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Determining Business Constraints among Indonesian Woman Entrepreneurs: Study From Local MSME Community

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ABSTRACT--*The rapid growth in the number of women entrepreneurs, isn't equal to the growth of their businesses which are relatively slower. Same thing that occur to Benua Citra Niaga MSME community (BCNc), which have 66, 67% women members. Only 30% of women entrepreneurs in BCNc who showed business growth, while other 70% are stagnant. Thus, this study aims to find out factors that constraining the business success of women entrepreneurs in BCNc. This study used a quantitative method. Factor analysis used for analyzing data. The findings of this study indicate that there are 9 dominant factors: lack of networks to financial institution, underestimated in the business and family environment, lack of business education and experience, unfavorable business regulation, unsupportive economic and political environment, assets price and taxes problem, work-life imbalance conflict, limited training and community access, and hiring unqualified employee. The most dominant factor is lack of networks to financial institution.*

Keywords-- *Business Constraints, Woman Entrepreneurs, Local Community.*

I INTRODUCTION

Entrepreneurs are becoming increasingly interesting professions to be chosen by people of various ages and backgrounds. Everyone can engage in entrepreneurship, regardless of age, race, gender, color, citizenship, or other characteristics, there are no restriction on this form of economic expression (Zimmerer et al., 2008). The high interest in entrepreneurship is evidenced by the number of Micro, Small, and Medium Enterprises (MSME) in Indonesia which is increasing every year. Based on *Baand Pusat Statistik* (BPS) data from 2015 – 2017, it shows that MSME business units in Indonesia increase by 1.000.000 to 2.000.000 units annually (www.depkop.go.id, September 25th 2019).

This large number of MSMEs in Indonesia are inseparable with the participation and role of women entrepreneurs. In the annual publication report of BPS from 2017-2019, Indonesian women show their participation in the growth of business ownership. Every year, there is an increase in the number of women entrepreneurs with an average of 746.000 entrepreneurs (www.bps.go.id, September 25th 2019). The increasing number of women entrepreneurship become a potential asset for Indonesia itself, this women participation in owning a business independently has contributed 9,1% of Indonesia's Gross Domestic Product (www.katadata.co.id, September 25th 2019).

Unfortunately, although the data above shows the advancement population of women entrepreneurs every year, this has not been able to compete with a large number of men entrepreneurs. This is proven by BPS

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publication report about the Condition of Indonesia Labor Force 2017-2019, in the last three years, the population of women entrepreneurs in Indonesia is only about half of the men entrepreneur population (www.bps.go.id, September 25th 2019). The lower population of women entrepreneurs than their male counterparts, caused by the factors that constraining women entrepreneurs doing entrepreneurial activities. This is in accorandce with Bowen and Hisrich (1986) statement that women entrepreneurs face multidimensional challenges, such as financial problems, credibility, social networks, to the multiple roles in the family (Dhewanto, 2013). All these constraints believed as the barriers that can increase the possibility of women businesses failure and weaken the growth of women entrepreneurs (Dhewanto, 2013).

The various constraints that must be faced by women entrepreneurs, encourage many entrepreneur communities to help women entrepreneurs actively to overcome those things that can restrict them to do entrepreneurial activities. One of entrepreneur communities who can assist their entrepreneur members is Benua Citra Niaga community. Members of Benua Citra Niaga community (BCNc) are dominated by women, there are 66,67% (178 members) of 267 members of BCNc are women entrepreneurs.

Based on the result of the pre-research survey, 80% of respondents agreed that personality factor constrained them to get business success, 73,33% for financial factor, 60% for womanhood factor and government policy factor, 53,33% for infrastructural factor, 46,67% for training and educational factor, also 33,33% for social factor. This pre-research survey also identified what constraining factor that was considered as the most challenging and the least challenging factor for women entrepreneurs to gain success for their business. The result shows that financial and personality factor are the most challenging factor, whereas the social factor is the least challenging factor that can hinder the to get business success.

Therefore, this study aims to find out and analyze the constraining factors, along with the most dominant factor that limits the success of women entrepreneurs under BCNc. Expectedly, the result of this research can help Benua Citra Niaga community and women entrepreneurs inside to formulate solutions to those existing constraints, so that women entrepreneurs can consider, overcome, and more adaptable the way they achieve business success.

II LITERATURE REVIEW

Woman entrepreneurship has become an interesting subject for researches to conduct the research about this focus (Teoh and Chong, 2014). This is due to the increasing participation of woman in the last few years to carry out all entrepreneurial activities throughout the world (Panda, 2018; Isaga, 2018; Teoh and Chong, 2014; Jamali, 2009). According to Zimmerer et al. (2008), an increase in the number of women entrepreneurs is because women entrepreneurs have found the best way to be rise by going through various unseen obstacles, that way is to make her own business.

Setiawati and Kartini (2018) stated on their previous research with the title “Understanding The Driver Motivation of Women Entrepreneur in Bandung”, factor that motivates women to be an entrepreneur are family oriented, family background and friends, income stability, hobby and facility support, public existency, challenges and risks, and physical limitation.

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Based on the research that conducted by Panda (2018) about "Constraints Faced by Women Entrepreneurs in Developing Countries: Review and Ranking", the main constraints faced by women entrepreneurs in developing countries are: gender discrimination, work-family conflict, financial constraints, lack of infrastructural support, unfavorable Business Economic and Political (BEP) environments, lack of entrepreneurship training and education, and personality-based constraints.

While in the previous research entitled "Start-Up Motives and Challenges Facing Female Entrepreneurs in Tanzania" by Isaga (2018), showed that there are 19 constrainging factors that must be faced by wome entrepreneurs in Tanzania. First is, unable to obtain short-term financial capital, unable to obtain long-term financial capital, lack of property rights over assets, good premises and working tools, lack of confidence in women by bank officers, discouragemnet from men when starting/formalizing business/ husband harassment, pressure to offer sexual favors to corrupt government/ private officials, inadequate management cover during maternity leave, lack of business experience, inability to maintain accurate accounting records, unreliable and undependable employees, too much competition, too much government regulation, lack of management training, lack of marketing training, complex/confusing tax structure, complicated business registration process, poor roads /transportation, and electricity problems.

III RESEARCH METHOD

This research was conducted for 5 months from August 2019 until December 2019, in Bandung. The object of this research is Benua Citra Niaga community that has 66,67% of women entrepreneur members (178 of 267 members). Almost women entrepreneurs in BCNc (66,23%) have a culinary business, the rest of them conducted business in fashion, handy craft, services, and others.

This study used a quantitative research method with descriptive-exploratory research. The population of this research was 178 women entrepreneurs as a member of Benua Citra Niaga community. The sampling technique used was non-probability sampling with saturation sampling. Thus, the population, all 178 women entrepreneurs under BCNc used as respondents.

Questionnaires used as a source of primary data. The questionnaires were distributed to 178 women entrepreneurs in Benua Citra Niaga community by messaging application and email.

While the secondary data obtained from various sources, such as relevant theory books, previous national and international journals, previous theses, also some valid websites.

Factor analysis with the Principle Component Analysis (PCA) method used for analyzing data. This principal component analysis method used to determine the minimum number of factors from the maximum number of variants (Amirullah, 2013). This Figure 1 used as a research framework.

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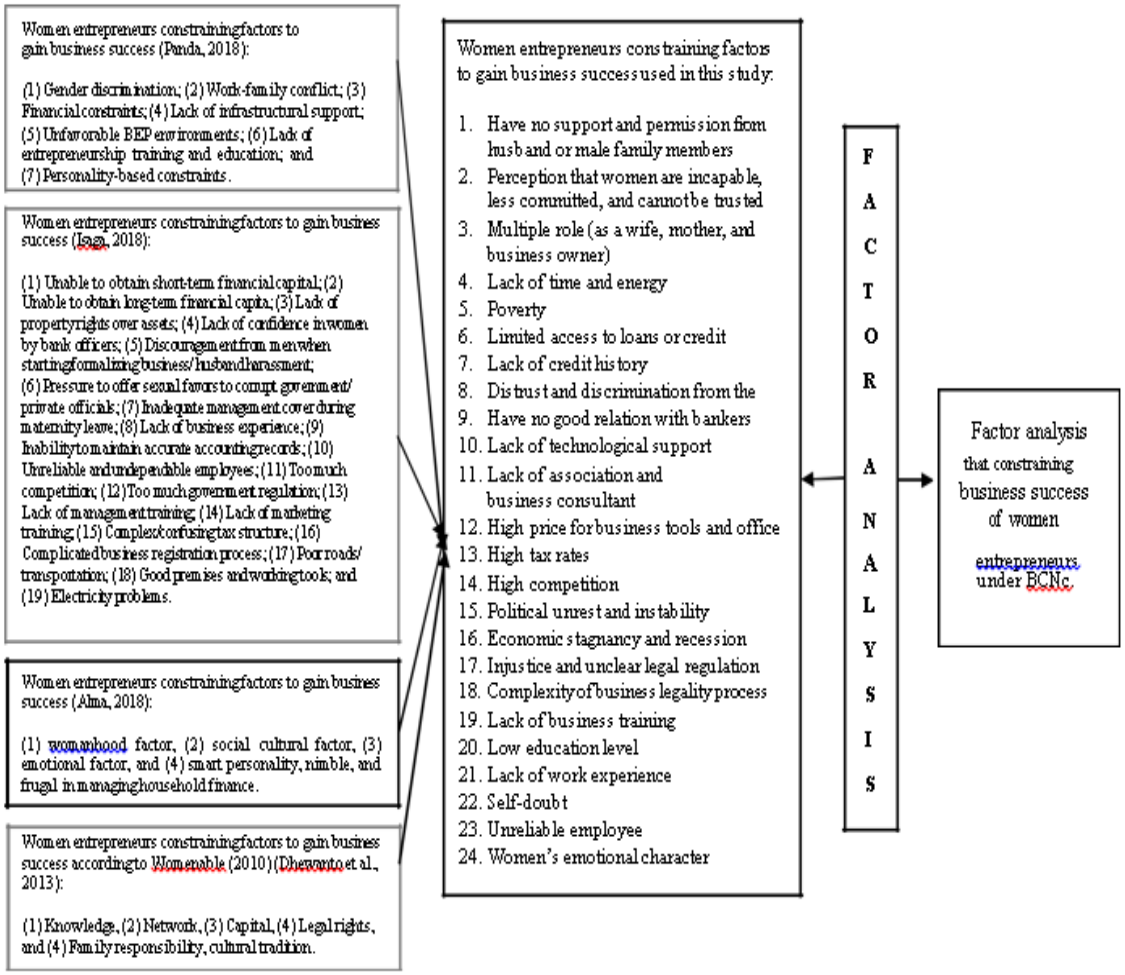

Figure 1: Research framework

IV FINDINGS AND DISCUSSION

KMO and Bartlett's Test

KMO and Bartlett's used to determine the adequacy of a sample and to find out the correlation among all factors simultaneously. All factors are adequate if the test found KMO value at least 0,5 minimum and the significance value of Bartlett's Test is less than 0,05.

Table 1: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.703
Bartlett's Test of Sphericity	Approx. Chi-Square	1686.142
	df	378
	Sig.	.000

Based on Table 1, it can be seen that the KMO value obtained was 0,703 and the significance of Bartlett's Test was 0,000. This result indicated that the result of KMO and Bartlett's Test of this study showed the whole

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factors were adequate simultaneously. This result due to the KMO value was higher than 0,5 (0,703), also for the significance was less than 0,05 (0,000).

Anti-Image Correlation Test

Anti-image matrics is a matrix that will generate the Measure of Sampling Adequacy (MSA) values. If KMO and Bartlett's test examine simultaneously, anti-image correlation test examine partially. Adequate value of anti-image correlation test is 0,5 to 1,00.

Tabel 2: Anti Image Matrics

Factors	**MSA**
No moral support from the family	0,704
No financial support from the family	0,683
Considered not have enough business knowledge	0,717
Lack of trust about women's competency from business partner	0,708
Multiple role (as a wife, mother, and business owner)	0,556
The demand to have a good time management (for family and business)	0,534
Lack of energy	0,560
Have a low capital to run a business	0,672
Legal restriction for signing loans with own behalf	0,790
Afraid to apply for a credit	0,713
Distrust from bankers to approve women's loans	0,772
Lack of network to bank	0,712
Assumption that technology is a complex thing	0,672
Difficulty to join a business community	0,558
Lack of business consultant	0,633
High price for quality business assets	0,769
Complex tax structure	0,705
Too many competitors	0,772
Riots which can cause political instability	0,669
Economic condition is stagnant or tend to decline	0,709
Unfair business law enforcement	0,607
Complex legality process	0,724
Difficult to find business training	0,786
Low level of formal education	0,807
Inexperience to work or run a business	0,763
Lack of confidence with her capability	0,744
Have employee with poor performance	0,501

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The emotional character of women (prioritizing feeling over logic)	0,745

All factor items in Table 2 above had MSA values more than 0,5. Thus, further analysis can be done for the whole factors (no factors needed to be eliminated / not included in the subsequent analysis factor).

Communalities Test

Communalities test's result shows the correlation between the initial factors and the newly formed factors. The extraction method is using the initial value of 1,000 as a benchmark. The greater extraction value, the greater the relationship between an initial factor with the newly formed factor.

Table 3: Communalities Test

Factors	**Initial**	**Extraction**
No moral support from the family	1,000	0,629
No financial support from the family	1,000	0,661
Considered not have enough business knowledge	1,000	0,756
Lack of trust about women's competency from business partner	1,000	0,822
Multiple role (as a wife, mother, and business owner)	1,000	0.694
The demand to have a good time management (for family and business)	1,000	0,745
Lack of energy	1,000	0,619
Have a low capital to run a business	1,000	0,591
Legal restriction for signing loans with own behalf	1,000	0,729
Afraid to apply for a credit	1,000	0,584
Distrust from bankers to approve women's loans	1,000	0,723
Lack of network to bank	1,000	0.775
Assumption that technology is a complex thing	1,000	0,555
Difficulty to join a business community	1,000	0,499
Lack of business consultant	1,000	0,609
High price for quality business assets	1,000	0,606
Complex tax structure	1,000	0,519
Too many competitors	1,000	0,618
Riots which can cause political instability	1,000	0,619
Economic condition is stagnant or tend to decline	1,000	0,673
Unfair business law enforcement	1,000	0,601
Complex legality process	1,000	0,724
Difficult to find business training	1,000	0,640
Low level of formal education	1,000	0,576

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Inexperience to work or run a business	1,000	0,642
Lack of confidence with her capability	1,000	0,659
Have employee with poor performance	1,000	0,741
The emotional character of women (prioritizing feeling over logic)	1,000	0,619

Table 3 shows that the initial factor "Lack of trust about women's "competency from business partner" has the highest communality value (0,822). It means that the "Lack of trust about women's competency from business partner" factor can be explained by the new formed factor by 82,2% with the strongest correlation with the newly formed factor.

Factoring Process (Total Variance Explained Test)

The factoring process aims to generate dominant factors that newly formed. The factor analysis study used in this study is the Principle Component Analysis (PCA) which will reduce data to generate new dominant factors. If the result of the test shows an eigenvalue more than 1,00, then the component can be carried out to further analysis. If the result shows eigenvalue less than 1,00, the component can't be included in the model.

Table 4: Total Variance Explained Test

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1.	5,756	20,556	20,556	5,756	20,556	20,556	2,814	10,050	10,050
2.	2,389	8,533	29,089	2,389	8,533	29,089	2,419	8,640	18,690
3	1,970	7,036	36,124	1,970	7,036	36,124	2,368	8,458	27,148
4	1,781	6,361	42,485	1,781	6,361	42,485	2,184	7,799	34,947
5	1,576	5,628	48,113	1,576	5,628	48,113	1,970	7,034	41,981
6	1,434	5,122	53,235	1,434	5,122	53,235	1,696	6,056	48,036
7	1,186	4,234	57,469	1,186	4,234	57,469	1,681	6,002	54,038
8	1,130	4,036	61,505	1,130	4,036	61,505	1,585	5,661	59,700
9	1,011	3,609	65,115	1,011	3,609	65,115	1,516	5,415	65,115
10	0,992	3,541	68,656						
11	0,917	3,273	71,930						
12	0,808	2,885	74,815						
13	0,748	2,670	77,485						
14	0,723	2,581	80,066						
15	0,688	2,457	82,522						
16	0,666	2,378	84,900						

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17	0,532	1,899	86,800
18	0,518	1,851	88,651
19	0,494	1,763	90,414
20	0,450	1,606	92,020
21	0,425	1,518	93,539
22	0,360	1,285	94,823
23	0,335	1,197	96,020
24	0,305	1,091	97,111
25	0,254	0,908	98,019
26	0,207	0,739	98,758
27	0,181	0,648	99,406
28	0,166	0,594	100,000

As it shown by Table 4 above, there are only 9 components that have eigenvalue more than 1,00, while 19 other components have eigenvalue less than 1,00. Therefore, there are only 9 newly dominant factors formed.

There are 28 factors showed by the factor analysis, every factor has a variant equal to 1. Thus, the total variance generated is 28 x 1 = 28. Then the whole 28 initial factors summarized into 9 new dominant factors. Here are the calculation of every factor's proportion to explain the

whole factor:

Component 1 : 20,556/28 x 100% = 73,41%
Component 2 : 8,533/28 x 100% = 30,47%
Component 3 : 7,036/28 x 100% = 25,13%
Component 4 : 6,361/28 x 100% = 22,72%
Component 5 : 5,628/28 x 100% = 20,10%
Component 6 : 5,122/28 x 100% = 18,29%
Component 7 : 4,234/28 x 100% = 15,12%
Component 8 : 4,036/28 x 100% = 14,41%
Component 9 : 3,609/28 x 100% = 12,89%

From the calculation above, 9 new dominant factors formed will be able to explain 232.54% of the overall factors.

Factor Grouping Process

To determine the grouping of constraining factors into the dominant factors formed, need to calculate the correlation between the initial factors in the dominant factor formed. This correlation is shown by the loading factor value. The higher the loading factor of an initial factor generated, the more adequate to be included in the newly formed factor. To generate a more precise loading factor, a varimax rotation factor is used in this study.

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Table 5: Rotated Component Matrix

Initial Factors	Component								
	1	2	3	4	5	6	7	8	9
No moral support from the family	-0,057	0,661	0,083	0,194	0,321	-0,110	0,167	-0,040	-0,001
No financial support from the family	0,173	0,556	-0,027	-0,103	0,453	-0,260	0,041	-0,104	0,157
Considered not have enough business knowledge	0,189	0,812	0,193	0,031	-0,065	0,099	0,044	0,077	-0,044
Lack of trust about women's competency from business partner	0,168	0,838	0,088	0,025	-0,158	0,195	0,057	0,109	0,076
Multiple role (as a wife, mother, and business owner)	0,038	0,213	0,006	-0,021	0,080	-0,051	0,740	0,222	0,203
The demand to have a good time management (for family and business)	0,073	0,028	0,166	0,133	-0,130	0,115	0,800	-0,081	-0,130
Lack of energy	0,095	0,040	0,104	0,084	0,158	-0,005	0,409	-0,584	0,239
Have a low capital to run a business	0,199	0,066	0,067	0,043	0,594	0,213	0,277	-0,002	-0,255
Legal restriction for signing loans with own behalf	0,793	0,108	0,049	-0,055	0,276	-0,021	-0,003	0,077	0,024
Afraid to apply for a credit	0,598	0,087	0,236	0,157	-0,068	0,223	-0,065	-0,281	-0,039
Distrust from bankers to approve women's loans	0,790	0,171	0,132	0,122	0,135	0,091	0,050	0,049	0,077
Lack of network to bank	0,822	0,050	0,132	0,024	0,035	0,075	0,158	0,215	-0,029
Assumption that technology is a complex thing	-0,014	-0,070	0,450	-0,339	0,292	0,323	0,177	-0,025	0,103
Difficulty to join a business	0,085	0,209	0,207	-0,019	0,102	0,073	0,165	0,597	-0,073
community Lack of business consultant	0,032	0,037	0,063	0,287	0,083	0,541	-0,003	0,201	0,425
High price for quality business	0,037	0,074	0,078	0,151	0,291	0,680	0,022	0,056	0,142
assetsComplex tax structure	0,338	0,021	0,078	0,144	-0,036	0,589	0,048	-0,121	-0,114
Too many competitors	0,002	0,259	0,382	0,521	0,274	0,200	0,100	-0,049	0,081
Riots which can cause political instability	0,266	-0,063	0,012	-0,023	0,666	0,084	-0,209	0,210	0,078
Economic condition is stagnant or tend to decline	-0,007	0,100	0,145	0,440	0,604	0,188	-0,073	-0,103	0,178
Unfair business law enforcement	0,001	-0,024	0,074	0,756	0,075	0,119	0,025	-0,044	0,046
Complex legality process	0,194	0,071	0,006	0,786	-0,043	0,124	0,098	0,118	0,152
Difficult to find business training	0,191	-0,097	0,325	0,159	0,096	-0,068	0,126	0,619	0,224
Low level of formal education	0,055	0,167	0,662	0,178	0,116	0,148	0,018	0,197	-0,023
Inexperience to work or run a business	0,223	0,140	0,676	-0,017	-0,071	0,110	-0,031	0,297	0,095
Lack of confidence with her capability	0,222	0,078	0,746	0,073	0,049	-0,116	0,150	-0,025	-0,050
Have employee with poor performance	0,001	0,053	-0,012	0,108	0,053	0,051	0,032	-0,036	0,848
The emotional character of women (prioritizing feeling over logic)	0,055	0,022	0,434	0,308	-0,136	0,254	0,104	-0,156	0,463

The results below are based on Table 5, those 28 initial factors can be grouped into 9 new dominant factors as follows:

Dominant factor I : Legal restriction for signing loans with own behalf, afraid to apply for a credit, distrust from bankers to approve women's loans, and lack of network to bank.

Dominant factor II : No moral support from the family, no financial support from the family, considered not have enough business knowledge, and lack of trust about women's competency from business partner.

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Dominant factor III : Assumption that technology is a complex thing, low level of formal education, inexperience to work or run a business, and lack of confidence with her capability.

Dominant factor IV : Too many competitors, unfair business law enforcement, and complexlegality process.

Dominant factor V : Have a low capital to run a business, riots which can cause political instability, and economic condition is stagnant or tend to decline.

Dominant factor VI : Lack of business consultant, high price for quality business assets, and complex tax structure.

Dominant factor VII : Multiple role (as a wife, mother, and business owner) and the demand to have a good time management (for family and business).

Dominant factor VIII : Lack of energy, difficulty to join a business community, and difficult to find business training.

Dominant factor IX : Have employee with poor performance and the emotional character of women (prioritizing feeling over logic).

Labelling

The new formed dominant factors consist of one more components (initial factor that constraining business success of women entrepreneurs). Those 9 dominant factors have not yet been named. In this labelling process, every dominant factor is given a name by considering the highest loading factor or considering the relation of all forming components.

Tabel 6: Labelling

Before Labelling	After Labelling	Variance Value (Contribution)
Dominant Factor I	Lack of networks to financial institution	73,41%
Dominant Factor II	Underestimated in the business and family environment	30,47%
Dominant Factor III	Lack of business education and experience	25,13%
Dominant Factor IV	Unfavorable business regulation	22,72%
Dominant Factor V	Unsupportive economic and political environmemt	20,10%
Dominant Factor VI	Assets price and taxes problem	18,29%
Dominant Factor VII	Work-life imbalance conflict Dominant	15,12%
Factor VIII	Limited training and community access	14,41%
Dominant Factor IX	Hiring unqualified employee	12,89%

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According to Table 6, the most dominant factor is "lack of networks to financial institution". This factor was ranked as the first place because women entrepreneurs in BCNc felt hampered with this factor that made them difficult to get capital access from the bank. And then, women entrepreneurs in BCNc also feel constrained by the underestimated in the business and family environment, they had weak support from external and internal parties around them. Lack of business education and experience are also one of the constraining factors to gain business success for women entrepreneurs in BCNc, this is due to lack of experience and a low level education that causes low self-confidence to manage a business.

Unfavorable business regulation and unsupportive economic and political environment are also constraining factors which come from external environment. These things are certainly out of control, so women entrepreneurs can only accept and make some adjustments to their business. Then, high assets price and taxes problem are also the constraining factors that can hamper the business success of women entrepreneurs in BCNc, because these factors make them spend more capital or costs in managing their business.

As women, they also feel that work-life imbalance conflict is one of the factors that can limit their business success, because they must be able to balance the roles, both in the family and business. Also limited training and community access constrained them to improve their business growth and development. The last one, hiring unqualified employee is also a constraining factor, because of having workers with poor performance, it will hamper the operational process in producing goods or delivering the services.

V CONCLUSION AND SUGESSTION

Based on the analysis of factor that constraining the business success of women entrepreneurs in Benua Citra Niaga community, it can be concluded that there are 9 dominant factors formed: those are: (1) lack of networks to financial institution; (2) underestimated in the business and family environment;(3) lack of business education and experience; (4) unfavorable business regulation; (5) unsupportive economic and political environmemt; (6) assets price and taxes problem; (7) work-life imbalance conflict; (8) limited training and community access; and (9) hiring unqualified employee.

The most dominant factor that formed is lack of networks to financial institution with the contribution of 73,41% to explain the overall factors. This factor consists of legal restriction for signing loans with own behalf, afraid to apply for credit, distrust from bankers to approve women's loans, and lack of network to the bank.

The result of this research expectedly can be a reference to entrepreneurship insight about women entrepreneurs. The authors try to give some suggestions which can be used for the involved parties. For BCNc, the community can give additional attention to women entrepreneurs like hold a business training specifically for women entrepreneurs and provide woman business consultant, so they can share their advices and experience to overcome those existing constraints. May women entrepreneurs can be more active, persistent, and confident to face every constraint they must overcome, also dare to make a decision which can influence their business growth and development.

For further research, in order to follow up this research, dominant factors generated in this study can be used for regression analysis to find out their influence on other variables that not used in this study, such as business performance or business policy.

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