

A STUDY OF WOMAN ENTREPRENEURS IN MANADO

PENELITIAN TENTANG PENGUSAHA WANITA DI MANANDO

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ABSTRACT:

Entrepreneurship is in all areas of our life. Entrepreneurs play a key role in economic growth and job creation of a country. Successful women are becoming more prominent in our society. Woman entrepreneurs had become the contributors to today's business. Not much is known about what make woman entrepreneurs gain success in their entrepreneurial process. Qualitative methodology was used to conduct this research. Descriptive-exploratory study which used to explore key factors that motivated woman become entrepreneur and the challenges and problems faced by woman entrepreneurs. "Social situation" as the population. In-depth interview were used in observation to collect some important information from business owner. The result is key factors that motivated woman in Manado become an entrepreneur which are business capital, desire for independent, business opportunity, family business, hobby, perspective, larger income, inspiration, level of education, work environment, self esteem, family environment and neighborhood. Besides, woman entrepreneurs still faced challenges and problems regarding on time management, competition, customer satisfaction, marketing strategy, innovation, financial management and employee training. To deal those problems is only comes as a result of initiatives by the woman entrepreneur herself.

Keywords: Entrepreneurship, Woman Entrepreneur, Key Factors, Challenges and Problems

ABSTRAK :

Kewirausahaan menjadi bagian dalam semua bidang kehidupan kita. Pengusaha memainkan peran penting dalam pertumbuhan ekonomi dan penciptaan lapangan kerja dari suatu negara. Kesuksesan wanita-wanita pengusaha semakin lebih menonjol dalam masyarakat kita. Pengusaha wanita menjadi kontributor dalam bisnis pada saat ini. Tidak banyak yang mengetahui tentang apa yang membuat pengusaha wanita mendulang keberhasilan dalam proses kewirausahaan mereka. Metodologi kualitatif digunakan dalam melakukan penelitian ini. Penelitian deskriptif-eksploratif digunakan untuk mengeksplorasi faktor-faktor kunci yang membuat wanita termotivasi menjadi pengusaha dan tantangan dan masalah yang dihadapi oleh pengusaha wanita. "Situasi Sosial" sebagai populasi. Wawancara mendalam digunakan dalam observasi untuk mengumpulkan beberapa informasi penting dari pemilik bisnis. Hasilnya adalah faktor utama yang memotivasi wanita di Manado menjadi seorang pengusaha adalah modal usaha, keinginan untuk mandiri, peluang bisnis, bisnis keluarga, hobi, perspektif, pendapatan yang lebih besar, inspirasi, tingkat pendidikan, lingkungan kerja, harga diri, lingkungan keluarga dan lingkungan. Selain itu, pengusaha wanita menghadapi tantangan dan masalah tentang manajemen waktu, kompetisi, kepuasan pelanggan, strategi pemasaran, inovasi, manajemen keuangan dan pelatihan karyawan. Pemecahan untuk masalah tersebut berasal dari inisiatif wanita pengusaha sendiri.

Kata kunci : kewirausahaan, wirausaha wanita, faktor kunci, tantangan dan masalah.

1. INTRODUCTION

Research Background

The entrepreneurial activities have played an important role in promoting economic and social development. The person that doing entrepreneurship is called entrepreneur. Nowadays, word "Entrepreneur" be most popular in our society. Entrepreneur not only reach benefit for personal, but also make a good impact and benefit for society. Entrepreneur plays a key role in economic growth and job creation of a country. To be considered a successful entrepreneur these days could mean many things, but mostly it requires a degree of ambition and a positive result.

Women entrepreneurs have become important players in the entrepreneurial landscape. Although the number is still small as compared to businesses owned by men, this is encouraging as it shows that women no longer adhere to the stereotype that only men can be wage earners in the family. Besides numerous obligations assigned to women including reproductive chores, such as childcare and doing house work, women can find success through their own businesses.

In general, fifty years ago, a woman graduated from high school, got married, had children, and stayed at home and woman entrepreneur were either divorced, widowed, or at home with small children starting their business out of financial necessity. Some issues showed there are major factors that constrained women from business venture; mostly gender-based discrimination, lack of shared support, limited or no access to information, not enough education & training facilities, lack of trust in capabilities and access to resources. Besides that, family background, education, desire to independent, motivation, economic factors maybe can be the trigger for women becomes entrepreneur.

Recently, interest in female entrepreneurship has increased significantly in Indonesia (as in many other developing countries) among policy makers, academics and practitioners in Indonesia. This year, the Indonesian government, i.e. the Ministry for Women Empowerment in cooperation with the Ministry for Cooperative and SMEs, has launched several initiatives to promote women entrepreneurs.

Nowadays, women in Manado started to run new business and be an entrepreneur. Slowly but sure, some woman entrepreneurs in Manado started reach success. In some organizations in Manado, usually we can find that the company leader is a woman. There are problems and challenges faced by women entrepreneurs in their entrepreneurial process. Fought out all of those facts, women entrepreneur has their own way and story. They have a lot experiences how they reached success as an entrepreneur and as a housewife.

Research Objective

The objectives of this research are to identify:

- 1. Key factors that motivate woman in Manado become entrepreneur.*
- 2. Problems and challenges that faced by woman entrepreneurs in Manado.*

Theoretical Framework

Entrepreneurship

Entrepreneurship refers to conceiving an opportunity to offer new or improved good or services, showing the initiative to pursue that opportunity, making plans, and mobilizing the resources necessary to convert the opportunity into reality. Sometimes entrepreneurship can be found within existing organizations, a phenomenon that is often referred to as intrapreneurship (Dyck and Neubert, 2009).

Entrepreneur

According to Bygrave and Zacharakis (2008) Entrepreneur is the person who destroys the existing economic order by introducing new products and services, by introducing new methods of production, by creating new forms of organizations, or by exploring new materials

Woman Entrepreneur

Pareek (1992) define woman entrepreneur as a female who plays a captivating part by repeatedly interacting and keenly adjusting herself with financial, socio-economic, and support spheres in society. Women entrepreneurs around the world are major contributors to the economy, as they are making a difference in the socio-economic arena. They contribute numerous ideas and a great deal of energy and capital resources to their communities, and generate jobs as well as create additional work for suppliers and other spin-off business linkages.

Entrepreneurial Process

According to Carol Noore cited by Bygrave (1996: 3), the entrepreneurial process begins with innovations. Innovation is influenced by various factors both from the private and outside private, such as education, sociology, organization, culture and environment. These factors form the locus of control, creativity, innovation, implementation, and growth which later developed into a great entrepreneur. Internally, innovation is influenced by factors that came from individuals, such as locus of control, tolerance, values, education, experience. While environmental factors from affecting them role models, activities, and opportunities. Therefore, developing into an entrepreneurial innovation through a process that affected the environment.

Motivation

According to Kendra (1999), motivation is the force that initiates, guides, and maintains goal-oriented behaviors. It is what causes us to take action, whether to grab a snack to reduce hunger or enroll in college to earn a degree. The forces that lie beneath motivation can be biological, social, emotional, or cognitive in nature. According to instinct theories, people are motivated to behave in certain ways because they are evolutionarily programmed to do so

Concept of Key Success Factors

As Grunert and Ellegaard (1992:1) explained, the actual key success factors on a market, and those key success factors perceived by decision-makers in companies operating in the market, will be different. The major immediate causes of success on any market are the value perceived by customers in a business's products, and the costs (relative to competitors) incurred in producing this value. How good a business is in creating customer value at low costs will depend on skills and resources of the company.

2. RESEARCH METHOD

Types of research

This research uses Qualitative research.

Place and Time

This research was conducted in Manado from July-September 2016. And this research regarding the woman entrepreneurs as the informant..

Research Procedure

There are some steps that have been done to conduct this research:

1. Study about qualitative method and entrepreneurship materials, especially women entrepreneurs from secondary data like journals, articles and books.
2. Collecting data from Manado Magazine and Newspaper of Manado about women entrepreneurs in Manado.
3. Choose the women entrepreneur as potential respondents to be interviewed. Contact them and make appointment.
4. Devise the questions for the interview
5. Conduct grand-tour observation while doing in-depth interview with the informants to get information.
6. Doing analysis while collecting the data.
7. Doing final observation and interviews to do data triangulation and complete the materials.
8. Re-checking all the interview and observation results
9. Writing results

Population and Sample

The population in the research is the woman entrepreneurs in Manado. The sample in this research is consisting of 10 informants, the sampling method is purposive sampling. The purposive sampling was applied in this research regarding to obtain information according to criteria.

Qualitative Data Analysis

According to Hair et al (Money, A, H., Page, Mike & Samouel, Phillip 2007:292), there are several steps in qualitative data analysis, such as;

- a. **Data Collection** is the process where the researcher find information or data from any kind of source such as books, internet website and gather deeper information from the informant.
- b. **Data Reduction** involves selecting, simplifying and transforming the data to make it more manageable and understandable.
- c. **Data Display** helps qualitative researches to organize information and view it in a way that enables them to identify linkages and develop explanations that relate their findings to existing theories.
- d. **Drawing and Verifying Conclusion** drawing conclusion involves deciding what the identified themes and patterns and how they help to answer the research question. Verification involves checking and re-checking the data ensure the initial conclusions are realistic, supportable and valid.

3. RESULT AND DISCUSSION

Result

Informant 1

The first respondent is informant 1, she is a young woman entrepreneur. Informant running business in tailoring service, she sewing based on order and design from costumers. Attire that sewing by informant consist of gown, trouser, dress, skirt, etc. This business was established since 2010. Previously, this business ran by her mother in 1997. Informant chose to continue her mother business because she has a hobby in sewing and her mother taught her. Informant had a figure that inspired her to become an entrepreneur, she is Carmanita (Indonesian designer). Informant got support from families, especially her mother in running her business. Informant 1 said become an entrepreneur more profitable better than an employee. The reasons are she can manage her time, not tied up with work time, and creative with her hobby. Informant 1 said the goals in her life are continue and developing her mother business, also become a popular designer. During running the business, informant faced some challenges and problems. Informant said there are many competitors in same business field in Manado, so the informant must be able to compete. Furthermore, informant often faced the customer that was unconvinced with her ability, because they considered her experience was still lacking. Addressing some of the constraints she was always impatient, attempted gives good services to the customer and never give up. Informant always got motivation and support from her mother. She hopes her business becomes bigger, developing her skills in sewing and open her own boutique in the future.

Informant 2

Informant 2 is a student in a bachelor degree, who runs a business in bakery. D'Ja Bakery offered products in the form of cakes and bread that applied the pre-order system in sales. This business was established in 2010. Informant runs her business with her mother. The informant has a hobby in baking like her mother and wished continued her mother's business. Informant 2 said she learned a lot from her mother's experience in running the business. From a young informant already has a dream of becoming an entrepreneur, so she took major in economic at college. Informant 2 chose to become an entrepreneur because from the first she did not want to become an employee. Informant explained being an entrepreneur, she is free to set her own time and free from rules. Talking about challenges and problems, informant 2 said that large of public still not known about her bakery. This is probably due to the place of production and sales only in her house. Responding to this, the informant began to introduce her products by offering to her friends at the gatherings and doing marketing trough social media. Informant also plans to open a bakery shop located in the center of Manado city. Besides that, other challenges faced by informant are ability to compete with existing competitor and managing her time. Informant 2 hoped she could develop the business, so it could generate a lot of profit.

Informant 3

Informant 3 is a woman entrepreneur who was an employee formerly, then decided to resign and run a business. The name the business is Berkat Mas Store, located at Bersehati Market. The store sells needs of basic food ingredients. This business was established 1979 that ran by her parents in law. Before married informant 3 worked as a bank employee, after that informant resigned to keep focus take care her children. Afterward, the informant began to help her parents in law in business. This business was a family business that was handed down by parents in law of informant. Informant 3 said that she got capital and support from her family, especially husband. According to the informant, being an entrepreneur more profitable better than an employee. Informant can spend a lot of time with her family and could see her children growth by her own self. Talking about challenges and problems, informant 3 said according to her experience as a retailer the biggest challenge is to retain customers. Furthermore, informant 3 said that the problem is facing some customers who take the stuff with debit or credit system, so she should set a good financial system. Other challenges faced by informant are competition and

responsibility managing time between business and family. Addressed those challenges and problems informant make efforts to keeping the stability of price and maintain a good relationship with customers. Informant 3 hoped the business can be forwarded by her children.

Informant 4

Informant 4 is a housewife who had experiences work as an employee. The business of informant 4 is a home industry—chocolate snack, named Chokolava. At this time, chocolava has been popular snack in Manado. She started this business in 2015. In the past, informant 4 is an employee, who worked at a company that sells woman's cosmetics. Over the past few years of being an employee and got many experiences, informant 4 decided to resign. After that, she started thinking to open a new business. When researcher asked about her motivation started run a business, informant 4 said that she wants to develop her business idea. According to the informant, some reasons she started run a business which is an uncomfortable work environment when she worked as an employee. Also her husband asked her to resign and focus of take care their children. In addition to being an employee at a company, most of its requirements must reach the undergraduate education. Informant just completed her education at high school and still plan to go to College. Informant 4 explained her husband gave her the business capital. Her husband always gives her motivation and support. The problems and challenges are faced by informants in carrying out the business are introduced the products to the community, dividing time taking care of the family especially her son, the emergence of new competitors offering the same products. Informant said that she always keep trying make a new innovation of the product. Informant 4 runs her business at her house, lucky to the informant because she can control the business while taking care her son. Informant hopes her products become more popular and accepted by the people of Manado. She also has the plan to open franchise from her business.

Informant 5

Informant 5 is an entrepreneur in fashion sector and also a housewife. Informant is a fashion designer that had own bridal store. The business name is Fei's Design was established in 2010. At the beginning of running the business, the informant only served sewing clothes in accordance with customer orders, but now her business flourishes until the informant has a bridal. Informant offers service in tailoring, buy or rent clothes, and wedding package. Since teenager, informant had a hobby in designing and sewing female clothes. She took her bachelor as fashion designer. Informant has a goal in life to be successful in career and family. Also informant want to expand the business. Informant 5 said that she was inspired by Anne Avantie, she wants to be a successful designer like her. Informant 5 said that she prefers to be an entrepreneur rather than an office worker because the informant could freely set the work time. Furthermore, the informant could be creative with her hobby in sewing. Informant runs the business with her own capital. Informant explained that support and motivation from her husband are important for her in running the business. Financial management of the business is regulated and controlled by her husband. Nowadays in Manado, there are many bridal and sewing services. Informant 5 explained she should make a plan to compete with the competitors. She also needs to do more marketing techniques in developing the business. Sometimes there are customers who rent clothes and not refunded. Informant said that she always gives the best masterpiece to customers to make them satisfied. Every time there is a complaint from customers about the results of the seams, she always fixed it. Dividing time between family and business is one of the challenges that faced by the informant.

Informant 6

Informant 6 is a housewife who works as a sports instructor. Gym fit's is the name of the business, started at the beginning of 2014. This business offered sport services to customer. Fit's Gym is a fitness center, as well as serving the aerobic and zumba exercise classes. According to informant, it was started from her hobby in sport and then she tried to develop her hobby into the business. In addition, at that time the informant noticed that business opportunity of sport center in Manado is still wide. Informant also want to have her own income with her business, she wanted to prove that woman could gain success in business. Informant 6 said her family, husband and children always support in running her business. Her husband gave her the money capital for started business. Informant opined with having own business and own earnings, she will feel proud of herself. In addition, she would feel be more appreciated by other people with her successful business. Informant said she wants to get larger income, beside income that given by her husband. Informant defined that the challenges she is facing is about compete with the competitors in same business sector. Problems that faced by informant also about managing her time for her husband and business. Besides that, according to the informant sport facilities in her sport center still not complete. She realized need to add more facilities to make customer more satisfy. Full facilities support will make customer feel comfortable and not moves to another gym center.

Informant 7

Informant 7 is a woman who runs a retail business. The name of the business is Aneka Plastik. Informant opened a store that sells many various of plastic, which are the plastic bag, plastic food equipment, and many plastic tools. The informant is the plastic distributor in Manado city, her business already popular. The business was established in 2014 with her husband, after 6 months her husband gives full responsibility to her for continue and running the business. Informant distributed her product extend to outside Manado. Informant 7 sees the competition in Manado is still in low level. The informant came from a family which basically already dabbled in the business world. The informant said the experiences of life that stick with the business world encourages the informant became an entrepreneur. According to the informant at the first running this business, the business capital got from her husband. The informant has an educational background up to the level of senior high school after that decided to married. Informant chose open a business as a distributor of plastic because she saw the business opportunities in Manado. The problems and challenges faced by informant come from the managing of time. The informant said being an entrepreneur and also a housewife, make her difficult for dividing her time. Informant realized a lot of her time spent in running the business. Another problem, as stated by informant 7, is assertive to employees and customers. Many customers indebted in buying the products and difficult to be billed. Furthermore, her employees need to be training how to servicing customer in the store. Sometimes there are customers that complaint with services in store. Addressed these things, informant always provide directions to the employee for the better services. Informant 7 explained that customer loyalty, high of market demand, ability to compete, making her business goes on. Support from her husband is also very influential in the course of her business. Informant said although the competition in this business is still in the low level, she should make a business plan for future. Additionally, the informant hoped that his business still exist, opening branches outside Manado, and be continued by her children.

Informant 8

Informant 8 is a woman entrepreneur who runs her business with her husband in food sector. The name of her business is *Christine Klappertaart*. She has experience working in tourism sector outside Manado and started her first *Klappertaart* (a coconut-based food from Manado) business in Bandung. At first, she sold her products by order. Then, we she moved back to Manado, her hometown, she wanted to lift-up the original products from Manado. She also sells her products in many big stores in Manado with more variants than her competitors, like chocolate flavor,

durians flavor, original, Klappertaart Pie and *Klappertaart Susen* cake. At first, she started this business from her hobby and to spend the spare time. She wants to be success as housewife and as an entrepreneur. Informant thinks women could compete in business. Everything depends on how they run and develop their business. Informant 8 already becomes a speaker in some entrepreneurship trainings held by government of Manado. Informant got support from her family, especially her husband. Her husband is also a businessman. Capital support and mental support given to her husband when will started her business. Being an entrepreneur is not thought of before by the informant. See the business opportunities that exist in the city of Manado, she tried to develop it. The result, until now the business still running, even the product of her business has been very popular. As pointed out from the interview about the challenges and problems, she is used to face an opposition from people of Manado who argued that *Klappertaart* should be original without additional modification. At that time, she persisted that an entrepreneur should follow the trend, market demand and doing some modifications. She is focusing in modification of *Klappertaart* product, doing innovation, joining cooking class, reading sources from the internet and practice diligently. Persistence, family support and keep doing innovation made her stood firm till now. She explained that to be successful, an entrepreneur must create excellent product which are included: material, packaging, good quality and marketing. When she was being asked about her expectation for her business and carrier, she said that she has not satisfied yet with what she has been doing. She still has plan to develop her business by open her many own store that sell original products from Manado.

Informant 9

Informant, 9 is a woman entrepreneur who runs a business in culinary. She has a café located in Mega Mas area. Besides running her business, informant 9 has profession as a psychiatric specialist. Informant also a lecturer at Faculty of Medical. Adoen Café is a restaurant that offered many kinds of Minahasan Food and also a coffee house. This business started in 2010 which was originally located at informant's house. Later, in 2014 relocated in Mega Mas area. According to informant that women are surely able to compete in the business world, all depends on the intentions and the hard work. When the researcher asked the about her motivation become an entrepreneur, informant explain that seeing her relatives got success in business make her want to have a business. Besides that, the informant would like to have a larger income. The reason she chose to become a doctor while a business woman because the informant is the type of person who doesn't like to be ruled. Informant 9 explained this business runs by herself and her sisters. When the researcher asked about the challenges and problems faced during being an entrepreneur, informant explained that is dividing time between her profession as a doctor and controlling the business. Informant said working as a doctor while taking care of the business makes her very busy. Informant explained, in running her business, she should able to compete because around the place of her business there are many competitors.

Informant 10

The informant 10 is a young woman, 22 years old and recently had studied dentistry. This business was established in 2016 that offered modern drinks. The business name is My Secret Drink, located in Mega Mall Manado. Informant makes innovation in the packaging of the products. Informant packaged her drink products in unique bottle and straw. Informant 10 said her goals in her life, become a successful dentist who helping people and has a great business. Informant explained the reason she becomes an entrepreneur because she has a big passion in business and there is no someone that inspired her to become an entrepreneur. Family and environment always support her in business. She got financial capital support from her parent. Informant 10 completed her education up to high school level. Then, she attended studies in the Faculty of dentistry. Another reason, according to the informant is in running own business, she is the boss.

Furthermore, she could manage and control her own time. When researcher asked about challenges and problem, informant explained that in business she should able to compete with competitor, managing the time between business and her study, marketing her product to gain more customers. The informant always applied a healthy competition in the business. In addition, informant used social media to introduce the products to the wider community. For the problem of time management, she is currently hiring employee to work and help her handle the business. Informant said that great support and motivation from her parents also influential in the course of business. There are ten woman entrepreneurs be interviewed in this research as the informants. All the informants have different type of business sector. From the interview with all the informant 1-10, the result shows that woman motivation to enter into business has many different factors. After analyzed the informants with question related to factors influence woman become an entrepreneur, the result shows that business capital support from family and other money facilities, desire to be an independent person, there is a business opportunity, continued family business, hobbies, perspective to have own business, the larger income being an entrepreneur, inspired by figure, the level of education, work environment, self esteem, family environment and neighborhood has significant influences. In the entrepreneurial process, all the informants face problems and challenges. After analyzing the informants with question related to problems and challenges in their entrepreneurial process, the results show that managing time between business and personal schedule, compete with another competitor, keep customer loyalty and satisfaction, marketing strategy for the business, keep doing innovation, good financial plan and management and training to improve productivity and behavior of employee are the mainly problems and challenges.

Discussion

Key Factors that Motivated Woman become Entrepreneur

Listyawan Ardi Nugraha (2011:9) stated business capital is money used as a staple (parent) to trade, took the money, and so on; property (money, goods, etc) which can be used to produce something which adds to wealth. Capital in this sense can be interpreted as the amount of money used in carrying out business activities. Informant 3, 4, 6, 7 and 10 explained the one that motivated them to start a business due to capital in the form of money. Support of capital obtained from the people closest to them. Informant 3, 4, 6 and 7 got their capital from their husband. Their husbands give responsibility to them to use the money to get a benefit and develop the business. Informant 10 got business capital from her parents. Her parents gave her some money and asked her to use that money to do business. According to (Steinhoff & Burgess (1993:6), why someone has desire in entrepreneurship: the desire for higher income, the desire for a more satisfying career, the desire to be self directed, the desire for the prestige that comes to being a business owner, the desire to run with a new idea or concept, the desire to build long term wealth, the desire to make a contribution to humanity or to a specific cause, the desire for independent. It is shown from informant 3, 4, 5, 9 and 10 that the desire for independent motivated them started their own business. Informant 3 and 4 explained with ceased to be an employee and start working for them self, they have a lot of time to spend with their family and take care of their children. Informant 2, 5, 9 and 10 also explained they can work without being bound by the rules and their desire not to be determine by others are attained. The desire for higher income motivated informant 6, 9, and 10 become an entrepreneur. Informant 6 said, although she already married she wants to get her own income. She wants to get another income, besides granted from her husband. Same as informant 6, informant 9 also wants to get larger income from her business. Besides got a salary from her profession as a doctor, she wants to earn some extra income. Whereas informant 10 explained, she got money from her parents monthly. But in running her business she wants to get income for her own allowance. Schwartz (1992) stated business opportunity is a chance/the right time that should have been taken/utilized for an entrepreneur to get profit. To capture the business

opportunities need hard work and sacrifice. Without the hard work and courage take the risks then the chances it will just as the odds are constantly drifts without producing anything. The desire to start a new business and become an entrepreneur could arise due to new business opportunity. According to informant 4, 6, 7 and 10, they started running their own business, because they saw the business opportunity in Manado still widely and lack of competitors. They believe their product will be received well by the community because it offers superior products and modern. Shaleh (2004:262) stated hobby is a tendency to give attention and act against a person, an event or situation that becomes an object of interest with an accompanying the glad feeling. Stanley, through his research in the field of business, showed that 81% of employers and professional success is choosing the profession of business or the type of work they get into tailored to the possibility of using their talents or abilities to the fullest. The issue is sometimes not much can really declare their talent in the form of certain business. As mentioned by informant 1, 2, 5, 6, and 8 that they have a hobby that can be applied to entrepreneurship. Starting from a hobby, then it could be developed into a business and generate profits. According to Ward, J and Craig (1989) have examined that a company called the family company when it consists of two or more family members who oversee the company's financial. Informant 1, 2, 3 and 9 explained the reason they plunge into the world of self-employment as they continue their family business. Informant 1, 2, 3 continue the business of their parents, while the informant 9 runs a joint venture with her sisters. Hendro and Widhianto (2006:103-106) have examined that perspective or dream to be an entrepreneur could occur when seeing family, friends, or neighbor that gained success as an entrepreneur. According to the informant 2 and 5, from the first, they already have a goal to become an entrepreneur. Informant 7 explained she comes from a family of businessman, it would motivate her since childhood to become an entrepreneur. Hendro and Widhianto (2006:103-106) have examined that the higher the level of education of a person, then it also doesn't increasingly the desire of him/her to choose the way of life as an entrepreneur. On average, thus the not too high level of education triggered someone to choose his career being an entrepreneur. According to informant 4, it is very difficult to find a job as an employee in a big company with the high school diploma. This makes the informant motivated looking for income with start a business. Informant 10 just completed his education up to the level of Senior High School and has the plan to continue to college. According to informant 4, one of the reasons she becomes an entrepreneur because when she worked as an employee, she felt uncomfortable with the work environment. She often feels there is an incompatibility with another employee or partner at office. Dissatisfaction experience in work also became one of the driving forces in developing new business. Hendro and Widhianto (2006:103-106) have examined that the comfortable work environment will not trigger the person or his/her mind to wish to become an entrepreneur. However, when someone situated in an uncomfortable work environment, then it would accelerate him/her chooses the career path to become an entrepreneur. Hendro and Widhianto (2006:103-106) have examined that if someone wants to succeed, someone must get along with people who are successful in order for the contracting. The association of a person, who mingled with people who has a business can be influenced to become an entrepreneur. Public environment is the environment outside the family environment either in the area of residence as well as in other areas. Communities that may affect the interest of entrepreneurship are neighbors, relatives, friends, acquaintances, and others. According to informant 9, most of her friends had a profession as a doctor while an entrepreneur. Every time there is a meeting, her friends are always talking about their respective businesses. Business is always the topic of talk at every opportunity. The existence of this, informant felt interested and motivated in trying to start doing business just like her friends, so she decided to start a business in the field of culinary. Gilmore (1991) has examined that self-esteem liquid assessment for the individual against the honor of himself, which is expressed through the attitudes towards him. It is shown by informant 6 that considered with herself has the own business, let to the rapidly growing and produces great profit, she will feel proud and satisfied with herself. People around her will not underestimate and she will receive recognition. Nurwakhid (1995:12) stated family environment is the smallest community group

consisting of father, mother, children, and other family members. The family was the founder of the growth and development of the child, this is where the influence early against the formation of personality. Parents that doing entrepreneurship in a particular field, may influence her children for doing entrepreneurship in the same field. Some of the researchs that seek to uncover about the influence of family environment on formation of the spirit of entrepreneurship, the result of the influence of the work of parents against the growth of entrepreneurial spirit turns out to have significant influence. It is shown by informant 7 that had a family background of businessman and lived in an environment that is largely an entrepreneur. It motivated informant to plunge into the world of business, following the footsteps of members of her family. The motivation of a person will also increase along with the presence of someone who inspires in building her business. An entrepreneur will attempt to dye her business because inspired by an entrepreneur who has been successful before. Inspirator acts as a catalyst and mentor in running her business. In addition, social support from people around the entrepreneur will act especially when facing difficulties and stuck in stagnant in the process. Informant 1 and 5 explained one of the factors driving them to foray into the world of entrepreneurship in the field of fashion designers because historically they have a very inspiring figure and want to be equal to the figure. Informant 1 wants to be a famous designer like Carmanita, while the informant 5 wants to be like Anne Avantie.

Problems and Challenges faced by Women Entrepreneur and How to deal with it

Kotler (2010) stated, Marketing Strategy is a plan for pursuing the firm's objective or how the company is going to obtain its marketing goals within a specific market segment. That a good marketing strategy in a business will gain more orders and will boost the productivity to produce products and services effectively and efficiently. Then, when the business run the production process more and more, it will need more capital to create and produce products and services as the customer needs and wants. The marketing activities goal can get affects to the consumers to buying goods or services that we produced based on what their need and want. Success or failure to reach our business objectives, it depends on the marketing abilities. It is mentioned above that marketing strategy is one of the problems faced by woman entrepreneur as stated by informant 1, 2, 4, 5, 8, 10. They realized to introduce and offer their product to the customer, they still haven't good marketing. In the current marketing their products, they are using a strategy of "word of mouth" and personal selling. Some informants began to exploit technological advancements in marketing their products. Blog, social media, online forum and service messenger is now the helper in the marketing strategy. Lesakova (2009) stated, innovation has become not only very important determinant of successful development of every firm, but also their necessity. Informants are forced to make innovations, because they are under permanent pressure of competitors at the market. To strengthen innovation activities is one of the main tasks of informants nowadays. Innovation activities are supported primarily by those business entities, which are motivated by pressure of competition, necessity to develop and implement new technologies, to make production more effective, to penetrate to new markets, or react to changes of business environment. It is mentioned above that innovation is one of the challenges faced by women entrepreneur as stated by informant 4, 8, 10. In developing their products, they always trying to make some innovations. Informant 4 offered different product of chocolate snack, it is chocolate that chased and fried. Informant 8 focus in modification of *Klappertaart* product. Innovation in packaging did by informant 10, she packaged the product of drink in unique package. Barringer, et al. (2013), explained that firms using differentiation strategy compete on the basis of providing unique or different products,

typically on the basis of quality, services, timeliness, or some other dimensions that is important to customers. A differentiation in a business is very important to its customers, because if a business products and services are not different with its competitors, the consumers will not try for it. Flippo (1999) stated the employee training is the act of increasing the knowledge and skills of an employee for doing a particular job. The competent employee has significant influence for the company to achieve business success. Employee training becomes the issues that facing by the informant 7. Informant realized employees that working in her shop still not competent, this makes the informant needs to provide training for employees. According to the informant, employees still need training in terms of how to give good service to the customer. Usually, the customers complaint about the employee services. Riyanto, B (1996) stated, financial management is the overall activity of the companies associated with the hope of getting the necessary funds with minimal costs and terms that are most favorable and their attempt to use those funds as efficiently as possible. Informant, 3, 5, and 7 explained that a good cash flow management is very important in a business. Informants are aware in running their business they still haven't had perfect financial management, often spending is more than revenue. In managing the financial of her business, informant 5 helped by her husband that has liability for all things concerned with the financial. Churchill and Suprenant (1982) stated customer satisfaction is the conceptual response by the consumer to the purchase and use of a product which comes from the comparison of the rewards and cost purchase relative to expectations. According to informant 1, 3, 5, 6, 7, and 10 retained customers is very important. In business, the buyer is the king. Often, informants faced customer complaint with goods and services that they offered. Every customer has different attitudes and desires. Addressed those things, the informants are always patient and trying to provide the best service to the customer. Besides that, other efforts conducted by the informants to achieve customer satisfaction which is asked and received feedback from the customers, improved the quality of customer services, providing support facilities, build a good relationship with the customer, gives warranty of the products. All informants explain another problem that faced by them is competition in business. According to informant 7, her competitor in the field of business that she ran currently still lack. But from now she's already preparing the plan against the emergence of a new competitor in future, so she could compete. Facing a fierce business competition, another informant explained that they continually strive to improve and develop the business in terms of products and services to reach customer loyalty. Merriam and Webster (1987) defined competition in business as the effort of two or more parties acting independently to secure the business of a third party by offering the most favorable terms. Another challenges and problems that faced by informants are time management. All of the informants explained they have difficulty in dividing their time. Beside as woman entrepreneur, informant 3, 4, 5, 6, 7, and 8 has status as a housewife. According to them, they have a responsibility towards family, social and work. Every day they have to set up a time to take care of household and business, so those two things run balanced. Informant 1, 2, 9 and 10 are an unmarried woman entrepreneur, so they don't need to take a time to concern about the household. They explained they have difficulty in manage time between business and their profession. Informants realized they have to make a good time management for their daily activities. Leman (2007:24) stated time management is using and take advantage of the time as well as possible, perhaps through planning activities that are organized and matured. With the management of time someone can plan and use the time efficiently and effectively so as not to waste the time of his life. This planning

can be a long-term, medium and short. Perceived all challenges and problems that faced by informants, informant always gives positive responses. Hendro (2011 : 165) opined, the attitude that should be owned by an entrepreneur is positive thinking, far in the future-oriented, passionate and hard work, as well as a strong commitment. Similar with the previous statement, Sudrajat (2012 : 30) stated, the characteristics of an entrepreneur are confident, risk taker, oriented to time future, creative and innovative, stand-alone, liable and always looking for business opportunity. Persistent formed one of the keys to deal with problems and challenges faced by informants. Persistent also formed the main key in gained success, both in achievement in college or in entrepreneurship. Hendro (2011 : 184) stated, besides financial capital, another capital that can be used to be an entrepreneur is persistent. According to the informants that has been married, support from family especially husband and children are prominent in fluency of business. Whereas, according to the unmarried informants, support and guidance from parents played an important role in their career and business. Informant 3 and 7 explained in future, they want their business could be continued by their children.

4. CONCLUSION AND RECOMMENDATION

Conclusion

Based on the result and discussion in the previous chapter, it can be concluded some points as follow:

the key factors that motivated woman in Manado become entrepreneur are business capital, desire for independent, business opportunity, family business, hobby, perspective, larger income, inspiration, level of education, work environment, self esteem, family environment and neighborhood. The challenges and problems that are faced by woman entrepreneurs are related to time management, competition, customer satisfaction, marketing strategy, innovation, financial management and employee training. The all of solutions to deal with those problems and challenges must come as the result of initiatives from woman entrepreneurs itself.

Recommendation

For the business owners and entrepreneurs

It is very important to design the financial management of the business. A good business should implement differentiation and branding of the product and service. It is should be focused on quality, innovation, creativity and marketing in order to compete in the market. Keep on learning, capable in competition, also give values to the society.

For the woman entrepreneur

It is necessary a family support in running business. In order, support from parents is important for unmarried woman entrepreneur in running business. This is also applies for married woman entrepreneur, support from husband and children is important in running business. Furthermore, the woman entrepreneur must have responsibility towards family, society, and work. Woman entrepreneur had to work hard to make a successful business. It is the evidence that women can be successful in the business, defeat male dominated society.

For universities

It is suggested to build initiatives in making some programs or lessons for students and lecturers to become an entrepreneur that finally will give good impacts and benefits for the students as well.

For the next research

It is recommended to conduct research in wider areas of population, bigger sample and use more tools to examine about Women Entrepreneur in Indonesia.

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