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Medan

The role of women in managing MSMEs in Medan city

Abstract

Women are often stereotypically perceived as the weaker sex, relegated primarily to the role of housewives. However, in reality, many married women successfully manage their own businesses while fulfilling their domestic duties. This study aims to explore the capacity of married women to balance their roles as housewives and entrepreneurs, focusing on aspects such as business challenges, capital acquisition, training, and business development. The research employs a qualitative approach, gathering data through interviews with seven married women who operate businesses in Medan City. These businesses are predominantly micro-enterprises, manageable from home, which allows the women to maintain their household responsibilities. The study reveals that for many of these women, business management is not merely a secondary role but, in some cases, becomes their primary occupation, making them key contributors to the family's economic stability. The results indicate that the informants generally finance their businesses using personal capital, with only one informant having previously utilized a loan from the BRI KUR program. Although none of the informants have received formal business training, they expressed a strong willingness to participate in training programs if the opportunity arose. Additionally, they are keen to expand their businesses through strategies such as product diversification and broader distribution channels. This study concludes that married women can successfully juggle the dual roles of housewives and entrepreneurs, whether as a supplementary or primary occupation.

Keywords: Women entrepreneurs, dual roles, micro businesses, business development, Medan City.

Abstrak

Perempuan sering dianggap lebih lemah dan terfokus pada peran sebagai ibu rumah tangga. Namun, banyak perempuan yang sudah menikah berhasil mengelola usaha sambil menjalankan tugas rumah tangga. Penelitian ini bertujuan untuk mengeksplorasi kemampuan perempuan yang sudah menikah dalam menyeimbangkan peran sebagai ibu rumah tangga dan pengusaha, dengan fokus pada tantangan usaha, modal, pelatihan, dan pengembangan usaha. Penelitian ini menggunakan pendekatan kualitatif, dengan wawancara terhadap tujuh perempuan yang menjalankan usaha mikro di Kota Medan. Usaha-usaha ini dapat dikelola dari rumah, memungkinkan mereka untuk memenuhi tanggung jawab rumah tangga. Hasil penelitian menunjukkan bahwa bagi sebagian besar informan, usaha mereka bukan hanya pekerjaan sampingan, tetapi menjadi pekerjaan utama yang mendukung ekonomi keluarga. Para informan umumnya membiayai usaha dengan modal pribadi, dan hanya satu informan yang pernah meminjam modal dari program KUR BRI. Meskipun tidak ada informan yang pernah mengikuti pelatihan usaha formal, mereka menyatakan kesediaan untuk mengikuti pelatihan jika ada kesempatan. Mereka juga tertarik mengembangkan usaha dengan strategi diversifikasi produk dan memperluas saluran distribusi. Penelitian ini menyimpulkan bahwa perempuan yang sudah menikah dapat menjalankan peran ganda sebagai ibu rumah tangga dan pengusaha, baik sebagai pekerjaan sampingan maupun utama.

Keywords: Pengusaha perempuan, peran ganda, usaha mikro, pengembangan usaha, Kota Medan





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1. Introduction

Micro, Small, and Medium Enterprises (MSMEs) is a sector that has a strategic role in national economic development, especially in creating jobs, reducing unemployment, and increasing people's income. In Indonesia, MSMEs continue to show positive developments from year to year. Based on data from the Central Bureau of Statistics (2024), the number of MSMEs increased significantly from 3,909,718 business units in 2020 to 4,181,128 in 2023 (Safariningsih et al., 2024). This increase reflects the dynamics and increasingly important contribution of MSMEs in supporting the national economy.

The Indonesian government has also shown a strong commitment to supporting the growth of MSMEs through various empowerment programs. Rifda (2024) noted that there are at least six forms of government support for MSMEs, including: Productive Presidential Assistance for Micro Enterprises (BPUM), People's Business Credit (KUR), training and competency development programs, halal certification and Indonesian National Standards (SNI), KUMKM Integrated Business Service Centers (PLUT), and digitization of MSMEs through government applications. In line with that, Sofyan (2017) emphasized that the large role of MSMEs in the national economy is inseparable from various affirmative policies designed to support the empowerment of this sector.

As one of the largest metropolitan cities in Indonesia, Medan City also shows significant MSME development. According to the Head of the Medan City Office of Cooperatives, SMEs and Trade Industry, Benny Iskandar Nasution, the number of MSMEs registered in the Cooperative and MSME Data Collection System (SIMDAKOP) application reached 38,343 business units by the end of 2022 (<u>Prokopim Pemko Medan, 2023</u>). Interestingly, this growth is not only dominated by male business actors, but also by women who are active and productive in developing various types of businesses.

Women's participation in the MSME sector not only reflects economic independence (Yastini et al., 2024; Tripathi & Singh, 2018), but is also a form of real contribution to family welfare and regional economic development. In a sociological context, women often fulfill a dual role: as housewives and business owners. This multifunctional role shows the capacity of women who are not only limited to the domestic sphere, but are also able to compete in the public sphere, including in the entrepreneurial world. Inspiring female figures such as Nurhayati Subakat (founder of Paragon) and Mooryati Soedibyo (founder of Mustika Ratu) are proof that Indonesian women are capable of becoming leaders and innovators in the business sector.

However, it cannot be denied that there is still a stereotypical view in society that considers women to only play a role as housekeepers. Juwairiyah et al. (2022) and Putri and Kusuma (2024) mentioned that the paradigm that marginalizes the role of women in the economic sector is still quite strong, where women are often considered not to have the responsibility or capability to help the family economy. This view has the potential to weaken women's enthusiasm and motivation for entrepreneurship, especially for those who are married and have large domestic responsibilities.

Based on this background, this study aims to examine the role of married women in managing MSMEs in Medan City, particularly in balancing their responsibilities as housewives and business owners. The research will review important aspects such as challenges faced, access to capital, and available training and business development opportunities. It is hoped that the results of this study can provide a comprehensive picture of women's contribution in the MSME sector and provide input for the formulation of policies on women's economic empowerment at the local level.

2. Literature review

2.1 The strategic role of MSMES in the national economy

Micro, Small, and Medium Enterprises (MSMEs) play a vital role in Indonesia's national economy. According to the Ministry of Cooperatives and SMEs (2023), MSMEs contribute approximately 60% to the national Gross Domestic Product (GDP) and absorb more than 97% of the workforce. This makes MSMEs the backbone of the economy, particularly in the post-COVID-19 economic recovery. In addition to being major employment generators, MSMEs serve as a vehicle for community-based economic development, especially in areas that remain underserved by large-scale industries.

Anjorin et al. (2024) and Xu et al. (2024) emphasizes the importance of MSMEs as economic shock absorbers during financial crises. Their flexibility and adaptability enable them to withstand economic fluctuations better than larger enterprises. Therefore, strengthening the MSME sector is not merely a short-term strategy but a crucial component of sustainable economic development (Sahoo et al., 2025). Government efforts to provide training, funding, and digital transformation for MSMEs are key drivers for the continued growth of this sector.

2.2 Government policies for MSME empowerment

The Indonesian government has implemented various programs and policies to support the development of MSMEs. One of the key initiatives is the People's Business Credit (KUR), which provides access to low-interest loans for MSME actors. Additionally, the Micro Business Productive Assistance Program (BPUM) has helped millions of entrepreneurs sustain their businesses amidst economic challenges. Rifda (2024) notes that these government initiatives have successfully reached vulnerable groups, including female entrepreneurs in the micro-business sector.

Beyond financial assistance, the government also strengthens the MSME ecosystem through training, mentoring, and digital business facilitation. Programs such as the Integrated Business Service Center (PLUT) and technology-based training enhance the competitiveness of MSME actors. Research by Hartono and Yuliani (2022) found that MSMEs that undergo structured training tend to be more innovative and are better equipped to expand their markets through digital platforms. These initiatives not only boost business capacity but also provide greater opportunities for women to engage in entrepreneurship.

2.3 Women's contribution to the MSME sector

Women play a significant role in the development of MSMEs in Indonesia (<u>Indriani et al., 2024</u>; <u>Sirad et al., 2024</u>). According to Chitsimran et al. (<u>2020</u>) around 50% of MSME actors in Southeast Asia are women, and this trend is on the rise. In Indonesia, many women utilize MSMEs as a means to earn additional income, support their household economies, and achieve financial independence. They are commonly engaged in sectors such as food and beverage, handicrafts, and services, which require modest capital but have promising market potential.

Uddin (2021) argue that women's motivations to enter entrepreneurship include economic necessity, a desire for independence, and the time flexibility offered by MSMEs. Furthermore, women's involvement in MSMEs promotes social empowerment, as they often form supportive business communities (Ogbari et al., 2024; Kandis et al., 2024). However, women entrepreneurs also face structural challenges such as limited access to capital, training, and market networks, which must be addressed to fully harness their potential (Ajiva et al., 2024; Ergün et al., 2025; Kalaivani et al., 2025).

2.4 Women's dual roles: Challenges and opportunities

Female MSME entrepreneurs often juggle dual roles as businesswomen and household caretakers. This dual responsibility requires exceptional time and energy management. Maheshwari et al. (2025) found that one of the main challenges for female entrepreneurs is balancing domestic duties with business operations. Nevertheless, many women are able to navigate these challenges by developing family support systems and adopting effective time management strategies (Langevang et al., 2018).

On the other hand, these dual roles offer unique empowerment opportunities. Women who run MSMEs often serve as role models in their communities, exemplifying economic resilience and responsibility (Arora, 2024). Inspirational figures such as Nurhayati Subakat (founder of Paragon) and Mooryati Soedibyo (founder of Mustika Ratu) demonstrate that Indonesian women can be successful business leaders without abandoning their familial roles. Yousafzai and Aljanova (2025) argues that strengthening women's capacity through entrepreneurship education can enhance household economic resilience and fortify community structures.

2.5 Gender stereotypes and the underestimation of women's entrepreneurial capacity

Despite the growing involvement of women in entrepreneurship, gender stereotypes and societal constructs continue to limit their participation. Juwairiyah et al. (2022) highlight that in many communities, women are still perceived as being suited primarily for domestic roles. This perception undermines women's confidence in starting or expanding their businesses and results in insufficient social support (Christodoulou et al., 2024; Saavedra, 2024).

These stereotypes are compounded by women's limited access to critical resources such as capital, business information, and training (<u>Thamae & Thaba-Nkadimene, 2024</u>). According to UN Women (2021), gender-based disparities in economic access remain a major obstacle to advancing women entrepreneurs. Hence, inclusive approaches in MSME empowerment are essential, including affirmative policies and targeted training programs that specifically support female entrepreneurs, particularly at the local level such as in Medan City.

3. Research methods

This study employs a qualitative descriptive approach aimed at exploring the dual roles of married women in Medan City who are engaged as MSME (Micro, Small, and Medium Enterprises) actors. The focus lies on understanding how these women manage their

responsibilities both as entrepreneurs and as members of a household, within a social context that often underestimates women's economic capacity. The research draws upon primary data gathered through in-depth interviews with selected informants. A total of seven female entrepreneurs, all of whom are married and own businesses in Medan, were chosen as key informants. The selection of these participants is aligned with the research objectives, which seek to challenge prevailing stereotypes about women's roles in the household and business domains. The qualitative nature of the study enables a deep exploration of experiences, motivations, and obstacles faced by these women in balancing their personal and professional identities (Boateng & Wittes, 2025). This method is particularly suited for revealing the nuanced social and cultural dimensions that influence female entrepreneurship, especially in a city like Medan that is undergoing rapid urban and economic transformation.

The technique for selecting informants in this study is based on the purposive sampling method, where participants are selected according to specific criteria that align with the research problem. All informants are married women actively involved in managing their own businesses, and reside in various districts within Medan. This decision is grounded in the understanding that married women often face more complex challenges due to societal expectations of their domestic roles. By focusing on this specific group, the research intends to capture the intersection of domestic responsibilities and entrepreneurial ambition, an area often overlooked in policy and academic discussions. The rationale for selecting seven informants follows the guidelines proposed by Martha and Kresno (2016), who emphasize two essential considerations in determining the number of informants: adequacy and relevance. Adequacy ensures that the data collected is sufficient to explore the phenomenon, while relevance ensures that each participant has direct experience with the issues being investigated. This approach helps maintain the depth and credibility of qualitative analysis, allowing the researcher to construct a comprehensive picture of the lived experiences of the participants.

Data collection was carried out through direct observation and semi-structured interviews with the informants (Yang et al., 2025). Interviews were conducted in a flexible yet guided manner, allowing the researcher to probe deeply into topics such as access to capital, business training, role expectations, time management, and personal motivations (Tabakakis et al., 2025). This form of data collection is particularly effective for revealing both the explicit and implicit factors that shape the behavior and strategies of female entrepreneurs. The use of observation also enriched the data by providing contextual insight into the business environments and daily routines of the informants. The triangulation of these two data collection techniques strengthens the validity of the findings, which are interpreted not only from the spoken narratives but also from observed behaviors and interactions within their socio-economic environments. Given the qualitative nature of the research, the emphasis is placed on the richness and relevance of information rather than on generalizability, in line with qualitative research traditions that value contextual depth over numerical breadth.

The data analysis process in this research follows the stages proposed by Sillero et al. (2025), consisting of data condensation, data display, and conclusion drawing/verification. During the data condensation phase, the researcher selects and simplifies key themes from the interview transcripts and observational notes. This involves organizing raw data into categories relevant to the study's objectives, such as challenges faced by women entrepreneurs, support systems, time management strategies, and perceptions of gender roles. Next, in the data display stage, these condensed themes

are presented in a structured narrative format, allowing patterns and relationships to emerge clearly. This visual and textual representation of data aids the researcher in identifying connections between various findings and guides subsequent analysis. The final stage involves drawing conclusions, where the researcher synthesizes the insights into meaningful interpretations that address the central research questions. This process is iterative and reflective, ensuring that the conclusions are grounded in the data and logically coherent with the broader theoretical framework presented in the literature review.

4. Results and Discussion

This study was conducted through in-depth interviews with seven married women entrepreneurs in Medan City between January 20 and January 31, 2025. These women, all of whom manage their own businesses, were selected to provide insight into how female micro-entrepreneurs balance their dual roles within the household and economic sectors. The profile of the informants reflects a diverse age range from 36 to 64 years old, with the majority engaged in the culinary sector—one of the most accessible and popular sectors for women-owned businesses in Indonesia. The year of business establishment among the informants ranges from 2000 to 2019, indicating both newly established and long-standing enterprises. Regarding business performance, their monthly revenue ranges between IDR 5 million to IDR 30 million, highlighting varying scales of operation. This profile underscores that women across different age groups are capable of building and maintaining sustainable businesses while also fulfilling household responsibilities. The profile of the research informants can be seen in Table 1.

In terms of business challenges, the informants generally did not report substantial structural barriers. However, market competition was consistently identified as a challenge that potentially threatens business sustainability. Interestingly, some of the women considered their business activities as secondary in nature due to the presence of a spouse who serves as the primary breadwinner. Others, however, especially those whose children had grown up or whose spouses were retired, expressed an intention to focus more seriously on business development. Importantly, all informants confirmed that managing both domestic roles and business operations was not perceived as a burden. Instead, they successfully managed their time and responsibilities, often integrating their businesses into their home environments. This supports prior literature suggesting that women entrepreneurs often engage in "home-based enterprises" to maintain flexibility and autonomy (Brush et al., 2009).

Concerning capital access, six out of the seven informants indicated that they started and sustained their businesses using personal savings or family funds. Only one informant (Informant 4) had ever accessed external financing through a government-backed microloan program, namely the Kredit Usaha Rakyat (KUR) from BRI, which she used in 2015 to strengthen her business. This finding aligns with prior research indicating that access to credit remains a challenge for many women entrepreneurs, who often rely on personal or informal sources due to limited collateral or bureaucratic barriers (OECD, 2019). Despite their financial constraints, the informants demonstrated strong resilience and creativity in maintaining business operations, often relying on word-of-mouth promotion and customer loyalty.

Table 1. Profile of research informants

No	Name	Interview date	Age	Goods Sold	Location	Year business started	Omset
1	Sulastri	Monday, January 20	52	Electricity tokens, aqua gallons, gas, etc	Jln. Jermal 7	2019	5-10 million
2	Tri Sismayati	2025	43	Breakfast	Jln. Jermal 7 Komplek Graha Jermal	2013	21-30 million
3	Rina	Tuesday, January 21	64	Daily necessities (soap, toothpaste, eggs, etc)	Jln. Jermal 10	2012	5-10 million
4	Winda	Wednesday, January 22	36	Food (risol, karipap, etc)	Jln. Megawati	2013	21-30 million
5	Lina Ardila	2025	54	Food (side dishes, pecel uleg, etc)	Jl. Turi	2010	21-30 million
6	Umilia	Friday, January 24	45	Breakfast dishes (lontong, nasi uduk, etc)	Jl. Pelajar depan SMA 5	2007	5-10 million
7	Anna	2025	48	Clothes Tailor	Jl. Pelopor Medan	2000	21-30 million

Source: Data processed

Regarding entrepreneurial training, none of the informants reported having received any formal business training from government agencies, non-governmental organizations, or other institutions. Nevertheless, the majority expressed interest in participating in such training if the opportunity arose. Exceptions were found among the older informants (over 50 years old), who were generally reluctant due to concerns about their capacity to absorb new knowledge and use digital tools. This highlights a critical gap in capacity-building programs for women entrepreneurs, particularly those in older age brackets, and underlines the need for more inclusive and age-appropriate training initiatives to enhance entrepreneurial literacy (ILO, 2020). The willingness of younger informants to receive training also indicates an opportunity for targeted empowerment programs, especially in the domains of digital marketing and financial literacy.

Finally, in terms of business development aspirations, most informants indicated a strong desire to expand their enterprises. Strategies mentioned include leveraging online delivery platforms such as GrabFood, GoFood, and ShopeeFood (mentioned by Informant 2), as well as establishing additional outlets in new locations (Informants 4, 5, and 6). Others, such as Informants 3 and 7, showed interest in diversifying their product offerings to reach new market segments. However, Informant 1 expressed no current plans for expansion due to personal limitations, including working alone and age-related concerns. These findings suggest that while motivation to grow is prevalent among female entrepreneurs in Medan, it is often constrained by individual capacity and lack of external support. Therefore, providing strategic mentoring and scalable support models is essential to help women entrepreneurs translate their ambitions into concrete growth plans.

5. Discussion

In Indonesia, it is generally common for women to be involved as micro, small, and medium enterprises (MSMEs) actors. However, the businesses they operate are often limited to activities that can be managed from home. This is primarily because, as women and especially as housewives they are expected to perform domestic duties. Hasugian and Panggabean (2019) and Atoillah et al. (2024) explained that women's roles in the MSME sector are commonly associated with trade and small-scale processing industries such as food stalls, small shops, food production, and handicrafts. These types of businesses can typically be run from home, allowing women to balance entrepreneurial activities with their domestic responsibilities. Similarly, in this study, the informants manage homebased enterprises, such as selling breakfast dishes or offering tailoring services.

Most women entrepreneurs are categorized as micro-scale business actors. As stated by Teten Masduki, Indonesia's Minister of Cooperatives and MSMEs, based on data from UN Women in 2023, one in three women globally are engaged in microenterprises. However, their average earnings tend to be lower than those of men. Despite this disparity, women often take over the role of primary breadwinner, especially in situations where their husbands are unemployed. For example, Informant 5 operates her business not as a supplementary income, but as the family's main source of livelihood due to her husband's unemployment (Fauzan, 2024).

Running a business is rarely without challenges. Informant 7, for instance, shared that the most difficult issue she faces is dealing with customer dissatisfaction especially when complaints are expressed in harsh language or aggressive tone due to unmet expectations in her tailoring service. Surya (2021) also notes that MSMEs frequently encounter both internal and external obstacles. Many of them struggle to grow and eventually go out of business. The findings of this study show that married women, despite their dual roles, are capable of managing their business while maintaining their duties as homemakers. This is consistent with Sadilla and Yulianingsih's (2023) study on the multi-roles of women traders in Tengger, which showed that housewives can simultaneously succeed as entrepreneurs.

All informants in this study stated that they funded their businesses independently, without government or external support. Only Informant 4 reported having received a loan of IDR 15 million in 2015 through the People's Business Credit (KUR) program from BRI, which significantly helped increase her business capital. Riawan and Kusnawan (2018) argued that the amount of capital directly influences business income and that credit facilities can significantly assist entrepreneurs in expanding their capital base.

Entrepreneurial training is a crucial factor in the development of MSMEs. Research by Hardana et al. (2022) demonstrated that training in business management, digital marketing, and financial recording significantly contributes to the growth of culinary MSMEs in Padang Sidimpuan. However, the informants in this study reported that they had never received any formal training from any institution. Even so, most of them expressed willingness to participate in training programs if such opportunities arise. Exceptions were found among older participants (aged 50 and above), who expressed reluctance due to perceived difficulties in adapting to new knowledge and technology.

Each entrepreneur undoubtedly aspires to grow their business. The informants in this study also expressed a strong desire to develop their enterprises if given the opportunity. For instance, Informant 3 hoped to expand her business through product

diversification by offering a broader variety of items in her shop. Informant 7 had similar plans not only providing tailoring services but also selling fabric and sewing supplies. The effectiveness of diversification strategies in enhancing business performance has been confirmed by Nuswantoro et al. (2024), whose study found that such strategies successfully supported business development at Rumah Kreatif Sleman.

Meanwhile, Informants 2, 4, 5, and 6 intended to expand their market reach through broader distribution channels to increase sales. Expanded distribution networks have been proven to positively influence business revenue. This is supported by the findings of Arif and Sismar (2024), which indicated that distribution channels had a significant impact on sales volume at Toko Sinar Aneka in Sorong, Southwest Papua.

To sustain business growth, MSME actors must continually improve their product and service quality to ensure customer satisfaction. Agustini et al. (2023) emphasized that MSME players in Medan City should continuously evaluate the quality of their offerings to meet customer expectations. Furthermore, business owners must remain vigilant about competition in order to gain a competitive advantage, which is crucial for long-term sustainability.

6. Conclusion

The findings of this study reveal that women who simultaneously serve as homemakers and micro-entrepreneurs in the city of Medan demonstrate a commendable ability to balance their dual roles. While many initially engage in entrepreneurial activities as a secondary endeavor, for some, these businesses have become the primary source of household income particularly in circumstances where their spouses are unemployed or retired. This reinforces prior observations regarding the pivotal economic role that women often play within the family unit. As their businesses evolve, various challenges inevitably emerge, such as increasing market competition or customer dissatisfaction. Nevertheless, the informants exhibit resilience and perseverance in navigating these challenges. Most of the businesses operated by these women fall under the category of micro-enterprises, requiring relatively modest capital, which is generally sourced from personal savings. Only one informant reported having accessed external funding through the People's Business Credit (Kredit Usaha Rakyat/KUR) program provided by BRI. Furthermore, none of the informants had ever received formal business training from any external institution. However, the majority expressed a strong willingness to participate in such training should the opportunity arise, recognizing its potential benefits for improving their business acumen and performance. Additionally, the informants conveyed an eagerness to expand their enterprises through various strategies, including widening distribution channels and implementing product diversification, as adaptive measures to enhance competitiveness and ensure the sustainability of their businesses.

7. Theoretical and Practical Implications

7.1 Practical implications

The findings of this study have several practical implications for women entrepreneurs, particularly in the context of their roles as primary or supplementary contributors to family economic needs. Despite the fact that many of the informants are homemakers, the research highlights their significant contribution to household income, illustrating that

women can balance both domestic responsibilities and entrepreneurial endeavors. These women manage to support their families economically, demonstrating resilience and the ability to fulfill multiple roles effectively. This presents an important opportunity for policymakers and local governments to recognize the potential of women entrepreneurs and provide them with more structured support. The study also reveals that women entrepreneurs are eager to enhance their business skills, with many expressing an interest in business training programs. This desire to improve their businesses further underlines the importance of offering relevant educational and capacity-building initiatives that empower women to scale up their operations. Therefore, the government and other relevant institutions should actively create opportunities for women entrepreneurs, such as offering low-interest loans, providing targeted business training, and facilitating access to resources that can support business growth. By supporting these women, businesses can transition from micro-enterprises to small and medium-sized enterprises (SMEs), fostering sustainable economic development in cities like Medan and contributing to broader economic stability.

7.1 Theoretical implications

From a theoretical perspective, this research underscores the need to refine the definitions and classifications of micro, small, and medium enterprises (MSMEs), particularly in the context of female entrepreneurship. Existing theories surrounding the role of women in the economy often overlook the complexities of their dual responsibilities as both homemakers and entrepreneurs. This study contributes to the broader understanding of MSMEs by exploring the various factors that influence the growth and sustainability of businesses led by women, including capital, challenges, training, and development. By emphasizing the significant role women play in the economic development of regions like Medan, this research calls for the expansion of theoretical frameworks that address the unique experiences of women entrepreneurs. These frameworks should incorporate factors such as access to financial resources, social and cultural barriers, and opportunities for skill enhancement. Additionally, the research highlights the importance of integrating gender-specific factors into economic development theories to better reflect the realities of female entrepreneurs. Understanding these dynamics is essential for formulating policies that promote gender equality and economic empowerment, ultimately contributing to more inclusive and sustainable economic development across Indonesia.

8. Limitations and directions for future research

This study has certain limitations, primarily in terms of the scope of the research question, which only focuses on the ability of women to balance dual roles in managing a business. Future research could expand the scope of the investigation by exploring broader aspects, such as the role of women in managing small and medium-sized enterprises (SMEs) and their potential contributions to the economic growth of Medan. This would offer a more comprehensive understanding of how female entrepreneurs, beyond their ability to juggle domestic responsibilities and business management, can influence regional economic development.

Furthermore, another limitation of this study is that the businesses owned by the informants are primarily micro-enterprises. For future research, it would be beneficial to include a broader range of business types, not limited to micro-enterprises but also

encompassing small and medium-sized enterprises (SMEs). By including businesses of varying scales, researchers could examine the challenges and opportunities faced by women in managing different levels of business, thus providing insights into how women entrepreneurs can scale their operations and the specific barriers they encounter at each stage of business growth. This broader approach would contribute to a deeper understanding of the dynamics of female entrepreneurship and its role in driving economic development.

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