Reddy, & Panda, 2015).

Establishing in a business is not an easy job for women entrepreneurs. At the same time, women entrepreneurs should also strive to run their business. Nevertheless, many women entrepreneurs can overcome the problems they face and successfully develop their business. Previous researches have tried to examine the motivational factors of women to enter the business (Alam, Senik, & Jani, 2012). (Hisrich & Brush, 1985) revealed that "push" factors including frustration and boredom in their previous jobs and "pull" factors such as autonomy are the main reasons for starting new business. (Chaganti, 1986) studied found that job frustration, service needs, having an attractive business idea, a desire to be their own boss, a desire to make it on their own and build something of their own, and monetary success are some reasons for women setting-up businesses. Next researches gave birth to the concept of push and pull factors reinforcing entrepreneurial behavior in women and motivating them to choose entrepreneurship (Segal, Borgia, & Schoenfeld, 2005), (Schjoedt & Shaver, 2007). Psychological motivations such as achievement, independence, and locus of control referred as pull factors have received significant research attention to their influence on business start-up (Kristiansen & Indarti, 2004), (Ramayah & Harun, 2005), (Teoh & Chong, 2008).

Important factors are assessed to be a motivational factor for becoming a successful women entrepreneurs elected for this research are: The desire to be independent, earn more money, improve social status, improving personal skills, influenced by the success story of entrepreneurship.

### **Entrepreneurship Challenges**

Woman's trip an entrepreneur's success is not easy. They face many challenges, problems and difficulties both from within and from outside the neighborhood. (Zamberi Ahmad & Xavier, 2012) conducted a study on the development of

entrepreneurship and identifies some of the women entrepreneurs challenges, namely: financial support, bureaucracy and inconsistency of government policy, lack of education and skill. According to (Chowdhury, 2007), factors such challenges include instability of politics, corruption, infrastructure facilities, education and training, lack of financial assistance.

Entrepreneurship development also gets affected by motivational and legal barriers. (Nawaser, Khaksar, Shaksian, & Jahanshahi, 2011) considered that the motivational barriers are the most influential on the success of entrepreneurship. According (Murugaiah & Kumar, 2015) the most important challenges is the approval of the family at the time of starting a business. While barriers or other challenges are: social support, adaptation to new technologies, financial management and government policy.

### **Hypothesis Development**

In addition to the exploration of the motivations, the reasons and challenges in business development, also required empirically testing the factors that influence successful entrepreneurship. For the purposes of these three main factors, namely internal motivation, family support and environmentally support tested its influence on successful entrepreneurship (Smith-Hunter & Englhardt, 2004)

### **Internal Motivation**

A woman who has the internal motivation to start a business that is interested in, then he will try to succeed and succeed (Alam et al., 2012). Based on previous research, there are several motivational factors that drive a woman to be an entrepreneur. According (Nearchou-Ellinas & Kountouris, 2004) a strong desire of a woman to control and make decisions (self fullfilness) is one of the main factors for a woman to start her own business. According to (Robinson, 2001), the push and pull are two factors that motivate a person to be an entrepreneur. The empirical study on the factors push/pull by (Orhan & Scott, 2001) showed that women entrepreneurs have the internal motivation factor is represented by the variable need for achievement. In this study Need for achievement are used as variables representing internal motivation factor

**H1:** Need for achievement has a significant influence on the success of woman entrepreneurs

### **Family Support**

The family has an important role for the life of a woman. A lot of women entrepreneurs manage their business with the support of family and close friends, both when starting a business or expanding (Alam, Jani, & Omar, 2011). According to (Brindley, 2005), the main support of women entrepreneurs for business development is

support of family and close friends, so that family and close friends have an important role in influencing the success of women entrepreneurs. In some studies support from family and friends or relatives close to success in realizing the business represented by the variable of subjective norm. Therefore, the hypothesis is:

**H2:** Subjective Norms have a significant influence on the success of women entrepreneurs

### **Environmental Access Ability**

Women sometimes feel the need for communication with other people who know about what he did (Alam et al., 2011). This can be done through social networks and information networks such as the group of other entrepreneurs.

According to (Fielden & Dawe, 2004), obstacles in social relationships are factors that hinder the progress of women business entrepreneurs. Mentoring network support, especially at the local level is an important factor in the effort to create new businesses. According to (Granovetter, 1985), (Zimmer & Aldrich, 1987) and (Burt, 2000) women's participation in social networks is still less than men in some previous studies. Network support, information and capital to successful entrepreneurship is manifested in readiness variable instrument, so the hypothesis asked is:

**H3:** Instrument Readiness has significant effect on the success of women entrepreneurs

## **3. METHODS**

This study uses a descriptive analysis of the motivational aspects, constraints, challenges women entrepreneurs and by hypothesis testing that explains the phenomenon in the form of the relationship between variables.

The population in this study were women entrepreneurs in the city of Semarang. The number of samples for the study were 180. Primary data was obtained from women entrepreneurs using a questionnaire. The sampling technique is based on non-probability sampling based on quota-cum-convenience.

Analyzed using descriptive and inferential. For descriptive analysis used simple percentage test, while for inferential analysis using multiple linear regression.

## **4. RESULT AND DISCUSSION**

### **Descriptive Analysis**

Descriptive analysis was conducted to identify and analyze the motivating factors, challenges in developing the business environment and support to the development

of enterprises managed by women entrepreneurs in the city, which are presented in Tables 2, 3 and 4.

**Table 2**  
**Motivational Factors of Woman Entrepreneurs**

No	Motivation Factors	Number of Woman Entrepreneurs	Percentage (%)
1	Earn more money for family economy	66	37
2	Desire to be more independent	25	14
3	Desire to be more success	45	25
4	Optimize the own capabilities	33	18
5	Influenced Success stories	11	6
	Total	180	100

Above table indicates that the primary motivations for starting a business are earn money and desire to be more success. It appears that the desire to raise the family economy is the most important motivating factor in the establishment of enterprises by women entrepreneurs. According to (Dhaliwal, 2000) women entrepreneurs measure success when they turn as economically valuable resource, contributing to the family income.

The next important motivating factor is the desire to succeed. The desire to optimize the capabilities and desire to become more independent is an important motivating factor next. Some entrepreneurs are motivated and influenced by the success stories of other entrepreneurs.

In most developing countries, the phenomenon of entrepreneurship or a woman's choice to work is based on the motivation to increase salary to cover the needs of the family, because her husband's income is still not able to meet all the needs of the family (Tambunan, 2009). Hopefully, it grew into the growing entrepreneurship motivation based desire to be successful and independent, thus further increasing the conviction to choose entrepreneurship as a career choice.

**Table 3**  
**Challenges Factors In Business Development**

No	Challenges Factors	Number of woman entrepreneurs	Percentage (%)
1	Lack of Financial	39	22
2	High business competition	76	42
3	Business management	33	18
4	Site of business location	14	8
5	Lack of technical knowledge	18	10
	Total	180	100

Based on the above table, the tight competition is a challenge or biggest obstacle for women entrepreneurs in developing their business. The same thing is also faced by male entrepreneurs. However, women entrepreneurs will be faced with duties or other obligations in the family who also seized power, time and concentration. Shortage of funding is still an obstacle for some women entrepreneurs, especially those who still are in the small and medium businesses. Other factors, such as site selection, technology mastery, the relative is no longer a major obstacle.

**Table 4**  
**Environmental Support Factor in Business Development**

No	Factors	Number of woman entrepreneurs	Percentage (%)
1	Financial Access	45	25
2	Information Access	27	15
3	Social Network Access	108	60
	Total	180	100

Based on above table, the majority of entrepreneurs considered that access to social networks is a supporting factor is most needed in the improvement efforts. Furthermore, access to capital is also a factor that is still needed by women entrepreneurs. While access to information, can be relatively easy to obtain.

## Results of Multiple Regressions

Result of multiple regression analysis shows in Table 5, as follows :

**Table 5**  
**Hypothesis Test Result**

Model	Coefficients <sup>a</sup>			T	Sig.
	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta		
1 (Constant)	3.186	1.726		1.846	.067
Need for achievement	.186	.057	.190	3.270	.001
Subjective Norms	.517	.064	.471	8.120	.000
Instrumental Readiness	.353	.076	.273	4.632	.000

(a) Dependent Variable: Success of entrepreneur

## Hypothesis 1 Test

**H1:** Need for achievement has significant effect on success of woman entrepreneur  
Regression test results above, it can be seen in Table 5 that the coefficients need for achievement (achievement requirement) amounted to 0.186 with a significance level



of 0.000. Due the significance probability is smaller than 0.05, the H1 is accepted, which means the need for achievement has a significant influence on the success of women entrepreneurs.

### Hypothesis 2 Test

**H2:** Subjective norms have significant effect on success of woman entrepreneur.

Based on regression test in Table 5, regression coefficient of subjective norm is 0.517 with a significance level of 0,000. Due to significance probability is smaller than 0.05, the H2 is accepted that subjective norms have a significant influence on the success of women entrepreneurs.

### Hypothesis 3 Test

**H3:** Instrumental readiness has significant effect on success of woman entrepreneur

Based on results in Table 5. it is known that the regression coefficient variable instrument readiness is amounted to 0.353 with a significance level of 0,000. Due to significance probability is smaller than 0.05, the H3 is accepted, which means instruments readiness was significantly against successful women entrepreneurs.

### F Test

Assessment of the effect of Need for Achievement, Subjective Norms, and Instrumental Readiness against Entrepreneurial success in this study is using a F test. The result of F test using SPSS program can be seen in Table 6

**Table 6**  
**Result of F test**

		ANOVA <sup>b</sup>				
	<i>Model</i>	<i>Sum of Squares</i>	<i>Df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>
1	Regression	556.489	3	185.496	47.943	.000 <sup>a</sup>
	Residual	680.956	176	3.869		
	Total	1237.444	179			

(a) Predictors: (Constant), Instrumental Readiness, Subjective Norms, Need for achievement

(b) Dependent Variable: Success of Woman entrepreneur s

Based on F test results, it's showed that F count equal to 47.943 with probability 0,000. Since the probability is much smaller than 0.05, then the regression model is said to be fit, meaning that Need for Achievement, Subjective Norms, and Instrumental readiness together significantly influence on the success of women entrepreneurs.

## Coefficient of Determination

Result of coefficient of determination (Adjusted R-square) can be showed in Table 7.

**Table 7**  
**Result of Coefficient of Determination Result**

<i>Model Summary</i>				
<i>Model</i>	<i>R</i>	<i>R Square</i>	<i>Adjusted R Square</i>	<i>Std. Error of the Estimate</i>
1	.671 <sup>a</sup>	.450	.440	1.967

(a) Predictors: (Constant), Instrumental Readiness, Subjective Norms, Need for Achievement

Based on result showed in Table 7, adjusted  $R^2$  is 0,440, which means 44 % of woman entrepreneurial success can be expaained with Need for achievement, subjective norms, and instrumental readiness. While other 56 % can be explained with others.

Women entrepreneurs are facing different problems to start up enterprises, but still women are showing more interest in carrying the business and facing the challenges successfully to gain the recognition and reputation in the society (Murugaiah & Kumar, 2015). Entrepreneurial activity conducted by women increasing over the years. Previous researches by (Buttner & Moore, 1997), (Uddin & Bose, 2013) and others were attempted to understand the implications of such a phenomenon. Although other research in the past tends to focus more on the limitations that women entrepreneurs face while conducting their business, it is a good foundation of which the basis of this research lays.

Based on descriptive analysis indicated that the primary motivations for starting a business are earn money and desire to be more success. It appears that the desire to raise the family economy is the most important motivating factor in the establishment of enterprises by women entrepreneurs. In most developing countries, the phenomenon of entrepreneurship or a woman's choice to work is based on the motivation to increase revenue to cover the needs of the family, because her husband's income is still not able to meet all the needs of the family (Alam et al., 2012). The tight competition is a challenge or biggest obstacle for women entrepreneurs in developing their business. According to few researches, the challenges faced by entrepreneurs are similar in both the genders (Reddy et al., 2015). Shortage of funding is still an obstacle for some women entrepreneurs, especially those who still are in the small and medium businesses. According to (Tambunan, 2009), one of the most important factor that can be attributed to the low of woman entrepreneur is lack of access to formal credit.

The multiple regression analysis showed that internal motivational, family support and instrumental readiness are the significant elements affecting success among women entrepreneurs in Semarang. This result supported some previous

researches conducted by (Kristiansen & Indarti, 2004), (Ramayah & Harun, 2005), (Alam et al., 2011), (Alam et al., 2012), (Uddin & Bose, 2013) which concluded that motivational, family support and environmental support had significant effect on the successful of women entrepreneurs.

The findings of this research have revealed some interesting implications for future practitioners and researchers whose aim is to study women entrepreneurs in general. The research supported Social Cognitive Theory, Theory of Planned Behavior and Theory of Career Development. (Zapalska, Niewiadomska-Bugaj, & Rudd, 2005) state that this is important in order for future researches to be able to improve the business environment in a way that fosters entrepreneurial growth. Women entrepreneurs must get bigger attention from all sides, especially the government, academics, and private sectors. Furthermore, a better understanding of women entrepreneurs would be available if the characteristics of women entrepreneurs according to their position in the family were to be assessed.

## **5. CONCLUSIONS**

This study examined the motivation and challenges problems faced by women in Semarang in the starting and operation of their business. Emperical test conducted the influence of need for achievement, family support and environmental support on the success of women entrepreneurs. The descriptive analysis showed that the primary motivations for starting a business are earn money and desire to be more success, the tight competition is a challenge or biggest obstacle for women entrepreneurs in developing their business and access to social networks is the most supporting factor needed in the improvement efforts. The empirical test showed that need for achievement, family support and environmental support had a positive and significant effect on success of business.

### **Limitation of the Study and Future Research**

Firstly, due to time and situational constraints, the respondents were only limited in Semarang. A wider scope would have been preferable to ensure that greater generalizability could be tabulated from the scores. However, the response rate was encouraging and this could be the basis of future researches. It is also important to note that it is possible that there might be regionalization of the entrepreneurship, and one needs to be cautious in generalizing the results of this study to the overall population. Further research to verify the results of this exploratory study could be conducted through more empirical cross-cultural and/or cross-national studies in different parts of the world. Similarly, a cross-cultural study investigating differences between entrepreneurs and nonentrepreneurs and also between women and men entrepreneurs would also provide additional insights.

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