

Entrepreneurial Learning for Women Entrepreneurs: Hijab Fashion Industry

Salma Azzahra and Wawan Dhewanto
Entrepreneurship and Technology Management Research Group,
Institute Teknologi Bandung, School of Business and Management,
West Java, Bandung, Indonesia

Abstract: Women have a lot of potential that can be empowered so that they can contribute to a nation's development. Over time, the space and opportunity for women to show their existence more wide open so it can easily distribute their potential and talents. One of the ways to empower women without leaving their duties, functions and roles in household is through entrepreneurial activity. Supported by the development of technology and globalization, many women are now decided to become entrepreneurs. Women entrepreneurs have a very important role in economy development in Indonesia. Therefore, it is important to recognize the effective entrepreneurial learning process for women. This process can be delivered to women to increase a number of women entrepreneurs. This study was conducted using qualitative approach to gain deep understanding about the motivation and barrier factors of women to become entrepreneurs and to determine the most appropriate entrepreneurial learning process for women especially in hijab fashion industry. The results of this study show that the women motivations become entrepreneurs are: passion role model; social motive; own income; own business. The barrier factors that are faced by women entrepreneurs namely: Limited knowledge; skilled workers; product marketing; time management; capital. In addition, the entrepreneurial learning process for women entrepreneurs starts from spouse permission or family. In overcoming the barrier and developing their business, women learn the knowledge of entrepreneurs by learning from the expert, experiences, educational background, entrepreneurship training and seminar, organization and community gathering to overcome the obstacles and assistance from big company.

Key words: Women entrepreneurs, motivations factors, barrier factors, entrepreneurial learning, organization and community gathering

INTRODUCTION

In this globalization era, women are more easily to develop their capabilities and skills. Due to a change of culture, development in the field of education, technology and the presence of greater opportunity. In the economic field, many new Indonesian female entrepreneurs are born. The majority of these women entrepreneurs are in a micro, small and medium enterprises. Based on data obtained from the ministry of cooperatives and small medium enterprises in 2011 of the 52 million SMEs in Indonesia, 60% of businesses run by women. Thus, women entrepreneurs give significant contribution in terms of job opportunities and innovations that have an impact on the growing prosperity of a country (Tantasuntisakul *et al.*, 2015). Women entrepreneurs also have a major role in the economic development of a country (Hin *et al.*, 2015). It should be appreciated by all parties in increasing the number of women entrepreneurs in Indonesia. One of the

attempts that can be done to increase the number of women entrepreneurs in Indonesia is through the process of formal and informal learning.

Women entrepreneurs have significant differences motivations, target orientation, conditions and challenges with men entrepreneurs (Brush, 1992). One of them is the obligation of married women is to take care of the household. So, it needs a more in-depth and specific research to learn how successful women entrepreneurs in pioneering and growing the business. It is expected to increase the number of new women entrepreneurs in Indonesia who are successful in both business and household. Therefore in the present study, the researchers tried to find the motivation, barrier and entrepreneurial learning process in women who have been successfully involved in business. The research questions from this research are: why do women want to be an entrepreneur. What are the barrier factors in conducting entrepreneurship for woman. How does the process of entrepreneurial learning for women. From this

research, it is expected to be a reference as resource materials of entrepreneurship training for other women so that they can be motivated and learn to build a successful business.

Literature review: Entrepreneurship is an activity that can give advantages for person who conduct the business and also give opportunities for unemployed (Maina, 2014). Based on Churchill entrepreneurship is “the process of uncovering and developing an opportunity to create value through innovation and seizing that opportunity without regard to either resources (human and capital) or the location of the entrepreneur-in a new or existing company”. Entrepreneurship is an unlimited activity, can be conducted in everywhere, anytime and anyone by both man and women. Along with the development of technology and communication, almost every home in the cities of Indonesia has a connection to the Internet. This affects easily in managing and organizing everything from home, including in managing a business. This opportunity is widely seen by the public as an opportunity to start small businesses and organize work from home and have an impact on increasing the number of people who began the business of the house, especially women.

Women entrepreneurship is one of the averments from women empowerment, especially in terms of economic independence (Dajani and Marlow, 2013), increase self-confidence and self-efficacy (Ganapathy and Mayilsamy, 2013). Women choose to conduct entrepreneurship because they can still work while taking care of their households. Furthermore, entrepreneurial activity which is carried out can be a solution to achieve a balance between taking care of family life and work (Hughes, 2006). Now a days, more women decide to become home-based entrepreneurs, especially after the development of communication technology as a tool that can help women in doing business at home. Through the women entrepreneurship program, it will be able to increase productivity, develop talent and to have extra income. However not all women who started the business are capable to survive for a long time, many of them stopped their business. Many women cease their business caused by many things, ranging from lack of motivation, difficulty in balancing their time between work and family and other obstacles.

Woman’s motivations to become entrepreneurs are different with the motivation of entrepreneurs in general (Aramand, 2012). Based on previous research conducted by Wilson *et al.* (2007), self-capability is one of the great factors in encouraging women to become entrepreneurs than men. One of the motivations of women to become

entrepreneurs is flexibility so that they still have work-life balance, desire autonomy (Lewis, 2006), sense of achievement and self-esteem (Carter and Cannon, 1992). After having the motivation, there are several ways to learn entrepreneurship for woman. There are three ways in entrepreneurial learning (Petkova, 2009). First, is to plunge into the business world and run the business which is commonly referred to as “learning by doing”. Second by joining the training and tutoring specifically on entrepreneurship. The last is learned by performance error.

Women as mothers have an important role in nurturing, educating and raising children. Meanwhile, women also have to take care of all the needs of family simultaneously. In their activities in taking care of the household, there is any free time every woman especially if they have a household assistant. The free time would be better if it is used with more productive activities one of them is an entrepreneurial activity. With higher educational backgrounds and areas of expertise they have before marriage can be developed through the activities of home-based entrepreneurs so that the role of women in household work and child care can still be handled. From these conditions, Bruni *et al.* (2004) in his study claimed that women entrepreneurs has a dual role and a more challenge for women how to balance household with the business which they conduct.

MATERIALS AND METHODS

In this study, researchers used a qualitative approach to collect data in more detail and depth about why women are motivated to become entrepreneurs and entrepreneurial learning process of women entrepreneurs. In exploring the data, selected methods of in-depth interviews and observations as both of them are appropriate methods to obtain more detailed data with a limited number of participants (Fatoki, 2014). This method was chosen because it has advantages in explore the idea of the participants more specific. By using interviews, researchers also can hear participant’s intonation and see their gesture (Shneiderman and Plaisant, 2005). All data collected is analyzed by the method of coding and created a model of entrepreneurial learning for women, especially in hijab fashion industry.

Hijab fashion industry was choosen because based on data from the ministry of industry, it is known that 30% of small and medium enterprises is hijab fashion industry and able to contribute 50% of the state creative industry revenue. Based on the previous research conducted by Ettl and Welter (2010), it is known that women entrepreneurs are generally only being able to expand

their business in a few years. Therefore, the respondents in this study were selected based on the existence of a business that has stood for >5 years and has >8 employees based on the statement by Hornaday and Aboud (1971) note that one of the definitions of a successful entrepreneur is “a man or woman start a business where none existed before which have at least 8 employees and which had stood at least 5 years”. In the present study, researchers conduct in-depth interviews with ten successful business women in the field of hijab fashion industry.

RESULTS AND DISCUSSION

Motivation of women entrepreneurs: From the results of in-depth interviews conducted, it can be seen several motivations of women to start the business, namely:

Passion: Passion is one of the motivations that lead a person to start a business (Thorgren *et al.*, 2014). Almost all participants stated that their passion towards fashion made them decide to become entrepreneurs in the hijab fashion because they want to conduct business happily and comfortable. Furthermore, this study support the statement by Dalborg *et al.* (2015) which states that although women are motivated to run a business out of passion but they still take into account the risk factors so that they are thinking of starting a business cautiously.

Role model: Role model is one of the important factors that make a person motivated to become entrepreneurs (Auken *et al.*, 2006). Based on the results of in-depth interviews, a lot of participants are motivated because they have a role model. The interesting thing from this study is the participants have a role model derived from the figure of their parents or close relatives who have been successful in business. Thus, the role model participates, support and assist them in running their business. This reinforces the statement by McClell *et al.* (2005) which stated that the family is one of the motivations for starting a business.

Social motives: The purpose of the social motive of this research is similar to the social entrepreneur but only on a small scale. Women entrepreneurs decide to become an entrepreneur is not only to gain benefit themselves but would like to give benefit to the surrounding environment (Fiske, 2004). The participants usually more interest to employ and help other women. They tend to cooperate and employ women as to maintain the trust of their husbands and they feel more secure and comfortable working among women.

Own income: Having own income means that they want to be independent. The entire participant is a married woman and their husbands are actually able to meet their basic needs. However, having their own income makes them feel more independent and is able to help more people without having to rely on the husband's income.

Own business: Some participants said that having their own business is the biggest desire. Especially after getting married, they find it easier to divide their time between the family businesses than if they work in an office. In addition, Bennett and Dann (2000) stated that having their own business give the freedom to determine their working style and the way they take a risk and their own decisions.

Barrier factors for women entrepreneurs: In running the business, both women and men entrepreneurs generally will face many challenges and barriers. However, women entrepreneurs who have been married faced more challenges and barriers rather than single entrepreneurs. Based on the result of in-depth interviews, there are several barrier factors that are faced by women entrepreneurs, namely:

Limited knowledge: Women entrepreneurs have a dual role in business and household management as well. This condition makes woman takes more effort to get more information about their business. Starting from production process information, information to obtain good quality of raw materials an up-to-date model and exhibition also information about entrepreneurial training to improve their abilities to organize and manage their business.

Skilled worker: One of the factors that determine the products quality derived from skilled workers. Although, the production process using good materials, however the worker cannot work skilfully, the final products are still not good enough. Almost all of the participants stated that they are difficult to find skilled workers. Moreover, women tend to use feelings to make decisions in recruiting their workers. Therefore, when women find skilled workers but they felt uncomfortable, the women tend not to recruit them.

Marketing products: In the era of rapid growth of communication technology, there are many ways for women entrepreneurs to market their products. Almost participants use the internet and social media. Unfortunately, this use has not been optimal for women.

In fact, some of the participants had difficulty in learning the internet and other social media. So, they choose the path of offline stores to market their products. Whereas through conventional stores, they are more difficult to expand their target market and require greater costs to market their products.

Time management: One of the reasons why women conducting entrepreneurship is to empower their skills and talent while still be able to take care of their family. Unfortunately, women are difficult to manage the time between family and business. The time management requires greater efforts. This is certainly not experienced by male entrepreneurs who could more focus on business because the household is given entirely to women. Difficulties in arranging time usually appear in emergency conditions such as when their child is sick or another family interest. At that time, women tend to be more compromising their business and focus to take care of their family.

Capital: Almost all entrepreneurs are having trouble getting capital assistance both women and men. However, for some capital loan assistance, nowadays women entrepreneurs are more difficult to get capital support than male entrepreneurs. One of the reasons is because women are more difficult to provide loan guarantees (collateral). Women would be more difficult to obtain capital loan assistance when their run new venture. However, when the venture runs a few years, the opportunity to get the funding becomes larger.

Entrepreneurship learning of women entrepreneurs: From interviews that have been conducted to the ten participants, it is known that before starting to learn the business an entrepreneur, especially women should have a strong motivation and a clear reason why they want to start a business. Then, they will ask for opinion to family or husband. From the interviews, it can be seen that the family and those closest are supporting and determinant factors of a woman to decide to become entrepreneurs (McClelland *et al.*, 2005). After having the motivation and the support of those closest then they looked for an appropriate business idea to run. Women begin looking for ideas start from the closest environment, passion, hobbies, phenomenon and trends. In obtaining capital, more women entrepreneurs are not willing to take high risks so they relied on their own capital and assistance from their husband or family. In learning how to conduct the entrepreneurial itself, the contribution from

the closest people and family become the most important factors. There are several ways to learn entrepreneurship for women.

Learning from expert: The problems faced when doing business in general are unexpected and unpredictable things. So when facing several obstacles, one of the ways to do is to consult the experts in the field such as senior entrepreneurs, entrepreneurship training mentors, academics (professors), a friend of the family and even profession. Expert entrepreneurs have a different way of thinking and business strategies rather than general entrepreneurs in running their business (Cook and Yamamoto, 2011). Therefore, their suggestions can help women entrepreneurs solve their problems. From this research, it is known that women entrepreneurs need support from other persons especially business expert.

Learning from experiences: Experiences in conducting business make women entrepreneurs learn many things. Started from women are learning where to buy the product materials how to measure the price of product and the profit. Then they can learn how to market and trade the products. In addition for all participants they also learn autodidact from their experiences when facing some problems such as what they should do what the next step is and making a decision while they are running their business.

Formal educational background: All of the participants stated that the educational background is an important factor in shaping the mindset of making a decision in addition to advice and input from others. Entirely stated that with the educational background they have they can choose and decide which advice can be applied in their business and what should be done to solve a problem. In addition, people with higher education level at least can minimize and avoid the possibility of deception.

Entrepreneurship training and seminars: Besides actively participating in communities and organizations, entrepreneurial training activities also turned out to be one of the ways to learn and develop the business. From the entrepreneurship training, motivation for running a business re-emerged and is eager to conduct business. Besides that, entrepreneurial training can be used as a first step to conduct entrepreneurial activity (Azzahra and Dhewanto, 2015), give the knowledge necessary to run a business and how to deal with problems that arise daily.

Joining entrepreneurs community and organizations: When women entrepreneurs are getting business ideas,

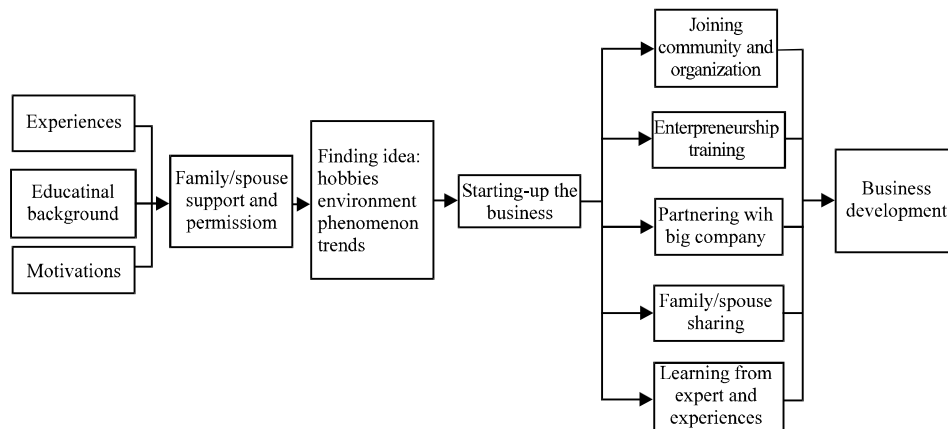


Fig. 1: Women entrepreneurship learning

capital and began to run the business they will join the entrepreneur's organization and community. Those communities are the source of knowledge in learning business. Meetings which are scheduled each month become a necessity for them. Knowledge gained from the activity of members of the community and the organizations are: Sharing the experience with senior businessman; obtaining information about fashion trends that will come out; knowing where to buy cheap and good raw materials; agreeing to the price of goods so that there is fair competition among traders.

Partnering with big companies: Several participants are partnering with state-owned companies. This is one of the ways to learn the business for women entrepreneurs and business development. Some advantages gained when women entrepreneurs in partnership with the company (for example, state-owned enterprises) are: obtaining capital; getting the chance of market expansion; getting entrepreneurship training and seminars; getting relationships and networking for business. From the experiences of the ten participants, entrepreneurship learning process can be described as seen in Fig. 1.

Figure 1 describes how women learn entrepreneurship starting from their motivations, experiences and educational background. After having the motivations, they ask for advice and permission to their parents or spouse. They said that if they didn't get the permission, they would not be an entrepreneur. After having the permission, then they try to find the idea of product and opportunity for their new venture. Women start from the simplest and nearest thing to find the idea of product, while men entrepreneurs have more difficulties to find the product or services to provide (Watson and Newby, 2005). After having the idea they try to find the place that is near from their family to keep balancing

between business and family. For the basic knowledge, women entrepreneurs gain from their educational background especially in managing financial, marketing and management aspects, sharing with the expert such as consulting the problem to the senior in the field of business, lecturers, entrepreneurship trainers and professional consultants, family sharing and the last is from entrepreneurship training. All of knowledge will give contribution to develop their business.

CONCLUSION

From this research, the women motivations become entrepreneurs are: passion; role model; social motive; own income; own business. In running the business, women face several obstacles such as: limited knowledge; skilled workers; product marketing; time management; capital. In overcoming the obstacle and developing their business, women learn the knowledge of entrepreneurs by learning from the expert, learning from experiences, educational background, entrepreneurship training and seminar, organization and community routine gathering to overcome the obstacles and assistance from big company. To overcome the problem, especially for balancing between business and family women entrepreneurs need assisted by family, friends and spouse. By through all these processes, women entrepreneurs can survive and grow their business.

LIMITATIONS

The results of interviews show that women avoid to taking high risks and while running their business they need support from their family. This research was conducted with ten participants in hijab fashion industry that all of them are already married. For the future research, it should be taken more participants and learn how women learning entrepreneurship in another

business field. This research can give practical implication for women who want to be an entrepreneur especially in hijab fashion industry by following the step of entrepreneurial learning model.

REFERENCES

- Aramand, M., 2012. Women entrepreneurship in mongolia: The role of culture on entrepreneurial motivation. *Equality Divers. Inclusion Int. J.*, 32: 68-82.
- Auken, V.H., P. Stephens, F.L. Fry and J. Silva, 2006. Role model influences on entrepreneurial intentions: A comparison between USA and Mexico. *Int. Entrepreneurship Manage. J.*, 2: 325-336.
- Azzahra, S. and W. Dhewanto, 2015. Entrepreneurship training for community in rural area: Motivation and knowledge of entrepreneurship. *Adv. Sci. Lett.*, 21: 1858-1862.
- Bennett, R. and S. Darn, 2000. The changing experience of Australian female entrepreneurs. *Gender Work Organiz.*, 7: 75-83.
- Bruni, A., S. Gherardi and B. Poggio, 2004. Entrepreneur-mentality, gender and the study of women entrepreneurs. *J. Organizational Change Manage.*, 17: 256-268.
- Brush, C.G., 1992. Research on women business owners: Past trends, a new perspective and future directions. *Entrepreneurship Theor. Pract.*, 16: 5-31.
- Carter, S. and T. Cannon, 1992. *Women as Entrepreneurs: A Study of Female Business Owners, their Motivations, Experience and Strategies for Success.* Academic Press, London, England,.
- Cook, P. and R. Yamamoto, 2011. Inside the mind of the expert entrepreneur: The explorer's view of strategy. *J. Manage. Strategy*, 2: 77-77.
- Dajani, A.H. and S. Marlow, 2013. Empowerment and entrepreneurship: A theoretical framework. *Int. J. Entrepreneurial Behav. Res.*, 19: 503-524.
- Dalborg, C., V.Y. Friedrichs and J. Wincent, 2015. Risk perception matters: Why women's passion may not lead to a business start-up. *Int. J. Gender Entrepreneurship*, 7: 87-104.
- Ettl, K. and F. Welter, 2010. Gender, context and entrepreneurial learning. *Int. J. Gender Entrepreneurship*, 2: 108-129.
- Fatoki, O., 2014. Student entrepreneurs on university campus in South Africa: Motivations, challenges and entrepreneurial intention. *Mediterr. J. Soc. Sci.*, 5: 16-100.
- Fiske, S.T., 2004. Intent and ordinary bias: Unintended thought and social motivation create casual prejudice. *Soc. Justice Res.*, 17: 117-127.
- Ganapathy, S. and C. Mayilsamy, 2013. Empowering women on rural entrepreneurship: A study. *Int. J. Retailing Rural Bus. Perspect.*, 2: 370-374.
- Hin, C.W., W. Tantasuntisakul and F.M.A. Isa, 2015. Comparison of factors influencing Malaysia and Southern Thailand women. *Aust. J. Basic Appl. Sci.*, 9: 134-139.
- Hornaday, J.A. and J. Aboud, 1971. Characteristics of successful entrepreneurs. *Personnel Psychol.*, 24: 141-153.
- Hughes, K.D., 2006. Exploring motivation and success among Canadian women entrepreneurs. *J. Small Bus. Entrepreneurship*, 19: 107-120.
- Lewis, P., 2006. The quest for invisibility: Female entrepreneurs and the masculine norm of entrepreneurship. *Gender Work Organiz.*, 13: 453-469.
- Maina, S., 2014. The role of entrepreneurship education on job creation among youths in Nigeria. *Int. Lett. Soc. Humanistic Sci.*, 15: 87-96.
- McClelland, E., J. Swail, J. Bell and P. Ibbotson, 2005. Following the pathway of female entrepreneurs: A six-country investigation. *Intl. J. Entrepreneurial Behav. Res.*, 11: 84-107.
- Petkova, A.P., 2009. A theory of entrepreneurial learning from performance errors. *Int. Entrepreneurship Manage. J.*, 5: 345-367.
- Shneiderman, S.B. and C. Plaisant, 2005. *Designing the User Interface. 4th Edn.*, Pearson Addison Wesley, New York, USA,.
- Tantasuntisakul, W., F.M. Isa and N. Yamaqupta, 2015. Factors influencing southern thai women entrepreneurs success. *Aust. J. Basic Appl. Sci.*, 9: 140-145.
- Thorgren, S., C. Nordström and J. Wincent, 2014. Hybrid entrepreneurship: The importance of passion. *Baltic J. Manage.*, 9: 314-329.
- Watson, J. and R. Newby, 2005. Biological sex, stereotypical sex-roles and SME owner characteristics. *Int. J. Entrepreneurial Behav. Res.*, 11: 129-143.
- Wilson, F., J. Kickul and D. Marlino, 2007. Gender, entrepreneurial self-efficacy and entrepreneurial career intentions: Implications for entrepreneurship education. *Entrepreneursh. Theor. Pract.*, 31: 387-401.