

Micro, Small and Medium Enterprises (MSMEs): Women's Empowerment for Women Entrepreneurs

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Abstract: Micro, Small and Medium Enterprises (MSMEs) are the foundation for advancing the nation's economy. According to the mapping of MSMEs actors in Indonesia, 64.5% of total MSMEs were micro-scaled enterprises managed by women. Expanding women's businesses positively impacts economic recovery; therefore, women's empowerment must be appropriately implemented. This study aimed to obtain empirical data regarding women's empowerment in the fashion sector of MSMEs in Bandung. This research used a quantitative non-experimental approach with convenience sampling and was conducted with 115 women entrepreneurs of MSMEs in the online and offline fashion sector in Bandung. The research results show that women entrepreneurs of MSMEs with good women's empowerment can help themselves improve their performance in entrepreneurship to create progress for women's MSMEs. Education is a very important factor for women to be more empowered. An annual omzet on a Microscale allows women to be empowered and direct themselves better because they feel more competent with the risks of small-scale businesses. Women entrepreneurs must retain and expand their women's empowerment to realise their inner potential to enhance the performance and business they are now conducting.

Keywords: Bandung; MSMEs; women's empowerment; women entrepreneurs

Abstrak: Usaha Mikro, Kecil, dan Menengah (UMKM) merupakan tulang punggung dalam memajukan perekonomian bangsa. Berdasarkan pemetaan pelaku UMKM, diketahui bahwa 64,5% pelaku UMKM adalah perempuan. Perempuan berperan besar dalam ekonomi Indonesia sehingga pemberdayaan perempuan harus dapat dilaksanakan dan ditingkatkan dengan baik agar terjadi peningkatan performa perempuan selaku pelaku UMKM di Indonesia. Pendekatan penelitian yang dilakukan berupa non-eksperimental kuantitatif. Penelitian ini menggunakan *convenience sampling* dan dilakukan kepada sebanyak 115 perempuan pelaku UMKM bidang fashion di Kota Bandung secara daring dan luring. Hasil menunjukkan bahwa para perempuan pelaku UMKM dengan *women's empowerment* yang baik dapat membantu diri dalam peningkatan performa dalam berwirausaha, sehingga terciptanya kemajuan dan pengembangan UMKM milik perempuan. Penemuan menarik lainnya adalah pendidikan merupakan faktor yang sangat penting bagi per-

empuan untuk dapat lebih berdaya, serta omzet dengan skala mikro memungkinkan perempuan dapat mengarahkan diri dengan lebih baik karena merasa lebih kompeten dengan resiko usaha skala kecil. Penting bagi perempuan pelaku UMKM untuk mempertahankan dan meningkatkan women's empowerment pada dirinya agar potensi dalam diri perempuan dapat keluar secara maksimal untuk mengembangkan pekerjaan dan usaha yang sedang dijalaninya.

Kata Kunci: Kota Bandung; UMKM; pemberdayaan perempuan; pengusaha perempuan

A. Introduction

Women have a significant role in the family and society, including economic development. According to Bloomberg's Global Equality Index Research Report, women's involvement at the global level in the economic sector continues to increase.¹ In 2014, many women could not move and express themselves freely due to limited access.² Over time, many women have succeeded in rising above their limits, and their participation in numerous disciplines, including development and economic development in various countries, has begun to show beneficial outcomes.³ Women are no longer seen as passive economic supporters because, in some cases, women can become the backbone of the family.⁴

Kabeer defines women's empowerment as the ability to make strategic life choices and access different resources, thereby increasing the ability to make life choices in economic, social, political, and development contexts.⁵ Based on

¹ Bloomberg, "Bloomberg's 2021 Gender-Equality Index Reveals Increased Disclosure as Companies Reinforce Commitment to Inclusive Workplaces," Bloomberg, January 27, 2021, <https://www.bloomberg.com/company/press/bloombergs-2021-gender-equality-index-reveals-increased-disclosure-as-companies-reinforce-commitment-to-inclusive-workplaces/>.

² Madan Suman, Gulyani Manish, and Benson Shikha, "Women Empowerment through Entrepreneurship," *International Journal of Engineering and Management Research (IJEMR)* 4, no. 6 (2014): 86–89, <https://www.indianjournals.com/ijor.aspx?target=ijor:ijemr&volume=4&issue=6&article=017>.

³ Irene Chaidi et al., "Women: E-Entrepreneurship and Emotional Intelligence," *Technium Social Sciences Journal* 30, no. 1 (2022): 214–37, <https://doi.org/10.47577/tssj.v30i1.6276>.

⁴ Kumari DAT, "Women's Economic Empowerment: An Integrative Review of Its Antecedents and Consequences," *Journal of Poverty, Investment and Development* 56 (2020): 34–41, <https://doi.org/10.7176/JPID/56-05>.

⁵ Naila Kabeer, "Resources, Agency, Achievements: Reflections on the Measurement of Women's Empowerment," *Development and Change* 30, no. 3 (1999): 435–64, <https://doi.org/10.1111/1467-7660.00125>.

Digan et al., women's empowerment is the ability of women to have life choices, including making effective business or entrepreneurship decisions that are being carried out to reduce social and economic barriers.⁶ One area that has received much attention is the empowerment of women entrepreneurs, especially through entrepreneurship.⁷ Women's empowerment refers to women becoming independent by giving them equal freedom and access to activities.⁸ Based on the research of De Vita et al., women entrepreneurs residing in developing countries play an essential role in developing countries' economies and development processes.⁹ The specificity of the sociocultural environment significantly determines women's opportunities to access their entrepreneurial pathways and business success.¹⁰ This opportunity can be achieved in Indonesia through entrepreneurial activities or MSMEs (Micro, Small, and Medium Enterprises).

Based on data from the Ministry of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia, in 2022, Indonesia will have more than 64 million MSMEs contributing 61% to the National Gross Domestic Product (GDP), of which 64% of MSMEs are women. Considering that women make up 48.4% of the total population of Indonesia and play a significant role in the economic progress of the family and even the country, the potential of women must continue to be explored and adequately empowered. Women are no longer secondary or complementary but are MSMEs core actors.¹¹ Indonesia has various MSMEs in various fields, one of which is fashion. In 2019, the fashion sector made the second-largest contribution to the creative economy in

⁶ Shaun Paul Digan et al., "Women's Perceived Empowerment in Entrepreneurial Efforts: The Role of Bricolage and Psychological Capital," *Journal of Small Business Management* 57, no. 1 (2019): 206–29, <https://doi.org/10.1111/jsbm.12402>.

⁷ Helene Ahl, "Why Research on Women Entrepreneurs Needs New Directions," *Entrepreneurship Theory and Practice* 30, no. 5 (2006): 595–621, <https://doi.org/10.1111/j.1540-6520.2006.00138.x>.

⁸ Suman, Manish, and Shikha, "Women Empowerment through Entrepreneurship."

⁹ Luisa De Vita, Michela Mari, and Sara Poggese, "Women Entrepreneurs in and from Developing Countries: Evidences from the Literature," *European Management Journal* 32, no. 3 (2014): 451–60, <https://doi.org/10.1016/j.emj.2013.07.009>.

¹⁰ De Vita, Mari, and Poggese.

¹¹ Biro Hukum dan Humas KemenPPPA, "KemenPPPA Dorong Pemberdayaan Perempuan Wirausaha melalui Bisnis yang Inklusif pasca Pandemi," Kementerian Pemberdayaan Perempuan dan Perlindungan Anak, March 24, 2022, <https://www.kemenpppa.go.id/index.php/page/read/29/3794/kemenpppa-dorong-pemberdayaan-perempuan-wirausaha-melalui-bisnis-yang-inklusif-pasca-pandemi>.

Indonesia, with a revenue contribution of 18.01% or IDR 166 trillion.¹² The city of Bandung is one area with the potential for a very advanced fashion sector. It can be seen from many MSMEs actors in the fashion sector and the significant demand for the consumer market in Bandung, one of the cities with many MSMEs.¹³ Based on data from the Ministry of Cooperatives and Small and Medium Enterprises and the Sirkuit Kota Bandung in 2022, there are 9,561 MSMEs in the city of Bandung, with 1,050 MSMEs business actors in the fashion sector, with the majority being run by women.

The increasing number of MSMEs, especially in the fashion sector MSMEs in Bandung, makes the competition faced even higher.¹⁴ In line with this, based on initial data interviews conducted with ten female MSMEs actors in the fashion sector in the city of Bandung, as many as 6 out of 10 MSMEs actors in the fashion sector in the city of Bandung had started a business from before the pandemic and admitted that there had been a significant decrease in turnover. It happened due to several things, one of which was the increase in new competitors in the city of Bandung, which caused competition to be higher. Some are almost desperate because of the never-ending decline in production and sales. In addition to all the challenges and problems faced by women MSMEs actors, they admitted that they did not give up and tried to continue strategizing and innovating so that the business they run could improve slowly. Based on this data, women's empowerment is needed because it can be a solution for women in considering strengths, weaknesses, opportunities, and threats and developing themselves to be able to move forward to open up the potential to change the lives of themselves, their families, and communities through MSMEs that are lived.¹⁵

¹² Angghi Novita, "Industri Fesyen Sumbang Kontribusi Terbesar Kedua Senilai Rp166 Triliun," *Gatra.com*, May 9, 2019, <https://www.gatra.com/news-415057-gaya-hidup-industri-fesyen-sumbang-kontribusi-terbesar-kedua-senilai-rp166-triliun.html>.

¹³ Arrafif Pratama Zaini and Yuki Firmanto, "Determinan Daya Saing UMKM: Studi Empiris Industri Fashion di Kota Bandung," *Jurnal Ilmiah Mahasiswa FEB Universitas Brawijaya* 9, no. 1 (2020), <https://jimfeb.ub.ac.id/index.php/jimfeb/article/view/7025>.

¹⁴ Hapsari N Zollie Subagyo and Lia Yuldinawati, "Persaingan UMKM melalui Digital Platform: Peran Kemampuan Digital Platform, dan Kemampuan Jaringan," *EProceedings of Management* 9, no. 2 (2022): 414–18, <https://openlibrarypublications.telkomuniversity.ac.id/index.php/management/article/view/17741>.

¹⁵ DAT, "Women's Economic Empowerment: An Integrative Review of Its Antecedents and Consequences."

According to Suman et al. women who can take advantage of situations and have consistency and confidence in their abilities will be able to move forward more quickly than those who do not have these abilities.¹⁶ Women's empowerment has three cognitive elements: competence, self-determination, and perceptions of meaningful impact.¹⁷ The aspect of competence is the ability to evaluate a women's capacity to do work with the desired results, the aspect of self-determination is the tendency to have the perception that as an individual, women have autonomy and control over decisions and work, the aspect of perceptions of meaningful impact is the perception of trust in the efforts and performance that have been undertaken will produce the desired output and impact.¹⁸ These three aspects were developed by Digan et al. as a dimension for measuring women's empowerment related to the psychological aspects and cognitive elements of women in building self-strength and making independent decisions in entrepreneurial activities.¹⁹

The exploration of women's empowerment in businesses developed by women in Indonesia is considerably rare. Women entrepreneurs of MSMEs are an essential resource that has yet to be utilized and developed properly. The growth of women's businesses has a positive impact on economic recovery and provides opportunities for Indonesia to address gender issues in the workplace and society and help to reduce poverty. MSMEs players who can take advantage of the situation and have consistency and confidence in their abilities will be able to move forward more quickly than those who do not have these abilities. If left unchecked, there will be a continuing gap, making it difficult for women-owned businesses to progress and develop. The city of Bandung is one of the areas with the potential of a very developed fashion field, with most of it being lived by women. There must be an increase in women's empowerment to increase women's performance as MSMEs actors in Indonesia. Therefore, this study aims to examine further and obtain empirical data on women's empowerment as MSMEs actors in the fashion sector in Bandung.

¹⁶ Suman, Manish, and Shikha, "Women Empowerment through Entrepreneurship."

¹⁷ Digan et al., "Women's Perceived Empowerment in Entrepreneurial Efforts: The Role of Bricolage and Psychological Capital."

¹⁸ Digan et al.

¹⁹ Digan et al.

B. Method

This study uses a quantitative approach with a non-experimental research design. The variable examined in this study is women's empowerment. The population in this study are women who currently own and run a business in the fashion sector, and it can be micro, small, and medium enterprises (MSMEs) in Bandung. According to data of Dinas KUMKM Kota Bandung and the Sirkuit Kota Bandung, in 2022 there are 1.050 MSMEs business actors in the fashion sector. However, because only some MSMEs in Bandung's fashion sector are registered as business actors at the Dinas KUMKM Kota Bandung, and many registered MSMEs are no longer active, the population of female MSMEs in the fashion sector in Bandung is still being determined. The sampling technique in this study is convenience sampling. Based on Roscoe's assessment, the sample size for convenience sampling acceptable for research is between 30 and 500.²⁰ Therefore researchers took 115 samples. Data collection procedures are carried out online and offline. Online data collection was carried out by distributing questionnaires via online forms to participants who had given informed consent beforehand to fill out. Furthermore, offline data collection was carried out by visiting women's fashion MSMEs offline stores in Bandung directly and asking for the availability of participants to fill out the research questionnaire. Participants are willing to continue filling out the questionnaire, and the results will be recorded in a file that the researcher can only access.

The measuring instrument is adapted from the instrument used by Digan et al. in their article entitled *Women's Perceived Empowerment in Entrepreneurial Efforts: The Role of Bricolage and Psychological Capital*.²¹ This measuring tool assesses women entrepreneurs in Micro, Small, and Medium Enterprises (MSMEs) on women's empowerment in achieving goals related to their entrepreneurial activities. The measuring instrument for the Women's Empowerment Questionnaire consists of 15 questions with three dimensions: competence, self-determination, and perceptions of meaningful impact. An example of an item on the competence dimension is, "*Sebagai wanita, saya merasa yakin dan percaya diri dengan kemampuan saya untuk menjalankan*

²⁰ John T. Roscoe, *Fundamental Research Statistics for the Behavioral Sciences* (New York: Holt, Rinehart and Winston, 1975).

²¹ Digan et al., "Women's Perceived Empowerment in Entrepreneurial Efforts: The Role of Bricolage and Psychological Capital."

bisnis atau usaha saya (As a woman, I feel confident in running my business or venture)". Then, an example of an item on the self-determination dimension is "*Sebagai wanita, saya memiliki pertimbangan tersendiri untuk dapat menjalankan bisnis atau usaha sesuai dengan gaya saya sendiri secara mandiri* (As a woman, I have my considerations to be able to run a business according to my style independently)." Last, an example of the perceptions of meaningful impact dimension is "*Sebagai wanita, saya memiliki pengaruh yang signifikan terhadap apa yang terjadi di bisnis atau usaha saya* (As a woman, I significantly influence what happens in my business or venture)." The validity of this measurement tool was tested using the Confirmatory Factor Analysis (CFA) test based on the goodness of fit criteria from Hooper et al.²² Based on the calculation results, CFI = .933 (> .9), GFI = .982 (> .9), TLI = .922 (> .9), and RMSEA = .077 (<.08). Furthermore, the results of reliability calculations use Cronbach's Alpha and obtain a reliability coefficient of .932. The results of the reliability and validity of the Women's Empowerment Questionnaire measurement tool show that all items are reliable and valid for use in this study. Figure 1 presents CFA model structure of each item on the Women's Empowerment Questionnaire.

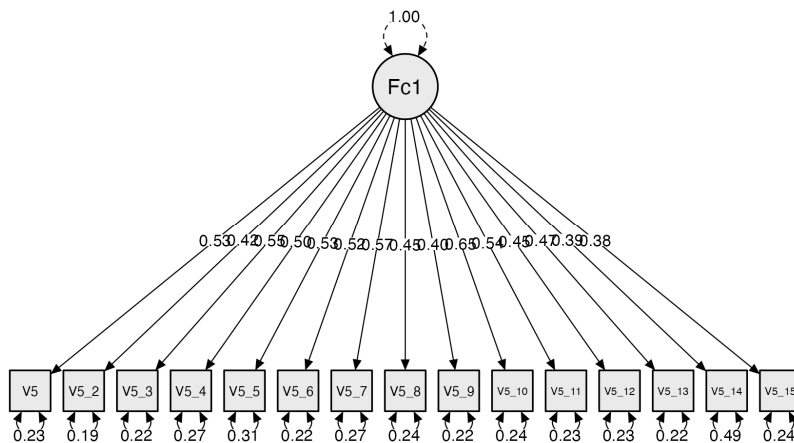


Figure 1
CFA Model Structure

²²Daire Hooper, Joseph Coughlan, and Michael R. Mullen, "Structural Equation Modelling: Guidelines for Determining Model Fit," *Electronic Journal of Business Research Methods* 6, no. 1 (2008): 53–60, <https://academic-publishing.org/index.php/ejbrm/article/view/1224>.

The scale used to measure the score of women’s empowerment is a Likert scale from 1-5, where (1) is “Strongly Disagree”, (2) is “Disagree”, (3) is “Doubtful”, (4) is “Agree”, and (5) is “Strongly Agree”. So that the position of each dimension on the women’s empowerment variable is equal, the principle of categorization in this study uses the calculation of the average score for each dimension and the average total score as a reference. Then the data obtained will be categorized into four categories: low, moderately low, moderately high, and high. Table 1 presents the norms for categorizing the scores from the Women’s Empowerment Questionnaire variable measuring tool.

Statistical data analysis in this study used IBM SPSS Statistics version 25 software. Researchers processed data in two forms, processing statistical descriptive data, and statistical inferential data. Researchers processed descriptive statistical data in the form of demographics based on age, education, duration of doing business, and annual turnover. The items in this study are given as a Likert scale to calculate the items using the interval measurement item scale. Furthermore, inferential data analysis was carried out using descriptive statistics regarding the average result score of the participants’ answers. In addition to collecting primary data using questionnaires measured quantitatively in this study, researchers also collected qualitative data in the form of open questions as complementary to the primary data in this study. Data was collected by providing several open and closed questions regarding women’s empowerment.

Table 1
Categorization of Women’s Empowerment Measurement Tools

Norm	Categorization
1 - 2.0	Low
2.1 - 3.0	Moderately low
3.1 - 4.0	Moderately high
4.1 - 5	High

C. Data Analysis and Findings

This study aims to get an overview of women’s empowerment and to analyze whether there are differences in each demographic characteristic of the research participants. The participants in this study consisted of 115 women entrepreneurs of MSMEs in the fashion sector in Bandung. The research results

include data processing from the variable women's empowerment and different tests of each category on the demographic characteristics of the research participants. Specifically, the results of participant demographic data can be seen in Table 2.

Table 2
Demographic Data of Participants

Characteristics	Participant Data	Total Participant		Mean
		<i>n</i>	%	<i>Women's Empowerment</i>
Age	<20 years	13	11.3	4.45
	20-25 years	50	43.5	4.42
	25-35 years	29	25.2	4.46
	35-45 years	18	15.7	4.41
	45-60 years	5	4.3	4.58
Education	Not attending school	2	1.7	3.18
	Junior School	1	.9	3.12
	High School	44	38.3	3.79
	D1-D3	16	13.9	4.22
	S1	46	40	4.72
	S2	6	5.2	4.46
Duration	0-6 months	7	6.1	4.07
	6-12 months	10	8.7	4.65
	1-3 years	43	37.4	4.52
	3-5 years	25	21.7	4.41
	5-10 years	23	20.0	4.27
	>10 years	7	6.1	4.67
Annual Turnover	Micro (0-300 million/ years)	65	56.5	4.78
	Small (300 million-2,5 billion/years)	40	34.8	4.13
	Medium (2,5-50 billion/years)	10	8.7	3.84
Employees	1-4 people	87	75.7	4.45
	5-19 people	24	20.9	4.36
	20-100 people	3	2.6	4.71
	>100 people	1	.9	4.58

Based on Table 2, most participants were aged 20-25 years, with a percentage of 43.5%, and most were bachelor graduates (40%). Then, based on the duration of doing business, the participants in this study were between 1-3 years (37.4%). Based on annual turnover, most participants run Micro businesses with a turnover range of 0-300 million per year (56.5%), and most participants have 1-4 employees (75.7%). The mean table is the result of calculating each category of demographic data based on the average score to see the data distribution, which will be discussed further in the different test results section.

Table 3
Research Data Descriptive Statistics

Dimension	Min	Max	<i>SD</i>	<i>M</i>	Categorization
Competence	1.20	5.00	.60	4.42	High
Self Determination	1.25	5.00	.60	4.46	High
Perceptions of Meaningful Impact	1.8	5.00	.57	4.44	High
Total Women's Empowerment	1.4	5.00	.60	4.44	High

Table 3 shows the results of the descriptive statistical research of the 115 participants. Based on the overall descriptive analysis results, all dimensions of the women's empowerment variable are in the high category. It suggests that most women entrepreneurs of MSMEs in the fashion industry in Bandung have a good perspective of their abilities and self-control in making work-related choices and decisions. The results show that the minimum average score on the competence dimension is 1.2; self-determination is 1.25; perceptions of meaningful impact are 1.8; and the minimum average score on the women's empowerment variable is 1.4. In the maximum column, the average score on all dimensions and the women's empowerment variable is 5.00. The next column is the standard deviation indicated by the standard deviation for each dimension. The standard deviation for the self-determination dimension are 3.028; competence is 2.421; perceptions of meaningful impact are 3.441; and the standard deviation for the Women's Empowerment variable is 8.267. The following result in the Mean column, the average score on the competence dimension is 4.42; self-determination is 4.46; the dimension of perceptions of

meaningful impact is 4.44; and the average score on the Women’s Empowerment variable as a whole is 4.44. It shows that the mean value for each dimension of women’s empowerment tends to be the same, and the highest mean value is on the self-determination dimension. It means that women who are MSMEs have a good attitude regarding self-control over their decisions and work. Women with a strong sense of self-determination trust in their qualities, skills, and potential.²³ They can assert themselves, take chances, and embrace opportunities because they believe in themselves. This sense of autonomy can help them feel more empowered.

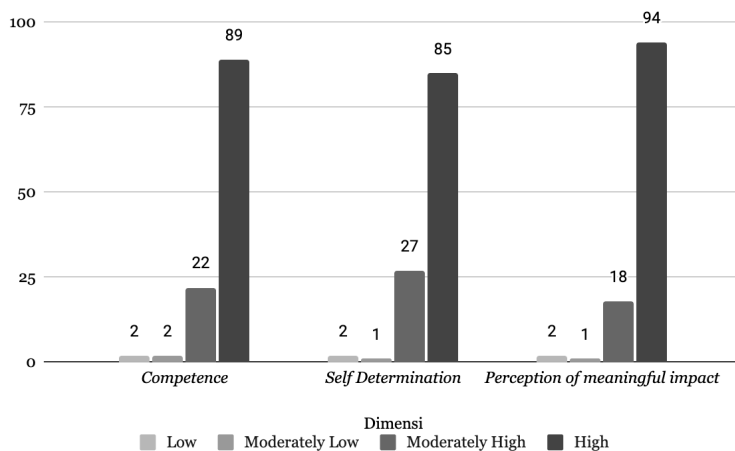


Figure 2
Results of the Women’s Empowerment Categorization for each Dimension

Figure 2 shows the results of categorizing women’s empowerment based on each dimension. On the competence dimension, it can be seen that most participants had high scores, with a total of 89 people (77.4%). They were then followed by participants who had a relatively high score of 22 people (19.1%), participants who had a relatively low score of 2 people (1.7%), and participants with a low score of 2 people (1.7%). Based on the results of these categories, it can be said that most participants in this study had high scores on the

²³ Marylène Gagné et al., “Understanding and Shaping the Future of Work with Self-Determination Theory,” *Nature Reviews Psychology* 1, no. 7 (2022): 378–92, <https://doi.org/10.1038/s44159-022-00056-w>.

dimension of competence, which means that women entrepreneurs of MSMEs in Bandung have a good assessment of their ability to assess their capacity to do work with optimal results.

Next, on the self-determination dimension, the majority of participants had high scores, with a total of 85 people (73.9%). Then followed by participants who had a relatively high score of 27 people (23.5%), participants who had a relatively low score of 1 person (.9%), and participants who had a low score of 2 people (1.7%). It shows that, on average, women entrepreneurs of MSMEs in Bandung have a perfect assessment of their self-control over the decisions and work they make and compete.

On the perceptions of the meaningful impact dimension, most participants had high scores, with a total of 94 people (81.7%). Then followed by participants who had a relatively high score of 18 people (15.7%), participants who had a relatively low score of 1 person (.9%), and participants who had a low score of 2 people (1.4 = 7%). This shows that, on average, women entrepreneurs of MSMEs in Bandung have a perfect assessment of their confidence that the efforts and performance that have been undertaken will produce the desired output and impact.

The normality test was carried out to determine whether the data obtained were normally distributed. The normality test used in this study is the Kolmogorov-Smirnov test to determine whether the data is normally distributed before different tests are performed. The test criterion for normally distributed data is if the p-value > .05. Based on Table 4, the Women's Empowerment variable in this study is not normally distributed (p-value = .042 < .05). This means that the distribution of the measured data from the Women's Empowerment variable is not normally distributed. Therefore, the researcher uses the Kruskal-Wallis test to see if there is a difference in the mean characteristics of demographic data.

Table 4
Normality Test Results

	<i>p-value</i>	Status	Description
<i>Women's Empowerment</i>	.042	H0 rejected	Data is not normally distributed

Table 5
Difference Test Results based on Demographic Data

Characteristics	Asymp. Sig	Description
Age	.732	H0 accepted
Education	.000	H0 rejected
Duration	.098	H0 accepted
Annual Turnover	.003	H0 rejected
Employees	.235	H0 accepted

A different test was conducted to determine whether there was a significant difference between the average total score of women's empowerment in each category of demographic data characteristics. Table 5 shows a significant difference in women's empowerment ($p = .000$) between the categories of participants' last level of education. It was found that women's empowerment was higher in the last undergraduate education category ($M = 4.72$) and constantly decreased to the lowest level of education. The other results from Table 4.10 show a significant difference in women's empowerment ($p = .003$) between the participants' annual turnover categories. It was found that the Micro category, with an annual turnover of 0 to 300 million had the highest women's empowerment ($M = 4.780$) among the other categories. The category with a larger mean indicates that the category has a higher women's empowerment score than the other categories. Thus, the results of this study indicate that the higher the education attained by MSMEs in the fashion sector in the city of Bandung, the higher the level of women's empowerment they have. Women with access to excellent education and skill development programs get the information, skills, and confidence required to succeed in business.²⁴ They can overcome problems, make educated decisions, and effectively run their businesses if they improve their skills. In addition, micro-scale businesses enable women who are MSMEs in the fashion sector in Bandung City to be more empowered. Micro-scale businesses frequently provide greater flexibility in terms of work hours and location.²⁵ This flexibility

²⁴ Katherine Inman, *Women's Resources in Business Start-Up: A Study of Black and White Women Entrepreneurs* (London: Routledge, 2018).

²⁵ Hardi Supeno et al., "The Effects of Intellectual Capital, Strategic Flexibility, and Corporate Culture on Company Performance: A Study on Small and Micro-Scaled Enterprises (SMEs) in

is especially valuable for women who may have caregiving duties or confront cultural expectations about their roles. Women can better balance their professional and home life by controlling their work hours and locations, resulting in more empowerment.

D. Discussion

This research focuses on describing women's empowerment of women entrepreneurs of MSMEs in the fashion sector. It is the first research that focuses explicitly on women MSMEs in Bandung. According to Digan et al., women's empowerment is the ability of women to have life choices, including making effective decisions regarding business or entrepreneurship that are being undertaken to reduce social and economic barriers.²⁶ Women's empowerment in this study is assessing women who are MSMEs on the element of self-empowerment and its relationship with the entrepreneurial activities they undertake. Therefore, the researcher wants to explore further the description of women's empowerment, including each dimension and the characteristics of women entrepreneurs of MSMEs in the fashion sector in Bandung.

Based on the results of the descriptive analysis, women's empowerment owned by women entrepreneurs of MSMEs in the fashion sector in Bandung showed high and positive results. It means that most women entrepreneurs of MSMEs in the fashion sector in Bandung have a positive attitude about their ability and self-control to make choices and decisions related to their work. The high level of women's empowerment among women entrepreneurs of MSMEs in the fashion sector in Bandung is motivated by the positive outlook and confidence of women MSMEs in carrying out their work. It is reinforced by Marthalina's research regarding women's empowerment in Indonesia, which shows that women's empowerment can make women more confident to develop their abilities and creativity to fulfill their daily needs.²⁷ Based on the

Gerbangkertosusila Region, East Java," *International Business and Management* 11, no. 1 (2015): 1-12, <https://doi.org/10.3968/7200>.

²⁶ Digan et al., "Women's Perceived Empowerment in Entrepreneurial Efforts: The Role of Bricolage and Psychological Capital."

²⁷ Marthalina Marthalina, "Pemberdayaan Perempuan dalam Mendukung Usaha Mikro, Kecil, dan Menengah (UMKM) di Indonesia," *J-3P (Jurnal Pembangunan Pemberdayaan Pemerintahan)* 3, no. 1 (2018): 43-57, <https://doi.org/10.33701/j-3p.v3i1.862>.

supporting data, most women MSMEs actors state that they have been able to empower themselves as women who run businesses and feel successful as women entrepreneurs for several reasons. Among them are businesses that can be profitable financially, increase employment, are liked by consumers, are known to the broader community, can develop and survive for a long time, and increase knowledge about conditions and self-capacity in managing a business. A positive outlook and self-confidence as a female business actor positively impact women's attitudes toward empowering themselves so that it can cause high women's empowerment in women entrepreneurs of MSMEs in the fashion sector in Bandung.

These findings align with previous studies that show that high levels of women's empowerment in women will affect high levels of productivity, reduce poverty, help economic growth, and increase work efficiency.²⁸ Empowerment can give women more control over themselves and their environment and make the necessary changes to carry out work effectively.²⁹ Companies led by more empowered women report higher corporate revenues than those shown by less empowered women.³⁰ They can create jobs and contribute to economic progress by hiring and empowering other women through their enterprises, improving the lives of individuals and communities.³¹ Success will strengthen feelings of empowerment and increase the company's effectiveness.³² It means that with the high level of women's empowerment, women entrepreneurs of MSMEs can improve work performance and productivity, develop their abilities and creativity in meeting daily needs, increase women's income, and help economic growth.

²⁸ Ranmini Vithanagama, ed., *Exploring Women's Empowerment* (Colombo: International Centre for Ethnic Studies, 2018).

²⁹ Esayas Degago, "A Study on Impact of Psychological Empowerment on Employee Performance in Small and Medium Scale Enterprise Sectors," *European Journal of Business and Management* 6, no. 27 (2014): 60–72, <https://www.iiste.org/Journals/index.php/EJBM/article/view/15547/>.

³⁰ Digan et al., "Women's Perceived Empowerment in Entrepreneurial Efforts: The Role of Bricolage and Psychological Capital."

³¹ Kate Grantham, Gillian Dowie, and Arjan de Haan, *Women's Economic Empowerment: Insights from Africa and South Asia* (London: Routledge, 2021).

³² Joan E. Finegan and Heather K. Spence Laschinger, "The Antecedents and Consequences of Empowerment," *JONA: The Journal of Nursing Administration* 31, no. 10 (2001): 489–97, <https://doi.org/10.1097/00005110-200110000-00013>.

Most women who perpetrated MSMEs in this study were in the age range of 20 to 25 years, which is the age at the stage of development of young adults or emerging adulthood.³³ At this stage of young adult development, the individual explores various things in his life,³⁴ including work, which, if it goes well, the individual can create a feeling of optimism.³⁵ In addition, individuals in emerging adulthood have high hopes that they will become successful people and raise the degree of their lives.³⁶ Exploratory encounters during this period can form their ambitions and impact their business involvement selections.³⁷ Suppose it is related to the condition of women entrepreneurs of MSMEs, most of whom are in emerging adulthood. In that case, they tend to take advantage of the opportunities and possibilities to develop themselves in their work, a fashion business in Bandung City. Women entrepreneurs of MSMEs have a dependent purpose regarding financial needs. With these factors and goals, it is suspected that women entrepreneurs of MSMEs have a high enthusiasm so that the business they run can be successful and known to many people so that it always underlies good self-empowerment.

Then the dimension that has a relatively high average with the second order is the dimension of perceptions of meaningful impact. It means that women entrepreneurs of MSMEs in the fashion sector in Bandung have reasonable confidence that their efforts and performance will produce the desired output, both in the scope of work and the social environment. When viewed from the results of supporting data, the majority of women MSMEs actors state that they feel successful in becoming female business actors, one of which is because it can increase job opportunities. Based on this, women entrepreneurs of MSMEs contribute to the development of their businesses and absorb new workers who can benefit various parties in their social

³³ John W. Santrock, *A Topical Approach to Life-Span Development*, 10th ed. (Mc-Graw Hill Education, 2020).

³⁴ Jeffrey Jensen Arnett, *Emerging Adulthood: The Winding Road from the Late Teens through the Twenties* (New York: Oxford University Press, 2004).

³⁵ Diana Putri Arini, "Emerging Adulthood: Pengembangan Teori Erikson mengenai Teori Psikososial pada Abad 21," *Jurnal Ilmiah Psyche* 15, no. 01 (2021): 11–20, <https://doi.org/10.33557/jpsyche.v15i01.1377>.

³⁶ Arnett, *Emerging Adulthood: The Winding Road from the Late Teens through the Twenties*.

³⁷ Seth J. Schwartz, James E. Côté, and Jeffrey Jensen Arnett, "Identity and Agency in Emerging Adulthood," *Youth & Society* 37, no. 2 (2005): 201–29, <https://doi.org/10.1177/0044118X05275965>.

environment. For example, MSMEs players in the fashion sector use the help of labor from tailors and craftsmen in the surrounding environment to make products. It can help economic growth by reducing unemployment and poverty. These results align with Alhawsawi et al., that women might feel motivated and purposeful if they believe their job and behaviors significantly influence them.³⁸ When they witness the positive outcomes and improvements that emerge from their efforts, it boosts their belief in their skills and fuels their desire to continue making a difference. That way, the role of women entrepreneurs of MSMEs in increasing employment is suspected to affect the high perception of meaningful impact on MSMEs actors in the fashion sector in Bandung.

Last but not least is the dimension of competence. Although the competence dimension has the lowest average of the other two dimensions, the competence dimension in women entrepreneurs of MSMEs in the fashion sector in Bandung is relatively high. It means that women entrepreneurs of MSMEs in the fashion sector in Bandung can assess their capacity to do work with optimal results. It is supported by supporting data, where women entrepreneurs of MSMEs state that they feel successful in becoming female business actors, one of which is because they can know and increase their capacity to control their business. By knowing their self-capacity, women entrepreneurs of MSMEs can have awareness, motivation, and attitudes about their ability to contribute to their work's success optimally.³⁹ Thus, this is likely to affect the high competence of women entrepreneurs in the fashion sector in Bandung.

Based on the results of different tests, there were significant differences in women's empowerment scores with the last education and the annual turnover of participants. Women's empowerment scores were higher in the last education category of S1, and more minors were constantly up to the lowest level of education. Based on research by Yuniarti & Suprianto employee

³⁸ Sajjadllah Alhawsawi and Sabria Salama Jawhar, "Education, Employment, and Empowerment among Saudi Women," *Gender and Education* 35, no. 4 (2023): 401-19, <https://doi.org/10.1080/09540253.2023.2189917>.

³⁹ Dedi Iskamto, Puspa Liza Ghazali, and Asyraf Afthanorhan, "A Conceptual Framework for Entrepreneur Competence and Entrepreneur Performance: The Role of Gender," *The Journal of Management Theory and Practice (JMTP)* 1, no. 1 (2020): 1-4, <https://doi.org/10.37231/jmtp.2020.1.1.14>.

education levels can affect work productivity and help companies gain higher competitiveness.⁴⁰In line with this research conducted by Babalola, higher education can trigger women's ability and confidence in working and experimenting with new approaches and strategies.⁴¹ In addition, the level of education is also essential for women entrepreneurs of MSMEs to form more disciplined behavior related to financial conditions and easier to understand the applicable laws and regulations.⁴² Engida's research supports this: education plays a vital role in women's empowerment, can build and increase self-confidence, self-efficacy, and strength in decision-making, and continually improve gender equality in an organization and institution.⁴³ In addition, Surepally's research suggests that education is one of the most critical ways to empower women with the knowledge, skills, and confidence necessary to participate fully in economic development, reduce poverty, and constantly increase self-control in decision-making.⁴⁴ Based on these things, education is one aspect that has a vital role in women empowering themselves, where education is closely related to improving the performance of women entrepreneurs of MSMEs at work. The higher the last level of education, the higher the women's empowerment owned by women entrepreneurs in the fashion sector in Bandung. They can overcome obstacles, make informed judgments, and operate their enterprises more efficiently by enhancing their skills. Thus, increasing the education level is one of the crucial factors for

⁴⁰ Dwi Yuniarti and Erlan Suprianto, "Pengaruh Gaya Kepemimpinan dan Tingkat Pendidikan terhadap Kinerja Karyawan pada Direktorat Operasi/Produksi PT. X," *Jurnal Industri Elektro Dan Penerbangan* 4, no. 1 (2014): 11–19, <https://jurnal.unnur.ac.id/index.php/indept/article/view/138>.

⁴¹ Sunday Samson Babalola, "Women Entrepreneurial Innovative Behaviour: The Role of Psychological Capital," *International Journal of Business and Management* 4, no. 11 (October 20, 2009): 184–92, <https://doi.org/10.5539/ijbm.v4n11p184>.

⁴² Anggrainy Eka Putri Marpaung, Zulbahridar Zulbahridar, and Rusli Rusli, "Pengaruh Pemahaman, Kesadaran, Sikap Rasional, Perubahan Tarif, Tingkat Pendidikan dan Sosialisasi terhadap Kepatuhan Pelaku UMKM di Pekanbaru dalam Melaksanakan Kewajiban Perpajakan (Peraturan Pemerintah Nomor 46 Tahun 2013)," *Jurnal Online Mahasiswa FE Universitas Riau* 3, no. 1 (2016): 1220–34, <https://jom.unri.ac.id/index.php/JOMFEKON/article/view/11452/0>.

⁴³ Yilikal Muhe Engida, "The Three Dimensional Role of Education for Women Empowerment," *Journal of Social Sciences* 17, no. 1 (2021): 32–38, <https://doi.org/10.3844/jssp.2021.32.38>.

⁴⁴ Sujatha Surepally, "Women Empowerment Through Education – A Sociological Perspective," *International Journal of Multidisciplinary Educational Research* 10, no. 1 (7) (2021): 206–10, [http://s3-ap-southeast-1.amazonaws.com/ijmer/pdf/volume10/volume10-issue1\(7\)/30.pdf](http://s3-ap-southeast-1.amazonaws.com/ijmer/pdf/volume10/volume10-issue1(7)/30.pdf).

women entrepreneurs of MSMEs to develop and improve performance in work and women's empowerment.

Then, the Micro category, with an annual turnover of 0 to 300 million, has the highest women's empowerment score among other categories. This result is unique and new, as research has yet to discuss the differences between annual turnover categories and women's empowerment. Based on demographic data, most participants in the Micro category have just started their businesses in the fashion sector. In contrast, the MSMEs being run are businesses that have only been established for about one to three years. If interpreted, there is a possibility that there is a high enthusiasm for women who have businesses in the Micro category to develop their abilities and creativity so that the new business they are doing can be further advanced and developed. Micro-scale businesses provide more flexibility in terms of working hours and location.⁴⁵ This adaptability is especially important for women who may have caregiving responsibilities or face societal expectations regarding their positions. By controlling their work hours and locations, women may better balance their professional and personal lives, resulting in more empowerment. In addition, compared to the possible risks faced, businesses with the Micro category tend to have lower risks than businesses with the Small and Medium categories.⁴⁶ Micro-scale businesses are more likely for women to be empowered because they feel more confident about their abilities, the risks faced are smaller, and they can direct themselves better. Thus, efforts that can be made to increase women's empowerment for women entrepreneurs in the fashion sector in Bandung are to start a business on a small scale first.

E. Conclusion

The results of this study show that women entrepreneurs of MSMEs with good women's empowerment can help themselves in improving performance in entrepreneurship to create progress and development of MSMEs in

⁴⁵ Supeno et al., "The Effects of Intellectual Capital, Strategic Flexibility, and Corporate Culture on Company Performance: A Study on Small and Micro-Scaled Enterprises (SMEs) in Gerbangkertosusila Region, East Java."

⁴⁶ Wiwiek Rabiatul Adawiyah, "Faktor Penghambat Pertumbuhan Usaha Mikro Kecil Menengah (UMKM): Studi di Kabupaten Banyumas," in *Proceeding Seminar Nasional & Call For Papers (SCA-1)* (Purwokerto: FEB Universitas Jendral Soedirman, 2011), <http://jp.feb.unsoed.ac.id/index.php/sca-1/article/view/134/139> pada 1.

Bandung. There are essential things that women entrepreneurs need to have and improve based on the results of this study. Women entrepreneurs of MSMEs must improve the level of education taken to be more confident in their abilities at work, more master and disciplined regarding financial conditions and applicable rules, and always be able to maximize themselves in utilizing the ease of access obtained in running a business so that they always become more empowered. The unique thing obtained from this study is that micro-scale businesses are more likely for women to be empowered because the risks faced tend to be smaller and can bring out the feeling of themselves to be more competent and always direct themselves better, so there is nothing wrong with women trying to start a business from a small scale first. Finally, women entrepreneurs of MSMEs must maintain and increase women's empowerment so that the potential women can come out optimally to develop the work and business they are currently undergoing.

Several suggestions can be made for further research by researching more specific and homogeneous populations. In addition, it is recommended to use sampling techniques other than convenience sampling to make the research results more generalized and comprehensive. For the Dinas KUMKM Kota Bandung, creating and developing a community that copes with women MSMEs in Bandung is advisable. The community is expected to be a safe place for women MSMEs to explore their abilities by sharing experiences, providing information, and supporting each other to empower women MSMEs to develop even better in running their businesses.

In this study, some limitations need to be considered and taken into consideration for further research, including the sampling technique used. The use of convenience sampling can make the data not general and specific. It is because not all MSMEs in the fashion sector in the city of Bandung are registered as business actors in the Dinas KUMKM Kota Bandung, and the number of registered MSMEs is no longer active, so the number of women entrepreneurs in the fashion sector in the city of Bandung is unknown. In the future, probability sampling data collection techniques can be carried out so that the results can be generalized and each population has the same opportunity to describe the overall condition of women entrepreneurs in the fashion sector in Bandung.[s]

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