

# Womenpreneur On Economic Development in the Digital Economy Era

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#### Abstract

The role of women in the economic field can be the main actor and this makes it one of the potential things in micro business activities. Developments in the digital era during the pandemic have encouraged Womenpreneurs to be able to develop their businesses and businesses by conducting online marketing. The digital economy is believed to be able to answer the challenges of developing economic development which until now has not been stable. This digital economy comes with many opportunities to answer existing problems. Based on the results of empirical studies, it was found that there are factors that encourage women to become womenpreneurs, namely: economic factors and independence factors. As the level of participation of womenpreneurs in the digital economy era progresses, there are also challenges, namely the gap in mastery of technology. Another form of problem is creativity and readiness to face digital change. Therefore, more womenpreneurs must be involved so that an increase in participation in digital economy education is needed.

# **INTRODUCTION**

The increase in technological development is accompanied by an increase in the digital economy as a whole in Indonesia so that it has an impact on increasing the national economy [1]. The development of the world of technology is getting sharper which requires a person to be more skilled in its use. Technology is a science that studies skills in creating tools, processing methods, and object extraction [2] to help complete the branch of knowledge and skills in understanding a communication tool in the form of information technology that competes in the world through various sectors.

The role of the digital economy provides hope amid difficult conditions, and has strong resilience in times of recession [3]. Digital economic transformation is

an important thing to do immediately. The development of the MSME economy and the creative economy has long been proclaimed to be the main pillar of the economy. This issue started from the era of President Abdurrahman Wachid (UMKM), Susilo Yudyono (Kreatif), to President Joko Widodo who currently also relies on it as a force in the Indonesian economy. The government's vision under President Jokowi was to place Indonesia as the largest digital economy country in Southeast Asia by utilizing local products and actors. The President has a mission that Indonesia will create 1,000 Technopreneurs, with a target volume of E-Commerce market of USD 130 Billion, to become ASEAN's largest economy by 2020[4]. Currently E-Commerce is no longer just a place for selling or trading for MSMEs, but also includes the ability to introduce and promote products, develop product quality and packaging, even improve payment and purchase method [5].

The journey of the economy in Indonesia has not escaped its ups and downs. This had an impact on the long journey towards a modern economy. Through the digital economy, it is hoped that it will be an answer to the challenges of unstable economic development in the country. The digital economy presents many opportunities when the four previous eras (the era of agricultural society, the era of post-industrial revolution machines, the era of oil hunting, and the era of multinational corporate capitalism) were considered unable to answer existing problems [6].

The Covid-19 pandemic has had a major impact on the sustainability of both large-scale and MSME business activities. The decrease in turnover and the uncertainty of results caused many business actors to close their businesses due to restrictions that required all activities to work from home. One form of utilizing information and communication technology is by utilizing social media as a forum for trading activities [7]. Information and communication technology is developing rapidly changing the way people do business and conduct transactions. Thus emerging transactions known as "e-transaction", "e-commerce" and "e-business". Business people are required to be aware and capable of technology as an effort to maintain their business activities.

The role of women in the economic field can be the main actor and this makes it one of the potential things in micro business activities [8]. There are several causes that make women more conscientious in doing everything

including economic activities such as being easier to get along with so it is much easier to get customers. *Womenpreneurs* is defined as a woman or group of women who starts, manages and operates a business enterprise. Womenpreneurs are generally small entrepreneurs and are mostly engaged in the manufacturing sector[9]. In the digital era, women are faced with a number of problems such as skills gaps and the field of the digital economy in terms of creativity and readiness for changes in the digital economy.

Developments in the digital era during the pandemic have encouraged Womenpreneurs to be able to develop their businesses and businesses by conducting online marketing. There are several advantages to doing business marketing online, namely the ease of distributing information. This convenience becomes more practical so that consumers can receive the information they need quickly and precisely about the goods and services they need.

## **METHODS**

# Steps of the Systematic Literature Review Method

The study uses the Systematic Literature Review method in several web research journal databases used to search for articles on relevant research [10]. The Systematic Literature Review method is a term used to refer to a particular research or research methodology in the development carried out to collect and evaluate related research and focus on a particular topic. Systematic Literature Review has the principle that research methods summarize the results of primary research to present facts that are more comprehensive and balanced. The steps for carrying out a Systematic Literature Review are as follows: Identify research questions; Develop research protocols; Determine the location of the research results data base as a search area; Selecting relevant research results; Choosing quality research results; Data extraction from individual studies; Synthesis of research results (funnel plots and forest plots);

## a. Search Procedure

When Conducting Research using the Systematic Literature Review method, the steps are carried out is the first to identify search research questions related to finding relevant sources related to womenpreneurs on the development of the digital economy. The search for data or literature sources was carried out by electronic search using the following databases: Google Scholar, Ebsco-host, Cambridge Journal, Oxford Journal, Sage Journal, Scientific Electronic Library, Taylor & Francis, and PubMed. Furthermore, the keywords used are as follows: womenpreneurs, digital economy, digital economy development, womenpreneurs social media, women entrepreneurs use social media, entrepreneurs during the Covid-19 pandemic.

#### b. Selection Procedure

The literature to be analyzed has the following criteria to fulfill:

- 1. Rolewomenpreneurs
- 2. Women Entrepreneurs during the Covid-19 Pandemic
- 3. Empirical studies with quantitative and/or qualitative types;
- 4. The research subjects are women / womenpreneurs

Abstracts in the literature obtained from electronic searches and according to keywords, are then read to determine whether they are appropriate and match the predetermined criteria

# c. Analysis Procedure

At this stage the author examines the literature review in detail and in depth to get important findings/core. So that the important points from several research results, the results of sources extracted and packaged into topics of discussion that are more dense and do not contain bias are important key research results. Information written includes about the author, research location and year of publication of the article, subject characteristics, objects and findings (research conclusions). Then the data obtained were compared, while the intervention design and the results of each literature were analyzed. Descriptive analysis was carried out to obtain information from each literature.

#### RESULTS AND DISCUSSION

# a. Womenpreneurs

Entrepreneur is often interpreted as someone who starts a business. The number of women in business activities has increased significantly[11]. Womenpreneurs are known for their involvement when making decisions about

managing their business independently. In addition, they also make an important contribution to economic growth and reduce poverty. Female MSME actors are also known as womenpreneurs [12]. The term refers to a woman who has her own business or business. Womenpreneurs are women who have an interest in business, like to innovate, start or adopt business activities [13].

The role of women is equal to that of men in Indonesia, even in various opportunities in government as well as education and career. Meanwhile, Indonesia's economy is supported by Micro, Small and Medium Enterprises (MSMEs), almost 60% of MSMEs in Indonesia are owned by women [14].

There are 11 factors that influence women entrepreneurship, but the most influencing factors are family support, motivation and interest. The existence of womenpreneurs is not a taboo thing nowadays because there are many women who have proper education and are focused on the future. One option for a woman who has worked by becoming an entrepreneur so as not to reduce time for the family. Through family support and high interest, it motivates women to become womenpreneurs [15].

The existence of the digital economy era is an opportunity for women who have limited time but want to be productive and become entrepreneurs. Use of ecommerce when marketing and selling products [16]. Through this opportunity, it can be a good prospect for women to develop themselves and earn additional income. The form of women's participation is not only in the domestic sector but in trading activities and being in power. As a form, most businesses are managed by women and many are in the form of creative industries.

## b. Digital Economy

The digital economy is "economic activities carried out by individuals or groups, whether in the form of formal businesses, public service agencies (government), or certain economic sector communities, in a specific way using the internet through telecommunication devices (fixed/mobile) to conduct financial transactions. , goods and services, which run on technology products commonly called digital business or E-Commerce with its entire ecosystem [17].

The digital economy is believed to be able to answer the challenges of developing economic development which until now has not been stable.[18]This

digital economy comes with many opportunities to answer existing problems. There have been many developments in the digital economy in big cities [19]. Forms of trading in daily needs that are only marketed conventionally are now carried out digitally. As a form of digital trading such as traveloka, Go-jek and Blibli which are now growing. Ease of trade transactions for people who are consumers no longer mess around with time and costs.

The development of the digital economy in Indonesia is inseparable from technological developments and has an impact on national economic development. Through the use of technology, it provides convenience in making decisions and the right targets when carrying out economic transactions. The large potential for developing the digital economy owned by Indonesia has a significant impact on the economy. Apart from being increasingly familiar to business actors, and optimistic future projections, economic digitalization continues to be developed even quickly and massively by both the private sector and the government [20].

There are several mentions of popular words for women's gender and the entrepreneurial profession, such as: womanpreneur, mompreneur, and ladypreneur. However, whatever the popular name is attached to the naming of women business people, it returns to the goal of how to achieve success and contribution to women's business. The involvement of womenpreneurs at the MSME business level in Indonesia, which has been able to survive during the economic crisis, has proven to be quite large, so its existence is worth developing[21].

A recent survey was conducted by the Mastercard Index of Women Entrepreneurs and managed to reveal that Indonesia is among the top 10 countries in the category of Women's entrepreneurial activities surpassing that of men in various sectors such as education, business, professional and financial services. This achievement should not have been separated from the role of the government and the policies of public entities which are getting better at responding to the emancipation of women, while at the same time explicitly implying that women have the potential to be successful and financially independent in the eyes of the world [22].

Women play an active role in fulfilling family needs so that there is an

increase in family welfare. Although there are often debates between classical and contemporary scholars. The fourth phase (4.0) has brought digitalization and automation of the integration of the internet with manufacturing [23]. In the era of the industrial revolution 4.0, everyone has conveniences such as access to work online[24]so that the wife can work without having to neglect the role of the household. In line with the development of information technology, housewives carry out multiple roles, both as housewives and womenpreneurs or mompreneurs. In addition, increasing womenpreneurs can help maximize harmony in the household because they have received the blessing of their husbands. They use time to play a role in these two domains, so they must be able to manage how they interact, behave and position themselves.

Based on the results of empirical studies, it was found that there are factors that encourage women to become womenpreneurs, namely:

- 1. economic factor; women's desire to get additional results as a way to help meet daily needs and family.
- 2. independence factor; the desire of women to work independently by opening a business without depending on the income of their husband or anyone else [20].

Based on Permen No. 2 of 2016, the State Ministry for Women's Empowerment intends to empower women. Awareness of the role of women in all aspects including the economy is increasing and experiencing social change in society. The form of women's participation through MSMEs is a way to build the economy.

In 2018 data obtained as many as 64 million MSMEs, of which 60% of the total number are managed by women. In addition, during the Covid-19 pandemic, positive changes were found for women's TPAK. Based on the results of the interview, Head of BPS Suhariyanto said, "TPAK rose 0.24% to 67.77%. This amount is compared to the August 2019 period which was 67.53%. TPAK According to gender, the male labor force has decreased, but women have increased. This means that in the midst of Covid-19, women were not working and were not in the labor force, now they are entering the world of work." [25]

The development of digitalization has created new breakthroughs in the economic field [26], that is, in business to business, business to customer

interactions. Competition for MSMEs that is getting tougher in terms of the Digital Economy has become evident with the development of technology, therefore MSMEs must really pay attention to this phenomenon and know and master digital marketing related to the Digital Economy. Digitalization makes it easier for entrepreneurs to introduce brands and market their products. If in the past it was difficult to find suppliers, now almost all goods are easy to find on electronic trading platforms [27].

As the level of participation of womenpreneurs in the digital economy era progresses, there are also challenges, namely the gap in mastery of technology. According to research by Sandri and Hardilawati (2019), in this digital era, women face several problems, both working women and housewives. The problem of the digital skills gap between women and men is a problem faced. Women are seen by men only as consumers in this era because women are only users of existing services. Another form of problem is creativity and readiness to face digital change. Therefore, more womenpreneurs must be involved so that an increase in participation in digital economy education is needed.

Empowerment is a process of improvement that starts from each individual as an effort to help himself so that he is able to meet his own needs, especially the most basic needs and is able to find solutions or problems that bind him. Women should have the courage to start empowering themselves by making revolutionary efforts such as having time management, adding insight into information, knowledge and skills related to their rights and obligations as women and increasing understanding of personal health, both physical and mental [28].

The millennial generation has a more qualified readiness than others when facing changing times accompanied by technological developments including the application of the digital economy. The womenpreneurs in the millennial generation are driving MSMEs in an effort to enter the digital economy and the explosion of the elderly in the next 30 years. By working hard supported by fulfilling the success factors for the role of womenpreneurs, they will get the best results in the future. In addition, Indonesia is entering the era of the ASEAN Economic Community (AEC) so that the movement of resources and products/services will become transparent and encourage us to further improve our capabilities and skills to survive in the digital economy era [29].

Utilizing the Instagram platform is one of the ways that womenpreneurs do. They keep abreast of trends based on customer interests and innovate when sharpening creativity through product improvisation. The form of innovation that womenpreneurs have so that they can continue to exist in the world of entrepreneurship is manifested through many new business opportunities. In addition, honing creativity when producing products, promoting products and applying online marketing strategies are included in the articulation of the innovations they have.

## **CONCLUSION**

The digital economy is believed to be able to answer the challenges of developing economic development which until now has not been stable. This digital economy comes with many opportunities to answer existing problems. Based on the results of empirical studies, it was found that there are factors that encourage women to become womenpreneurs, namely: (1) Economic factors; women's desire to get additional results as a way to help meet daily needs and family. (2) independence factor; the desire of women to work independently by opening a business without depending on the income of their husband or anyone else.

The womenpreneurs in the millennial generation are driving MSMEs in an effort to enter the digital economy. Utilization of technology, especially Instagram, is used to identify and take advantage of developments in consumer trends. In this process they brand themselves as inspiring entrepreneurs and brand their products/services with the aim of capturing and exploiting bigger business opportunities. They use their foresight to carry out detailed analysis regarding the market segmentation they are targeting through digital marketing that focuses on visualizing Instagram content.

As the level of participation of womenpreneurs in the digital economy era progresses, there are also challenges, namely the gap in mastery of technology. The problem of the digital skills gap between women and men is a problem faced. Women are seen by men only as consumers in this era because women are only users of existing services. Another form of problem is creativity and readiness to face digital change. Therefore, more womenpreneurs must be involved so that an

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