


Women Entrepreneurs Empowerment: A Literature Review

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Article Info	ABSTRACT
<p>Keywords: Women Empowerment, Entrepreneurship, Sustainable Development.</p>	<p>This study explores the role of women's economic empowerment through entrepreneurship as a transformative force for achieving sustainable development. Entrepreneurship provides women with opportunities to generate wealth, create jobs, and contribute to their communities while also challenging societal norms and enhancing their autonomy. Despite these benefits, women entrepreneurs face significant barriers, including limited access to education, financial resources, and networks, compounded by socio-cultural norms and systemic inequalities, particularly in developing countries like Indonesia. Using a narrative literature review, this research highlights the challenges and opportunities for women entrepreneurs, emphasizing the need for targeted policies, improved access to resources, and gender-sensitive interventions. The findings underscore the transformative impact of entrepreneurship on women's empowerment, advocating for more inclusive and sustainable approaches to address gender disparities in economic participation.</p>
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INTRODUCTION

Empowering women economically through entrepreneurship is increasingly recognized as a vital step toward achieving the Sustainable Development Goals (SDGs) (Adefare *et al.*, 2024; Gupta *et al.*, 2024). In many developing countries, entrepreneurship is more than just a tool for economic growth, it is a pathway to real social change. It creates jobs, generates wealth, and helps lift entire communities out of poverty (Goldin, 2016). Beyond the numbers, entrepreneurship also boosts confidence, instills a sense of purpose, and gives women a platform to elevate their social status (Chatterjee, Shepherd and Wincent, 2022). For many, it's not just a career but a way to rewrite their own stories and bring about lasting societal transformation.

Despite the clear benefits, research on women entrepreneurs, especially in developing economies, remains scarce. Most studies tend to focus on male entrepreneurs, leaving the challenges and opportunities unique to women underexplored. Women entrepreneurs often face hurdles that go beyond the usual business struggles. Limited access to education, financial resources, and supportive networks are just the beginning (Lindvert, Patel and Wincent, 2017). Add to this a web of cultural and societal expectations, and the journey to

entrepreneurship becomes significantly harder, especially in rural areas, where access to opportunities is even more restricted.

The global landscape isn't much different. Systemic inequalities and discriminatory practices often hold women back from fully participating in entrepreneurship (Knight, 2016). While both men and women face difficulties in starting businesses, women's struggles are compounded by deeply ingrained societal norms. Limited decision-making power, cultural restrictions, and unequal access to technology further marginalize women, particularly those from underserved communities (Collins *et al.*, 2016). Addressing these issues requires intentional efforts to create targeted policies and programs that truly meet women where they are.

Empowerment, in its truest sense, is about reclaiming agency, autonomy, and a voice. For women entrepreneurs, empowerment isn't a one-size-fits-all journey (Hawley, 2015; Dykstra, 2016). It's about overcoming personal, household, and community-level obstacles while building the skills and resilience needed to succeed. Empowerment isn't just about economic gain. It's about self-discovery, growth, and the courage to take control of one's destiny. It's a deeply human process, shaped by personal aspirations and the shared struggles of a community.

Globally, gender equality is more than just a moral goal, it's a practical necessity. When women have access to education, healthcare, and financial services, their entire communities benefit (Benería, Berik and Floro, 2015; Shannon *et al.*, 2019). Empowered women are better equipped to contribute to society, drive economic progress, and break cycles of poverty (Tang, 2022). The 2030 Agenda for Sustainable Development has placed women's empowerment at its core because it recognizes that real progress can't happen unless everyone is part of the journey.

In Indonesia, women's economic empowerment is particularly crucial. As a country with moderate levels of gender equality, Indonesia faces unique challenges in areas like education, reproductive health, and economic participation. Yet, women-led businesses have consistently shown their potential to drive growth and reduce inequality. These success stories highlight the resilience and resourcefulness of Indonesian women and call for more focused research and policies to support their entrepreneurial journeys.

The impact of entrepreneurship on women goes far beyond financial independence. It allows women to challenge societal norms, redefine their roles, and inspire others to do the same (Haugh and Talwar, 2016; Kimbu and Ngoasong, 2016). These ripple effects are powerful, creating networks of solidarity and fostering a sense of community that extends far beyond individual success. When one woman succeeds, she paves the way for others, creating a cycle of empowerment that can transform entire societies.

However, much of the existing research misses the mark by failing to capture the nuanced experiences of women in developing regions. Every woman's entrepreneurial journey is shaped by unique socio-economic and cultural factors that deserve deeper exploration. By understanding these complexities, we can design support systems and interventions that truly make a difference, ensuring that no woman is left behind.

To create lasting change, women's empowerment must become a cornerstone of development strategies. This means breaking down structural barriers, investing in education, and implementing policies that value women's contributions. When women are given the tools they need to succeed, they don't just change their own lives, they uplift entire communities. The potential is immense, but it requires a collective effort to turn possibilities into realities.

In the end, empowering women through entrepreneurship isn't just about ticking boxes on a development agenda, it's about transforming lives. It's about recognizing the untapped potential of half the population and giving them the opportunities they deserve. As researchers, policymakers, and advocates, we have a responsibility to focus on their needs, tell their stories, and support their dreams. Because when women thrive, the world becomes a better place for everyone.

METHODS

This study employs a narrative literature review approach to examine women's economic empowerment through entrepreneurship. The narrative method allows for a comprehensive analysis of theoretical and empirical studies, enabling an in-depth understanding of the state of knowledge on the subject. By synthesizing diverse academic perspectives, the study highlights key themes and gaps in the literature, focusing on the challenges and opportunities faced by women entrepreneurs, particularly in developing and emerging economies (Henry, Foss and Ahl, 2016).

The research design is qualitative, relying on secondary data sourced from peer-reviewed journals, conference proceedings, and reputable institutional reports such as those published by the United Nations and the World Bank. The literature was selected based on relevance to women's entrepreneurship and empowerment, emphasizing studies conducted between 2000 and 2023. Keywords such as "women entrepreneurship," "economic empowerment," and "sustainable development" guided the systematic search across academic databases, including Scopus, Web of Science, and Google Scholar (Smith and Smith, 2018).

To maintain the rigor of this study, specific inclusion and exclusion criteria were applied during the literature selection process. Articles focusing on the economic empowerment of women entrepreneurs, published in English, and addressing relevant issues in developed and developing contexts were included. Conversely, non-peer-reviewed materials or studies unrelated to the central themes of entrepreneurship and empowerment were excluded. This careful selection ensured that the findings reflect credible and high-quality research.

The analytical framework used in this study is thematic analysis, which organizes and interprets the data into recurring themes. Key themes identified include barriers to entrepreneurship, such as socio-cultural norms, lack of access to financial resources, and limited educational opportunities. Additionally, the role of government policies, financial inclusion, and digital literacy emerged as critical factors influencing women's entrepreneurial success. This thematic organization provides a clear structure for discussing the factors that shape women's empowerment.

A key focus of this study is to address the gaps in the existing literature. Prior research has often overlooked the experiences of women entrepreneurs in rural areas or emerging economies, limiting the understanding of their unique challenges. This study bridges these gaps by synthesizing insights that can inform targeted policies and interventions to support women entrepreneurs. By emphasizing context-specific findings, the study contributes to a more nuanced understanding of women's entrepreneurship.

RESULTS AND DISCUSSION

Why Women Entrepreneurs?

Women are more motivated to start the new business because they wanted to make the difference in the world and because finding jobs is difficult for the women. For this reason, focusing on women entrepreneurs can help provide a greater understanding of this group of entrepreneurs in the context of emerging economies (Bosma *et al.*, 2020). Naidu and Chand (2017) and Bosma *et al.* (2020) confirmed that in many parts of the world, limited participation of women in starting the new businesses, reducing in many parts of the entrepreneurial initiatives and activities, raising the crucial efforts to help women in the emerging economies to start their own businesses.

Bosma *et al.* (2020) conducted the global entrepreneurship from around the world and stressed that there are differences in the motivation for women and men to start the new businesses. Both men and women face problems in setting up the enterprises, but women face more problems especially in rural areas in terms of lack of access to education, finance, and so on (Chatterjee, Gupta and Upadhyay, 2018).

The opportunity to access online economic activities is only available to those women who are highly trained and well-educated. In addition, the result of the research may not reflect the barriers that women from different social classes and ethnic groups have faced in the achievement of economic empowerment online (Golzard, 2020). Thakur (2013) and Swierczek and Ha (2003) showed that women entrepreneurs lacked opportunities to start new businesses, comparing to men. The barriers also included discriminatory socio-cultural values and traditions, access to information networks and assistance and limited access to capital investment and also financial literacy.

Women who are involved in business are the new drivers for sustainable growth, and are the emerging stars of economies in developing countries (Hasin, Hasan and Musa, 2018). Empowering women is the most trenchant tool for evolution of the society as well as for poverty reduction. Developing entrepreneurship among women have proved its positive impact on women's empowerment in many countries (Hasin, Hasan and Musa, 2018)

Empowerment

As a concept, empowerment is connected to terms such as agency, autonomy, liberation, participation, self-confidence, mobilization, and self-determination (Ibrahim and Alkire, 2007). Empowerment is a process (Rehman, Moazzam and Ansari, 2020). Empowerment is a condition (of being empowered) (Akhter and Ward, 2009). Empowerment is a product (Akhter and Ward 2009). Its approaches are categorized into five main groups:

social, economic, educational, political, and psychological. Empowerment is divided into three levels (Malhotra and Schuler, 2005).

First level is individual level. Individual level is related to power within as an increased will for change, through an increase in confidence, assertiveness, aspirations and autonomy and power to as an increased capacity for change through access to income, assets, skills, and mobility. Second level is household level. Household level is related to the power over the obstacles that women face in relation to control over income and household decision-making. Third level is community level. Community level is associated with power with as an increased solidarity with other women through networks, joint actions or movements in support of women, or as acting as role-models for other women.

Women Empowerment

Women's equality and empowerment is addressed in Goal 5 of the 17 Sustainable Development Goals (SDGs). According to the UN (2017):

Women and girls, everywhere, must have equal rights and opportunity, and be able to live free of violence and discrimination. [...] Gender equality is not only a fundamental human right, but a necessary foundation for a peaceful, prosperous and sustainable world. Providing women and girls with equal access to education, health care, decent work, and representation in political and economic decision-making processes will fuel sustainable economies and benefit societies and humanity at large.

Achieving gender equality through women's empowerment is currently one of the major objectives included in the 2030 Agenda for Sustainable Development (United Nations (UN), 2015). There are six dimensions of women's empowerment for 2015 (Medina and Herrarte, 2020), reproductive health, labor market, participation in production activities, basic education, access to financial resources, and public life. Similarly, there is a fast-growing body of research that examines women's empowerment from a variety of perspectives.

1. Women empowerment simply means giving opportunities to women to enable them to be socially and financially independent (Banerjee and Roy, 2015).
2. Education, economic opportunity for women and their participation, access to financial services like bank account (Bushra and Wajiha, 2015).
3. Women's empowerment is a multidimensional concept that encompasses different aspects such as access to education, freedom to make vital decisions, labor market access, wages, and political participation, among others (Medina and Herrarte, 2020)
4. Three dimensions of women's empowerment: reproductive health, economic participation, and basic education (Medina and Herrarte, 2020)
5. Women's empowerment is conceived of as improving the ability of women to access the components of development, namely health, education, earning opportunities, rights, and political participation (Medina and Herrarte, 2020)

Hasin, F., Hasan, A. K. M. B and H. Musa (2018) described some challenging points for the strategic women empowerment model, such as economic development, increase legal support-access to justice, increased access and control over resources, minimize gender discrimination, ensure basic needs (nutrition, health, safety, sanitation, and housing),

increased political participation, educational development, and remove social cultural barriers (religious/language). Economic development is carried out through poverty reduction, entrepreneurship development, and ensure government support (entrepreneurial, skill development training, easy access to financial resources). Minimize gender discrimination is carried out through increase household control on decision making, minimize gender pay gap and discrimination, and establish equal property and land rights. Some most challenging points from previous research literatures for women empowerment (Hasin, F., Hasan, A. K. M. B and H. Musa, 2018) are economic development, increase legal support-access to justice, educational development, and minimize gender discrimination.

Women Empowerment in Indonesia

Women's economic empowerment through entrepreneurship is increasingly being recognised as significant to achieving the Sustainable Development Goals (SDGs) (Karki and Xheneti, 2018). The benefits of empowering women are not exclusive for the women. Economic growth poverty and gender inequalities are closely correlated to women's education. The rate of the whole country's economic system is growing by 0.3% when there is an increase of 1% in the number of girls who have accomplished secondary education that increased yearly percapita earning. So, if girls become educated, the entire country can hike themselves out of poverty more rapidly (Hasin, F., Hasan, A. K. M. B and H. Musa, 2018).

Medina and Herrarte (2020) are categorized dimensions of women's empowerment into four groups. Group 1 is countries with high levels in reproductive health and economic participation that should pay attention to education. Group 2 is countries with medium levels in all the dimensions of women's empowerment, especially in reproductive health and economic participation. Group 3 is countries with high levels in reproductive health and basic education, but low levels in economic participation. Group 4 is countries with low levels in all the dimensions of women's empowerment, especially in reproductive health and basic education. Indonesia is included in the cluster group 2 that country with medium levels in all the dimensions of women's empowerment, especially in reproductive health and economic participation.

CONCLUSION

The empowerment of women through entrepreneurship represents a powerful mechanism for fostering economic growth and achieving social transformation. It offers a pathway for women to break free from poverty, build confidence, and contribute to their communities in meaningful ways. However, the journey is fraught with barriers such as limited access to education, financial resources, and systemic inequalities, especially in developing countries. Addressing these challenges requires targeted policies and initiatives that not only support women in their entrepreneurial endeavors but also tackle the socio-cultural norms and structural barriers that limit their potential. In Indonesia, the significance of empowering women entrepreneurs cannot be overstated. Women-led businesses have shown immense promise in driving economic progress and reducing gender disparities, yet gaps in research and policy implementation persist. To achieve sustainable development, it is crucial to integrate women's empowerment into broader national and international strategies,

emphasizing education, financial inclusion, and gender-sensitive policies. By investing in women's entrepreneurship, society stands to benefit from their untapped potential, transforming communities and paving the way for a more inclusive and equitable future.

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