

LAPORAN PENELITIAN



**EXPLORING ENTREPRENEURIAL RESILIENCE IN INDONESIA
FROM GENDER PERSPECTIVES**

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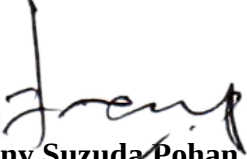
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RINGKASAN PENELITIAN

The purpose of this cross-sectional study is to investigate various factors that influence company resilience from a gender viewpoint. A total of 21,286 respondents were drawn from Indonesia's various provinces. The data was taken from the National Labor Force Survey 2022 (SAKERNAS, 2022). The logistic regression (logit) model is used to advance the study. Gender, education, and firm size are among the key variables examined in this data analysis of resilience in Indonesia. The findings show that men have higher levels of resilience than women when it comes to business resilience. Education has been shown to be an important factor, with different levels of educational attainment influencing individuals' resilience. Furthermore, firm size is emphasized as a predictor of resilience, with larger firms having more resources and capabilities. To address these disparities, it is necessary to promote gender equality, improve access to education, and support women entrepreneurs. Understanding and addressing these factors is critical for promoting resilience and equitable and sustainable development in Indonesia.

Keywords: Resilience, gender, education, firm size, disparities, Indonesia, gender equality, women entrepreneur, Covid

BAB I PENDAHULUAN

In recent years, entrepreneurship in Indonesia has grown rapidly, thanks to a combination of government initiatives, increased access to technology, and a thriving startup ecosystem. The COVID-19 pandemic has had a significant impact on businesses all over the world. Male and female entrepreneurs faced distinct challenges and encounters. Male and female entrepreneurs differed in their ability to persevere in their endeavours.

Resilience refers to an organization's ability to absorb environmental shocks and learn to bounce back using its resources, routines, and structures. The ability of an organization to survive and continue operations is referred to as resilience (Orser & Riding, 2018).

When comparing gender resilience in business, resilience is a trait that can be demonstrated by people of any gender. However, societal factors and cultural norms can influence how male and female entrepreneurs experience and express resilience.

There are some research which clarified the factors that cause higher levels of resilience among women entrepreneurs compared to men. Women entrepreneurs are seen to have several qualities that cause them not to easily despair over past failures (Alam et al., 2011). Several of these qualities are mostly formed as a result of pressure from an environment that requires a woman to be more powerful in the world of work, including working as an entrepreneur. Environmental stresses that is often discussed as major reason is related to stereotype people who see women as housewives in charge of childcare and doing house work while only men become the wage earners in the family (Pallarès-Blanch, 2015). This situation is happening all over the world where women still have a very limited access to the working environment including entrepreneurship (Loh & Dahesihsari, 2013). This is supported by a study conducted in Indonesia related to entrepreneurship and gender issue that found people similar to this stereotype is still strong among them (Weatherspoon-Robinson, 2013). Despite the obstacles, social limitations, and restrictive cultural views in the involvement of women in raising the economy, there are some women who venture into business which is traditionally male-dominated fields because of a high interest in business or hardship factor and poverty which require them to look for a source of income for themselves and their families. This requires a strong personality to deal with the challenges thus motivate women entrepreneurs to be more resilient to prove that they are also capable of being successful as men entrepreneurs.

Female and male entrepreneurs differ with respect to the sector they work in, their background and experience, the size of their enterprises. Many researchers have studied about the role of gender on the level of resilience in various viewpoints such as in education, marriage life, health and natural disaster. However, the evidence had been somewhat mixed.

Education has a significant impact on the resilience of both male and female entrepreneurs. Education provides business owners with the knowledge, skills, and tools they need to build and maintain resilient businesses. There are some studies that demonstrate insignificant differences of education level on resilience. One study proved that among business managers, the education level did not show significant differences on resilience (Svence & Greaves, 2013).

The availability of resources, such as financial capital, infrastructure, and human resources, is frequently correlated with firm size. Larger firms typically have greater access to resources, which can help them withstand challenges and build resilience. Women-owned businesses, particularly those in smaller size categories, may face greater resource constraints than their male counterparts. Smaller women-owned businesses may be less resilient due to a lack of access to funding, networks, and support systems. Cliff (1998) conducted a study, and the findings revealed that businesses owned by women are typically smaller than those owned by men.

Gender disparities in access to technology can have an impact on technology adoption. Women may face barriers such as limited access to devices, internet connectivity, or digital literacy in some regions or communities. These disparities can make it difficult for women to adopt and fully utilize technology in their businesses. According to research, women (particularly older business owners) bring less technological experience than men. Domestic responsibilities were linked to IT adoption, indicating that male and female entrepreneurs have different personal and business priorities. The acquisition of Gender differences in technology adoption among SMEs 13 Females ranked information technology as a lower priority, while core or operational demands were ranked higher (Orser & Riding, 2018).

Thus, the purpose of this study is to assess entrepreneurs' resilience (firm level) and investigate the relationship between firm level and demographic factors such as gender, level of education, and marital status; firm characteristics such as firm size and use of digital technologies; and business environment such as infrastructure.

BAB II TINJAUAN PUSTAKA

Entrepreneurial resilience attributes (characteristics) can be classified into operational and dynamic capabilities (Manfield & Newey, 2017). While the operational capability is concerned with survival (growth in financial performance) (Lampel et al., 2014), the dynamic capability is concerned with adaptability (Biggs et al., 2015a), responsiveness (Williams et al., 2013), and firms' ability to seize business opportunities (Lengnick-Hall et al., 2011) in the face of challenging environments. This research will focus on entrepreneurial resilience in terms of survival capability.

The following is a summary of previous research on the factors that influence entrepreneurial resilience. Entrepreneurial characteristics (age, gender, education, marital status), firm characteristics (firm size, financial access, digital technologies usage), and the business environment (location, infrastructure) are all important factors that influence business resilience (Acquaah et al., 2011; Adnan et al., 2016; Ali et al., 2017; Ates & Bititci, 2011; Biggs, 2011; Biggs et al., 2015b; Biggs, Ban, et al., 2012; Biggs, Hall, et al., 2012; Branicki et al., 2018; Branzei & Abdelnour, 2010; Bullough & Renko, 2013; Chiesi, 2014; Danes et al., 2009; Demmer et al., 2011; Doeksen & Symes, 2015; Gunasekaran et al., 2011; Littlewood & Holt, 2018; Loucks et al., 2010; Menéndez Blanco & Montes Botella, 2016; Mzid et al., 2019; Pal et al., 2014; Sabatino, 2016; Sköld & Tillmar, 2015; Steiner & Cleary, 2014; Tajuddin et al., 2017; Thomas et al., 2015; Tognazzo et al., 2016; Torres et al., 2019; Wedawatta & Ingirige, 2016). These elements can be classified as key clusters.

As a result of the previous literature on entrepreneurial resilience, researchers would like to conduct additional studies in identifying factors affecting business survival ability (resilience) in developing countries, particularly households in Indonesia, using the National Labor Force Survey (Sakernas) from the collection period of 2022 by categorizing the sample that has a business and a fluctuating income.

BAB III METODE PENELITIAN

The authors use cross-section data and secondary data from the National Labor Force Survey 2022 (SAKERNAS 2022) in this study. The methodology employed is logistic regression, specifically the logit model, which is a method for developing predictive models using binary values such as the numbers 0 and 1. According to Gujarati (2003), the logit model is frequently used in classification data where the dependent variable is non-metric data.

3.1 Data and Sample

Purposive sampling was used in the studies, with data collected from respondents in Indonesia, and cross-section data analysis will be performed using STATA software. The sample is chosen based on the following criteria: first, there are no missing values in the data; second, exclude respondents with ambiguous answers; third, respondents with business are included; and finally, authors exclude respondents who did not answer the question. The data was originally 109,851, but after applying these criteria, it was reduced to 21,286 respondents.

Table 1. Descriptive Data from Respondents

No	Variable	Description	Frequency	Percent
1	Resilience (Y)	1 = Income increased from year 2021 to 2022	5,366	25%
		0 = Income decreased from year 2021 to 2022	15,920	75%
2	Gender (X ₁)	1 = Male	14,107	66%
		0 = Female	7,179	34%
3	Education (X ₂)	Study Duration (year):		
		0 (uneducated)	3,702	17%
		6 (elementary school holder)	6,179	29%
		9 (junior high school holder)	4,153	20%
		12 (senior high school holder)	5,915	28%
		15, 16, 18, 21 (college/university holder)	1,337	6%
4	Firm Size (X ₃)	Number of Employees		
5	Marital Status (X ₄)	1 = never been married	1,108	5%
		0 = married, divorced, widow	20,178	95%
6	Internet Usage (X ₅)	1 = implement digital marketing (promotion, social media marketing)	3,401	16%
		0 = no digital marketing implementation	17,885	84%
7	Digital Technology	1 = using digital technology (computer,	8,865	42%
		0 = no digital technology is being used.	12,421	58%

Source: STATA

Several key findings emerge from the descriptive analysis (table 1). In terms of resilience (Y), 75% of respondents reported an income decrease, while 25% reported an income increase. In terms of gender (X₁), 66% of respondents identified as male and 34% as female. The distribution of education (X₂) shows that senior high school graduates (28%), followed by elementary school graduates (29%). Marital status (X₄) reveals that the vast majority of respondents (95%) were married, divorced, or widowed, with only 5% never married. In terms of internet usage (X₅), 84% of respondents said they did not use digital marketing, while 16% said they did for promotional purposes. Finally, when it comes to digital technology (X₆), 42% of respondents used digital tools such as computers.

The data analysis Indicates that there are Imbalances in several variables. The majority of respondents saw their income fall, indicating an imbalance in resilience. The gender distribution is slightly skewed, with a higher proportion of males. While education levels appear to be fairly balanced, marital status is significantly imbalanced, with the majority being married, divorced, or widowed. Furthermore, the majority of respondents did not use digital marketing or technology, indicating a disparity in internet usage and digital technology adoption. As a result, the data shows varying degrees of balance across different variables, emphasizing the importance of further examination and consideration of these imbalances in any subsequent analyses or interpretations.

Table 2. Gender Disparity in Education

Gender	Education (holder)					Total
	uneducated	elementary school	junior high school	senior high school	college/university	
Female	1,365	1,891	1,412	2,002	509	7,179
Male	2,337	4,288	2,741	3,913	825	14,104

Source: STATA

The distribution of educational attainment among males is as follows: There are 1,365 uneducated respondents, 1,891 who have completed elementary school, 1,412 who have completed junior high school, 2,002 who have completed senior high school, and 509 who have completed college or university. There are 7,179 male respondents in total.

Females, on the other hand, have the following distribution of educational attainment: There are 2,337 uneducated respondents, 4,288 who have completed elementary school, 2,741 who have completed junior high school, 3,913 who have completed senior high school, and 825 who have completed college or university. There are 14,104 female respondents in total.

The data show that there are gender disparities in educational opportunities, with more women having limited access to higher education. Because higher levels of education are often associated with better employment opportunities and income generation, this disparity has significant implications for women's economic empowerment and resilience-building efforts.

Table 3. Gender Disparity in Firm Size

Gender	Firm Size				Total
	0-9 employee	10-49 employee	51-99 employee	>100 employee	
Female	7,169	9	-	1	7,179
Male	13,985	120	2	-	14,107

Source: STATA

Table 3 reveals a significant difference in firm size between men and women. The majority of female respondents' businesses, with a total of 7,169 employees, fall into the category of having 0-9 employees. There are a few women-owned businesses with 10-49 employees (9), but only one with 100 or more employees. Male respondents, on the other hand, outnumber female respondents across all firm size categories. With a total of 13,985 employees, the majority of male-owned businesses also fall into the 0-9 employee category. There are also 120 male-owned businesses with 10-49 employees and two with 51-99 employees. According to this data, women entrepreneurs in Indonesia tend to run smaller businesses than their male counterparts.

3.2 Variable Measurement

The variables (see table 1) are described as follows: The variable "Resilience (Y)" indicates whether or not there was an increase in income (coded as 1) or a decrease in income (coded as 0). "Gender (X₁)" differentiates between male (coded as 1) and female (0). "Education (X₂)" denotes various levels of education, from uneducated (coded as 0) to college/university graduates (coded as 15, 16, 18, 21). The term "Firm Size (X₃)" refers to the total number of employees. "Marital Status (X₄)" differentiates between people who have never been married (coded as 1) and those who have been married, divorced, or widowed (coded as 0, 2, 3, 4). "Internet Usage (X₅)" denotes whether or not digital marketing is used (coded as 1) or not (coded as 0). Finally, "Digital Technology (X₆)" distinguishes between using digital technology (coded as 1) and not using it (coded as 0).

The research hypothesis will be as follow.

- H₁: Male respondent are likely to have business resilience (survival ability) than female respondent.
- H₂: Respondent who has longer years of education is likely having business resilience (survival ability) are higher than respondent who has shorter years of education.

- H₃: Firm size is significantly influence the probability of having business resilience (survival ability).
- H₄: Married respondent are likely to have business resilience (survival ability) than those who are not married.
- H₅: Internet Usage is significantly influence the probability of having business resilience (survival ability).
- H₆: Digital Technology is significantly influence the probability of having business resilience (survival ability).

BAB IV HASIL PENELITIAN DAN PEMBAHASAN

4.1 Test of Multicollinearity

When an independent variable in the same model is a linear function of another independent variable in the model, this is referred to as multicollinearity. The authors tested the correlation between all independent variables to see if there was any multicollinearity in the model. The model has no multicollinearity, as evidenced by this result. This means that there is no independent variable in the model that is a linear function of another independent variable.

Table 4. Correlation Matrix

	Gender (X ₁)	Education (X ₂)	Firm Size (X ₃)	Marital Status (X ₄)	Internet Usage (X ₅)	Digital Technology (X ₆)
Gender (X ₁)	1.0000					
Education (X ₂)	0.0956	1.0000				
Firm Size (X ₃)	-0.018	0.0134	1.0000			
Marital Status (X ₄)	0.0374	0.0018	0.0099	1.0000		
Internet Usage (X ₅)	0.0254	0.0667	0.0144	0.0597	1.0000	
Digital Technology (X ₆)	0.0158	0.0000	0.0142	0.0031	0.1243	1.0000

Source: STATA

4.2 Goodness of Fit

The Goodness of Fit test is used to determine how well a model explains the relationship between the dependent and independent variables. In logistic regression, the parameters seen in the Goodness of Fit Test are Pseudo R², which is R². The logit model results show that the Pseudo R² values are 0.0021. This means that independent variables can only account for about 0.21% of the variance in Resilience measurement.

Table 5. Goodness of Fit

Indicator	Value	Measurement
Number of Observation	21,286	
Pseudo R ²	0.0021	Model Fit

Source: STATA

4.3 Likelihood Ratio

LR was used to determine whether all of the independent variables affect the dependent variable represented by Prob>chi2, with the following hypothesis:

H₀: All independent variables does not affect the dependent variable being tested.

H₁: All independent variables simultaneously affect the dependent variable being tested.

Table 6. Likelihood Ratio

Indicator	Value	Measurement
Number of Observation	21,286	
Prob > chi2	0.0000	H ₀ is rejected

Source: STATA

Table 6 shows that H₀ is rejected with a 95% confidence level (LR statistic is 0.0000), implying that all six (6) independent variables (gender, education, firm size, marital status, internet usage, and digital technology) are influencing business owner to have resilience in their business (survival ability). The likelihood ratio value (Prob > chi2) of 0.000 explains how independent variables in the model can explain the business resilience.

4.4 Partial Test

The following are the relationships between independent variables and dependent variables:

Table 7. Individual Test

Variable	Coefficient	p-value	Measurement
Gender (X ₁)	0.1405795	0.0000	H ₀ is rejected
Education (X ₂)	0.0154884	0.0000	H ₀ is rejected
Firm Size (X ₃)	-0.0372994	0.0001	H ₀ is rejected
Marital Status (X ₄)	0.0874865	0.209	H ₀ is accepted
Internet Usage (X ₅)	-0.0723479	0.154	H ₀ is accepted
Digital Technology	0.0113716	0.761	H ₀ is accepted

Source: STATA

Resilience is being affected by gender, education, and firm size. The Regression Equation as follows:

$$\text{Resilience} = 0.1405795\text{Gender} + 0.0154884\text{Education} + -.0372994\text{FirmSize} + e \dots\dots (1.1)$$

4.5 Coefficient and Odds Ratio Analysis

The logit model's resulting coefficients cannot be directly interpreted. To interpret the coefficient values, the estimated logit results' coefficients must be transformed into the natural antilogarithm to obtain the odds ratio. The Odd Ratios result is shown in table 8.

Table 8. Odd Ratios

Variable	Coefficient	Odd Ratios
Gender (X ₁)	0.1405795	1.150941
Education (X ₂)	0.0154884	1.015609
Firm Size (X ₃)	-0.0372994	0.9633877
Marital Status (X ₄)	0.0874865	1.091428
Internet Usage (X ₅)	-0.0723479	0.9302072
Digital Technology	0.0113716	1.011437

Source: STATA

The odds ratio is the ratio of two possibilities, namely the chance of success and the chance of failure. The slope sign above indicates the following:

1. The opportunity for men to have business resilience is 1.150941 times compared to women.
2. The level of education has a positive impact on business resilience. According to the odds ratio values, the higher the education level, the greater the likelihood of having business resilience by 1.015609 times.
3. Each time the firm size increases by one, the likelihood of a business owner having business resilience decreases by 0.9633877 times.

When it comes to achieving business resilience in Indonesia, gender, education, and firm size are all important factors to consider.

Gender is an important factor in achieving resilience in Indonesia due to the observed disparity in resilience-building efforts between men and women. The data (table 1) shows that

a higher proportion of men reported income increases compared to women. This disparity can be attributed to a variety of socio-cultural factors, such as gender roles and responsibilities. Women in Indonesian society are frequently expected to fulfil traditional gender roles within the household while also engaging in economic activities. Balancing these responsibilities can be difficult for women, limiting their ability to focus on income generation and entrepreneurial endeavours. Women may face constraints such as limited access to resources, societal expectations, and cultural norms, which can stymie their efforts to build resilience. Addressing gender disparities and promoting gender equality are critical for empowering women to overcome these obstacles and actively participate in entrepreneurial activities, thereby improving their resilience and contributing to overall economic growth and development.

Education is critical to achieving resilience in Indonesia, and the data presented demonstrates the interconnectedness of education, gender, and resilience. To begin, education provides individuals with the knowledge, skills, and capabilities necessary for adapting to challenges and seizing opportunities. It gives people the tools they need to navigate uncertain economic environments, devise innovative strategies, and make sound decisions. Individuals with higher levels of education, such as college or university graduates, are more likely to be resilient in the face of income fluctuations, according to the data.

When the data is examined from a gender perspective, however, a clear disparity emerges. The number of females is significantly lower than males across all educational levels, from uneducated to college or university graduates. This demonstrates that women in Indonesia face greater barriers to accessing and pursuing higher education than men. The gender gap in educational attainment has far-reaching consequences for women's resilience. Women's opportunities for personal and professional development are limited by limited access to education, limiting their ability to participate fully in the economy and make independent financial decisions.

Larger firms have more resources, such as financial capital and access to technology, which can improve their ability to withstand and adapt to economic shocks. These companies may have more diverse product portfolios, established supply chains, and a larger market reach, giving them a competitive advantage and greater resilience. However, due to gender disparities in entrepreneurship and access to resources, women in Indonesia frequently face difficulties in establishing and growing larger businesses. They may face obstacles such as a lack of financing,

a lack of networks, and societal biases that limit their entrepreneurial opportunities. As a result, women-led businesses frequently have smaller firm sizes, which can have an impact on their resilience in the face of economic uncertainty.

BAB V KESIMPULAN DAN SARAN

In conclusion, the analysis of the data highlights the significance of various factors in achieving resilience in Indonesia, including gender, education, and firm size. There are gender disparities in resilience-building efforts, with men exhibiting higher levels of resilience than women. Education is critical to resilience, with educational attainment disparities affecting individuals' ability to overcome challenges and adapt to changing circumstances. Furthermore, firm size influences resilience, with larger firms having more resources and capabilities to withstand economic shocks. To address these disparities, gender equality must be promoted, equal access to education and skills training must be provided, women's economic empowerment must be supported, and an enabling environment for women entrepreneurs must be created. In this way, Indonesia can foster a more equitable and resilient society, thereby driving long-term economic growth and development.

RECOMMENDATION

To address this issue, gender equality in education must be prioritized. Efforts should be directed toward removing obstacles that prevent women from pursuing and completing higher levels of education. Initiatives to eliminate gender-based discrimination, improve educational infrastructure, provide financial support, and promote gender-responsive educational policies are among those included.

Women can gain the knowledge, skills, and self-confidence they need to be resilient by promoting gender equality in education. They can gain entrepreneurial skills, gain access to better job opportunities, and contribute to economic growth and development. Furthermore, empowering women through education benefits not only them individually, but also their families, communities, and society as a whole.

It is also critical to focus on empowering and supporting women entrepreneurs in order to address this disparity and promote greater resilience among women-owned businesses. This can be accomplished by providing targeted training programs, access to financing, mentorship opportunities, and encouraging networking and collaboration among women-owned

businesses. Creating an enabling environment that encourages the growth and development of women-led businesses can help to close the gender gap in firm size and improve overall resilience in the Indonesian business landscape.

Last but not least, improving research (data collection and analysis) through a gender lens is critical for understanding the unique challenges and needs of women in the context of business resilience. The collection of gender-disaggregated data will allow policymakers and stakeholders to develop targeted interventions and track progress toward gender equality and resilience.

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