

# Contributing Factors to Women Start-ups Leaders' Survival Through the Pandemic in Indonesia A Qualitative Approach

*by* Deatri Arumsari Agung

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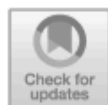
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# Contributing Factors to Women Start-ups Leaders' Survival Through the Pandemic in Indonesia

## A Qualitative Approach

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**Abstract.** This study aims to identify the factors impacting their entrepreneurial journey in the national innovation system and to develop a conceptual framework for the sustainable development of women enterprise leaders to survive through the pandemic. A multiple case study approach is used in this study, in which the data were collected through open-ended interview questions. Interviews were conducted through virtual meetings. Therefore, respondents are not limited to a specific region. Respondents consist of nine female founders who launched their start-ups in Indonesia before the pandemic. The samples were selected through a purposive sampling procedure, in which the snowball referral sampling method is used to approach respondents. Women enterprise leaders manage to survive the pandemic and even continue to expand their businesses through high dedication, perseverance, creativity, collaboration, solid support system; and by means of the government through cooperation, development & promotional support; incubators & accelerators in terms of networking; and financial institutions through their funding program for women entrepreneurs. This study contributes to the existing literature by developing a framework for start-ups to be more resilient and impactful during the pandemic. There is a need for a comparative study in the future between men and women entrepreneurs to analyze the conceptual framework.

**Keywords:** Women Entrepreneurs · Covid-19 · Start-ups

## 1 Introduction

### 1.1 Background

Countries have been emphasizing entrepreneurship and see it as a way to promote economic growth and create jobs. Women's empowerment is recognized as a powerful tool to help create sustainable jobs and economic development. To achieve this objective, starting a business is perceived as one of the most suitable options [12, 14, 18]. Entrepreneurship is genderless, yet reality shows in the past and present that women are continuously challenged with bigger restraints than their male counterparts. Women entrepreneurs met more complex problems in comparison to their male counterparts. They reported several challenges in managing their business, and their number in the national economy

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is still low [8]. Women entrepreneurs face more obstacles than their male counterparts in terms of lack of access to finance and cultural restrictions on mobility [17]. The absence of trust among investors, discouraging social attitudes, gender bias, work-life balance, and stigma on marriage and children are few among many other obstacles [5, 16]. Despite the many obstacles, women entrepreneurs continue to thrive through creativity, self-confidence, commitment, and perseverance to be self-sustainable. For years, women have developed a mentality to gain recognition and acceptability by society through their excellence [2]. Past studies show that women entrepreneurs can transform challenges into opportunities, proving their competence as CEOs [6]. Over the period of time, a more significant number of women entrepreneurs moved to different segments of enterprises that contribute to regional and national economic growth [2]. Women are increasingly choosing entrepreneurship, significantly participating in economic development in almost all developing countries, and therefore become the primary interest of policies [1].

Women are drawn into entrepreneurial acts motivated by both necessity-driven push and opportunity-based pull factors [6, 10, 13]. These factors could be perceived as inspirational, need-based, or inheritance aspects. However, these factors depend on their circumstances [1]. Many reasons are revealed from studies in the past, where some women entrepreneurs had innovative technologies that triggered them to launch a start-up; others started a business to resolve work-family conflicts in the workplace [2, 3]. Financial need, personal interest, family background, and opportunities were identified as the primary motives. Other identified supporting factors include technical training, the field of study specialization, the need of the area, free time, number and ages of children, support in domestic responsibilities, access to finance, and permission from the family, which are critical to be considered before deciding to start a business.

COVID-19 outbreak has badly affected global economies, where countless businesses suffered from a high degree of losses. COVID-19 outbreak has also abruptly and significantly affected female-led enterprises. Reports show that several micro-enterprises owned by women entrepreneurs are major victims of COVID-19 lockdown because women in particular lack access to sufficient resources, mainly managerial and financial resources [4]. However, women entrepreneurs went through diversified experiences managing their businesses during the pandemic. To endure during the crisis, women entrepreneurs employ creativity, innovation, and digitalization in their businesses [19].

## 1.2 Problem Statement

An increase in female-led enterprises is not equal to male counterparts [5, 9]. Regional and national reports provide quantitative data to roughly inform the status of women entrepreneurs in Indonesia compared to their male counterparts. However, those are insufficient to provide qualitative details of how women entrepreneurs grow their businesses and what success factors contributed to their entrepreneurial journey. There is a need to analyze the growth of female enterprise leaders from a multi-dimensional paradigm based on the personal, organizational, and business environmental factors. Following the idea, the paper aims to explore the conceptual framework of factors that contribute to female start-up founders' survival during the pandemic in Indonesia. To meet this objective, the following research questions are proposed:

- a. RQ1: What are the supportive factors that contribute towards the enterprise survival of female leaders?
- b. RQ2: How do these factors affect the enterprise survival of female leaders?

2 Exploration and deeper analysis of all research questions are necessary to meet the objective of this paper. To explore the factors, this study used the qualitative approach to examine and assess the genuine circumstances of the female enterprise leaders during the pandemic. Therefore, the multiple case study method is used to examine ground realities, enable first-hand information about the respondents, and optimize the deductive methods to produce more focused findings.

## 2 Methodology of the Study

A multiple case study approach is appropriate. It emphasizes researching and explaining real-life events as to how they perceive certain environmental conditions [21]. Each interview has been analyzed in the form of multiple case studies by identifying themes and patterns based on cross-case synthesis, pattern matching and explanation building among them [7].

Data were collected via in-depth interviews with nine women entrepreneurs in Java, Indonesia. There is no specific criterion to determine the appropriate sample size in qualitative research; it is dependent on the availability of time, resources, and objectives of the study [15, 21]. Purposeful sampling and snowball techniques are used to recruit women entrepreneurs as respondents. The researchers initially contacted women entrepreneurs whose information about their enterprise was given in online news and LinkedIn. The first four respondents are reached out through referrals and more participants through a snowball technique by requesting them to recommend additional respondents. However, the respondents selected had to fulfill a set of standards for reliability and validity. The selection criteria included:

- a. Respondents are founders or co-founders in their start-ups;
- b. Respondents are currently CEOs;
- c. Respondents started out the company either before or in the beginning of the pandemic.

Initially, sample questions were presented to an expert to analyze their accuracy. The experts' opinions have been used as a pretesting method for assuring the credibility of questions [20]. The expert for this study is an academic with more than ten years of experience in related research fields. The data is collected through open-ended interview questions since the respondents get the opportunity of expressing their opinion about their experiences and support during their entrepreneurial journey. All interviews were conducted face-to-face, online, and videos were recorded. The interviews were, on average, 55 min in duration. Interviews were started with general questions such as "Can you tell me more about your start-up?" and "Tell us about your typical daily activities. How long do you work a day or a week?". Further questions were asked about family and other external parties such as the government, investors, and incubators, key competencies, success factors, challenges, and strategies to grow their start-ups through the



Table 1. Respondents’ Information

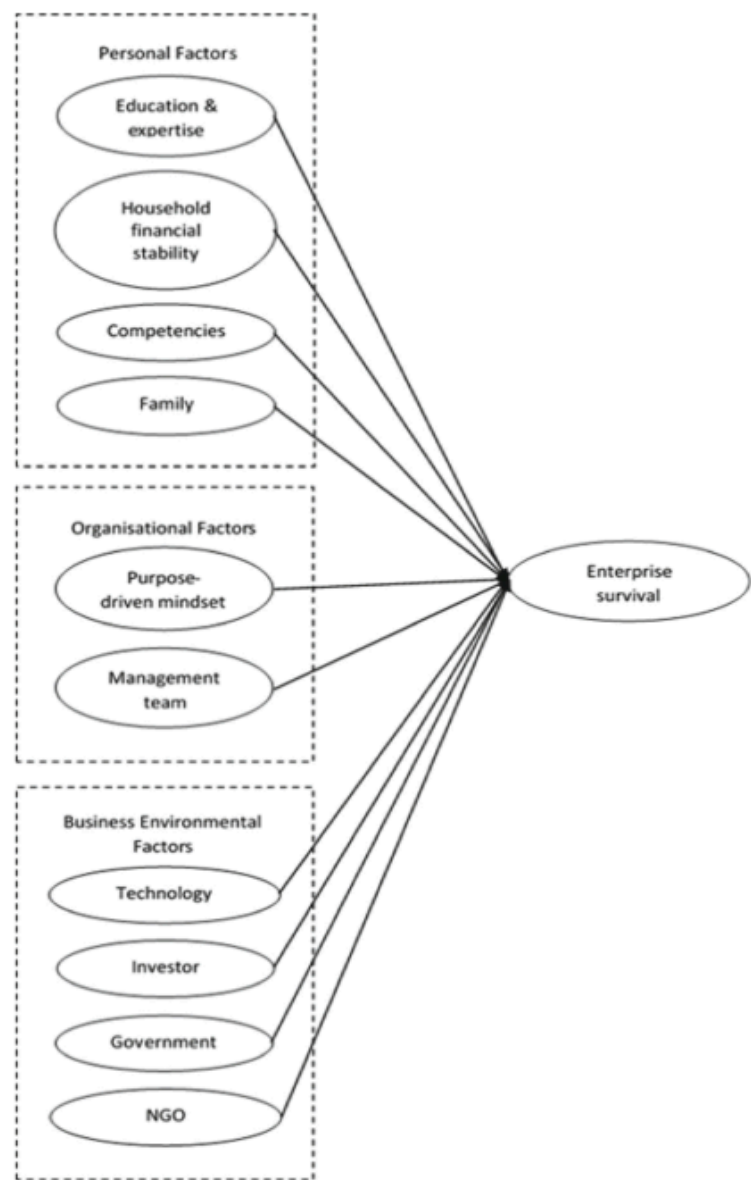
Case Study	Type of Industry	Education	Start	Marital Status	Children	Proportion of Women Employees
1	Beauty	Post-graduate	2010	Married	2	80% (out of 130 full-time employees)
2	Biotechnology	Post-graduate	2019	Married	1	72% (out of 78 full-time employees)
3	Consulting	Post-graduate	2020	Married	1	80% (out of 8 full-time employees)
4	Consumer Goods	Post-graduate	2018	Married	1	83% (out of 12 full-time employees)
5	Education-tech	Post-graduate	2010	Married	2	80% (1 full-time employees)
6	Education-tech	Graduate	2015	Married	-	95% (out of 53 employees)
7	Education-tech	Graduate	2018	Single	-	60% (6 full-time employees)
8	F&B	Graduate	2010	Married	2	70% (out of 70 full-time employees)
9	Fashion	Graduate	2014	Married	-	85 (out of 18 employees)

pandemic. After completion of the interview, their cooperation was acknowledged and appreciated.

To ensure validity, respondents were asked to review their transcripts. The combination of observations from multiple case studies, video-audio recording of interviews, and document analysis enhances the reliability and validity of a study [21, 23]. Transcripts were manually coded, and a coding matrix of respondent information was created. In qualitative research, data credibility and reliability are also assured by collecting data from multiple sources for cross-checking, known as triangulation [22], by the published information of their entrepreneurial stories and achievements from the internet and newspapers. It was possible to triangulate the interview data through a collection of both the primary and secondary data, which made the study findings convincing, dependable, and valid [11]. The demographic information of the respondents has been presented in Table 1.

3 Findings and Discussion

The research objectives were analyzed through cross-case comparison, explanation building, and pattern matching [21]. Based on the explanation and analysis of cases,



**Fig. 1.** Conceptual Model (contributing factors to women-led start-ups survival during pandemic in Indonesia)

it explored the contributing factors and enablers of female-led start-ups. Thus, the findings provide new insights and enrich the existing literature and knowledge to explore the conceptual model in detail, as presented in Fig. 1.

This research develops a holistic conceptual framework of contributing factors to women-led start-ups survival during the pandemic in Indonesia. The supportive factors categorized as personal include education or expertise, household financial stability, competencies, and family. Organizational factors in the second category include a purpose-driven mindset and a management team. The third category is business environmental factors, including technology, investor, government, and NGOs. These factors are narrated below.

### 3.1 Education and Expertise

More than half of respondents agreed that education and expertise in core activities of the business, including business knowledge itself, play a significant role in their entrepreneurial journeys. Some respondents pursued a postgraduate degree to equip themselves with advanced skills and knowledge. One respondent mentioned that her education both undergraduate and postgraduate degrees, became the main weapon in launching her start-up and surviving the pandemic. Others said that they must be an expert.

In the core business as the founder or co-founder (e.g., a former HR professional in a well-being consulting start-up; having proficient designing and tailoring skills in a fashion start-up; and an applied scientist in a biotechnology start-up). Some of the main reasons are to be able to improve the operational processes that will lead to highly effective organizational performance, and to develop new products or services, which they explained further as the two main strategies for enterprise survival during the pandemic.

### 3.2 Household Financial Stability

More than half respondents reflected that their family's financial stability motivates them to pursue their entrepreneurial aspirations. Two respondents claimed to have their parents as their first "free" investor or creditor to launch their start-ups; by "free" it meant zero return or interest. Four respondents have spouses with steady careers and income as sole providers for the family. Among them, three respondents explained that it is critical to focus on growing the business and not to be afraid to take the risk; having a financially stable household makes it possible. Apparently, this factor is also directly affecting their mental health. During the pandemic, almost all respondents have to deal with mental health issues within the organizations. Therefore, having a financially stable household is one more minor problem, enabling them to focus on executing business survival strategies. Some respondents perceived these as a privilege from the family, although it is not unlimited.

### 3.3 Competencies

The primary competencies mentioned the most are consistency and persistency; problem-solving mindset & skills, including critical thinking, analytical thinking, and creativity; and feminine leadership traits (compassionate or emphatic, accommodating, crafty, communicative, supportive collaborative or diplomatic, etc.). Five respondents agreed that feminine leadership traits play a significant role in executing survival strategies during the pandemic. With the situation characterized by mental health issues, unforeseen markets, rapidly changing regulations, feminine traits are proven to be the suitable leadership style to endure hard times. The secondary set of competencies includes continuous learning, business acumen; the ability to manage stakeholders; and other characteristics such as courage and daring to make a decision. These competencies are also critical for the founders and co-founders to prevent the business from collapsing during the pandemic.

### **3.4 Family**

First, all married respondents stated that their spouses are their biggest supporters. This kind of support is not limited to emotional support for them to become a successful entrepreneur but also advice-giving, financial assistance, and domestic support as a husband and as a father to their children. They firmly believe that a supportive spouse is the number one requirement for all women entrepreneurs to thrive. Two respondents labeled themselves “couplepreneurs”, as they and their spouses became part of the founding team. In that case, the role of their spouses includes giving professional & entrepreneurial support. Second, almost all respondents admitted that blessing from parents helped them a great deal through the stages of their entrepreneurial journey. On top of emotional support, their parents have been very helpful in handling domestic responsibilities such as taking care of the children every now and then. This is highly necessary when they need to allocate more time and focus on dealing with business interruptions.

### **3.5 Purpose-Driven Mindset**

Four respondents strongly expressed that one of the reasons that they can survive the pandemic is by having a purpose-driven business in the first place and keeping sticking to it. One founder of an eco-friendly products company believes that the company’s mission to promote sustainable living has become her primary source of motivation to grow the business. Another founder of an ed-tech start-up said that she is determined to find a solution whenever she encounters hard times because she believes that education cannot be compromised and that children must get access to proper education even during the pandemic. One founder of a healthy food company revealed that sticking to their values and purpose is especially important to avoid disastrous decisions, such as engaging venture capitals who do not have the same mission or who plan to sell the company as an exit strategy.

### **3.6 Management Team**

More than half respondents agreed that a solid core team contributes highly to the enterprise’s survival. One respondent argued that most emerging start-ups collapsed due to internal conflict within the founding team. She reflected on her experience that having a solid founding team helped her lead the enterprise without compromising her role as a mother to a toddler. Another respondent shared that having a solid management team with multiple roles as a wife and a mother contributes significantly to her ability to lead the company. Those are the ones who constantly give the emotional and professional support needed by a female enterprise leader, even more during hard times. Another respondent said that when extreme measures needed to be taken, a solid management team helps a lot to work things out smoothly and to help communicate the difficult decision to employees, such as employee termination or pending salary and bonus payment.

### **3.7 Technology**

For two-thirds of respondents, the pandemic is somewhat opening new business opportunities. Increasing awareness of healthy diets, migration to a sustainable lifestyle, remote



work, and school are a few reasons why some industries are growing during the pandemic. However, it is implied that there is a link to the use of technology, mainly information and communication technology, for the business to thrive. One respondent argued that the existence of the internet and SAAS, in particular, is the most critical supportive factor to her start-up. Without it, the whole industry will collapse. All founders and co-founders admitted that one of the leading survival strategies of their start-ups is to tap into digital technologies and optimize it.

### **3.8 Investor**

It was implied that venture capitals are the source of business insights and knowledge, especially on how to scale up. On top of that, investors, both angels and venture capitals, are the primary funding source for start-ups. Sometimes investors can be highly demanding. However, it is meant for the founders to take up the challenge and grow. More than half respondents agreed that investors are essential for start-ups to scale up. Another important impact of engaging investors is to maintain a positive cash flow for the company to execute survival strategies.

### **3.9 Government**

More than half respondents agreed that the government had given significant support before and during the pandemic. The kinds of support that have been received from these start-ups are networks, access to capital in terms of pre-seed funding, training and incubation programs, awards, invitation to participate in national exhibitions, promotion from the governor himself, and many more. One respondent shared that during the pandemic, funding from the government was even more accessible in terms of fewer administrative tasks and remote process.

### **3.10 NGO**

Incubators and accelerators play a significant role for some of the respondents. Many NGOs also offer incubation programs and partnerships. One founder said that partnership with one NGO has been life-changing, she was able to consult with experts who are all C-level from global companies, and it helped her company grow before and during the pandemic. Another founder shared that partnership with one NGO is the starting point in establishing her start-up. Further, she also received constant support during the pandemic. Incubation programs held by NGOs have been the place for founders to seek mentoring and coaching through the stages of their start-up growth.

## **4 Conclusion**

### **4.1 Synthesis of the Research**

This paper aims to explore the conceptual framework of factors that contribute to the survival of female start-up founders during the pandemic in Indonesia. This goal is

specified into two research questions to have a structured flow of research in the investigation process. Data collection of the qualitative study is primarily conducted through in-depth interviews with nine female founders and co-founders of start-ups in Indonesia. Answering the first research question – what are the supportive factors that contribute towards the enterprise survival of female leaders?, the personal factors include education or expertise, household financial stability, competencies, and family. Organizational factors in the second category include a purpose-driven mindset and a management team. The third category is business environmental factors, including technology, investor, government, and NGOs. Answering the second research question – how do these factors affect the enterprise survival of female leaders? Education or expertise enables founders and co-founders to achieve highly effective organizational performance and develop new products or services, which they further explained as the two main strategies for enterprise survival during the pandemic. Household financial stability is critical to eliminating personal mental health issues. With a clear state of mind, founders and co-founders are able to focus on executing business survival strategies. As one of the many competencies identified, feminine traits are proven to be a suitable leadership style to endure hard times. Other primary competencies identified by founders and co-founders include consistency and persistency, a problem-solving mindset, and skills including critical thinking, analytical thinking, and creativity. Support from spouses is not limited to emotional support but also advice-giving, financial assistance, and domestic support. While parents have been very helpful in handling domestic responsibilities which is highly necessary when they need to allocate more time and focus on dealing with business interruptions. Purpose-driven mindset motivates them to endure hard times and avoid disastrous decisions. A solid founding or management team helps work things out smoothly when extreme measures are needed as part of the survival strategy. The existence of the internet and SAAS is the most critical supportive factor to tap into digital technologies and optimize them. Investors are the primary source of funding for start-ups, also business insights and knowledge, especially on how to scale up. The government has been supportive by giving networks and access to capital in terms of pre-seed funding, training and incubation programs, awards, and promotional events. Incubation programs held by NGOs have been the place for founders to seek mentoring and coaching through the stages of their start-up growth.

## 4.2 Research Implication

This research will add to the diversity of academic literature in the fields of female-led entrepreneurship. The findings of this study are especially useful for other women entrepreneurs who lead SMEs and start-ups, in particular, to survive the pandemic. Also, to all women who are drawn into entrepreneurial acts. The findings of this study are also helpful for the local and regional governments to increase their support for developing local and regional start-up ecosystems. Investors and NGOs can also learn from the findings to reach out to women entrepreneurs since they are important actors in economic growth. Governments, investors, and NGOs are expected to assist women entrepreneurs in thriving without having to compromise their families, through impactful programs and access to capital.

### 4.3 Limitations and Recommendation for Future Research

2 There are some limitations to be considered for future study. First, the number of the case study may not be representative. Second, only one founder was interviewed to build each single case study. Hence more respondents are needed, such as the other co-founders or members of the management team for each single case study, to achieve data reliability better. Third, the type of industries being examined is limited to biotechnology, FMCG, education technology, consulting, and fashion. Further recommendations are also captured during the discussion and analysis. First, future research can focus more on studying the challenges during the pandemic that these female founders have to tackle and their survival strategies. Second, future research can develop the conceptual framework to include the other actors of a local and regional, or even national start-up ecosystem.

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