

Motivations And Challenges Of Women Entrepreneurs: The Indonesian Mumpreneur Perspective

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Abstract

This study explores the motivations and challenges of Indonesian mothers in starting their own business. The interview techniques were applied to six Indonesian mumpreneurs in Nusa Tenggara Barat (NTB) Province, Indonesia. The respondents were selected through purposive sampling technique based on several criteria, such as being married, having children, and running own business. In the case of Indonesian mumpreneur, motivations and challenges are always influenced by the role of motherhood. Having a desire to be independent, doing something that benefits society, and creating flexibility are the main motivations categorized as pull factors, while the push factor does not entirely bring any effect. Motherhood role in their motivation is illustrated in the desire to create flexibility where mothers should stay productive while taking care of children at home. Therefore, the challenges are related to dual existing roles, specifically as entrepreneurs and mothers. On the other hand, the technical problems such as the lack of skills and knowledge still exist.

Keywords: motivations and challenges; Indonesian mothers; mumpreneur; push factors; pull factors; Indonesian mumpreneur.

1. INTRODUCTION

The field of entrepreneurship has now become an important part in the economic development of a country and this can also illustrate the welfare of the people in that place (Maden, 2015). Over the past few years, the development of women's entrepreneurship has grown considerably, with women now having new businesses at a higher rate than men (Itani, 2011). For example, Indonesian Central Statistics Agency reported that in 2017, the number of women in Indonesia reached 49.96% of the population (242 million). Most women entrepreneurs in Indonesia are engaged in micro and small businesses (MSEs). Again, according to the Ministry of Cooperatives and SMEs in 2015, it was registered that around 52 million SMEs existed throughout Indonesia and 60% of businesses was run by women (Hendratmi, 2018). In addition, the Global Entrepreneurship Monitor (2018/2019) reported

that Indonesian women had an equal or even higher than men in terms of entrepreneurial activity level.

In this regard, it is not surprising that at present, many women demand equality with men in terms of creating their own business, but they are still put aside. According to GEM (2018/2019), the level of female entrepreneurs' activity was generally 10.2%, this was around 75% of the total owned by men. This differs slightly in low-income countries so that the total entrepreneurial activity between women and men is lower. In low-income countries, the total activity of women entrepreneurs reaches 15.1%, where the total activities of women entrepreneurs are more than 80% than that of owned by men. There are even nine countries where women were reported to have entrepreneurial behavior at the same or higher level than men: Angola, Ecuador, Indonesia, Kazakhstan, Madagascar, Panama, Qatar, Thailand and Vietnam (Elam et al, 2019).

One of the groups describing women entrepreneurs is mumpreneur. According to Houle (2009), the term of 'mumpreneur' is presented to academic literature as a manner to overcome the conflict of role experienced by working mothers. They simultaneously carry out their main responsibility for family while pursuing a career path and self-development. Moreover, Ekinsmyth (2013) strongly emphasized that the term of mumpreneurship does need a separate consideration to distinguish and discuss this form of entrepreneurship as a new emerging phenomenon. Thus, this new phenomenon will generate unique motivations and challenges.

2. LITERATURE REVIEW

Many previous literatures have explained motivations and challenges of becoming an entrepreneur, specifically women entrepreneur. Entrepreneurial motivation of women in starting entrepreneurial activities is considered a multidimensional phenomenon and is usually determined by the interaction of different motives, namely the push-and-pull motive (Stosic, 2016; Elsebaie, 2019). Women's entrepreneurial activities, including motivational factors will always extend to other aspects of their personal lives as well (Stanley, 2019). In other words, the perceived barriers in starting a business is one of the factors that determines entrepreneurial motivation and provides a significant correlation with entrepreneurial intention (Malebana, 2014).

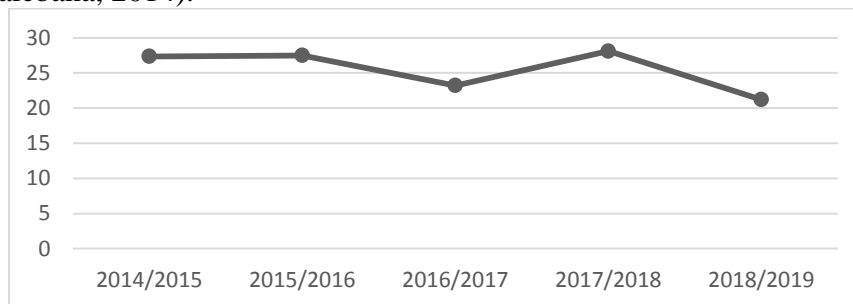


Figure 1. Entrepreneurial Intention Value in Indonesia (Source: Global Entrepreneurship Monitor)

Based on the GEM report (2014-2019), the average value of entrepreneurial in Indonesia is 25,47%. The value was measured in the non-entrepreneurial population. This indicates a relatively stable value. This can be increased in the presence of high entrepreneurial motivation.

Additionally, motivations and challenges of mumpreneur cannot be separated from their decision to become an entrepreneur. Decision theory includes ethical responsibility which is a consequence of several decisions that have been evaluated based on existential

factors. This is important because it does not rule out the possibility that everyone who fails in making a decision will also fail in doing business (Dewinnaar, 2019). Since the obstacle clearly exists, someone will choose the action that is preferred and that comes closest to the vision (Etzioni, 2014).

Dewinnaar (2019) illustrated the entrepreneurial decision making. Mumpreneurs need to process the basic needs of decision making based on the mindset they have. In her paper, Dewinnaar made metacognition as the central of their entrepreneurial mindset model. Metacognition is defined as the “process of formulating strategies positioned to choose from a set of available cognitive mechanisms, given what the individual understands about their own motivations, assumptions, strengths, and weaknesses” (Flavell, 1979). The Entrepreneurial Mindset model suggests that entrepreneurs are influenced not only by their external environment, but also by their motivations and what they want to achieve from the situation that they are facing with (Dewinnaar, 2019). Meanwhile, weakness can be the main cause and often it is without reason and incompatible with rationality (Tshikuku, 2001). In other word, weakness can be challenges of entrepreneur. Contextually, the motivations and challenges in this study are different from other types of entrepreneurs. Mumpreneurs or women in this context have less freedom to go out and work for themselves due to family and society perception of the role of women (Nazpary, 2001).

2.1 Motivations of Women Entrepreneurs

Motivation is a complex process and driven by a number of different factors. It is usually used to achieve a goal and it is a very important function in starting and succeeding a business (Jang 2015; Stanley, 2019). According to Hisrich and Brush (1983) who conducted a study on the motivation of women entrepreneur, it was concluded that building entrepreneurial activities is a necessity and a choice forced by several motivational factors. Even their follow-up studies stated that the desire to be independent is the dominant reason for women entrepreneurs. Several previous studies also showed similar results in the sense that the need to be independent was the main reason for women run their own businesses (Fosic, 2017; Rametse, 2018; Zgheib, 2019; Stanley, 2019, Solesvik, 2019).

In pursuing the desire to create their own work, it is likely that women's enthusiasm will increase if they have children (Caputo & Dolinsky, 1998). This could be the reason that women especially tend to own business and perhaps this has something to do with the flexibility between business and childcare activities (Harris, 2008; Shastri 2019). In other words, the flexibility between raising children and doing entrepreneurial activities can be the reason and motivation for women to become mumpreneurs. The dimension of flexibility, which refers to an entrepreneur's desire to arrange one's own work, combine work and family life, and control one's time and independence, or even it can be referred to as “freedom” factor and work on “independence” (Carter et al., 2003; Jayawarna, 2013; Nisula, 2017). Doing the right flexibility can make the chances of success better, and that must be accompanied by right planning and funding (Dierberger, 2020). In general, entrepreneurial motivation can be grouped into two factors, namely push and pull (Stanley, 2019; Shastri, 2019).

2.1.1 Push Factors

Push factors can be interpreted as a motivation with an element of coercion that makes person enter the world of entrepreneurship. In other word, push factors involve reasons with negative connotations (Ramadani, 2015; Shastri, 2019). Push factors include issues, such as unemployment, layoffs, lack of job or career prospects, a need to support the family with additional income, financial reasons (inadequate family income), difficulties in finding work,

divorces, economic recession, job losses, and dissatisfaction with existing job (Kirkwood, 2009; Itani, 2011, Islam, 2012; Charles & Gherman, 2013, Shastri, 2019).

2.1.2 Pull Factors

Pull factor is the motivator related to the opportunity and based on self-desire, such as the need for independence, personal growth, self-fulfilment, social status, financial motivation, personal satisfaction, desire to work-family balance, and need for greater income (Kirkwood, 2009; Itani, 2011, Islam, 2012; Charles and Gherman, 2013, Shastri, 2019). Simply put, the pull factor is a motivation based on a strong desire (Ramadani, 2015). In the context of developing countries, the main motivations of female entrepreneurs include the desire to be one's boss and increase income (Zimmerman, 2013; Modarresi et al., 2016); recognition by the society (Ismail et al., 2012); the need for adequate work-life balance (Marques et al., 2018); even financial issues, such as financial needs that are a big boost for women in becoming entrepreneurs (Rathna, 2016; Modarresi et al., 2016). The need for achievement is also one of the motivations for women entrepreneurs and through elaboration and implementation of mindset, it would have a positive impact on entrepreneurial intention in obtaining achievement (Modarresi et al., 2016; Cao, 2019). The push and pull factors also influence mothers in making decisions to create their own business (Elsebaie, 2019).

2.2 Challenges of Women Entrepreneurs

In building an entrepreneurial career, the first stage of starting a business is the most challenging stage filled with uncommon economic and financial risks (Ofili, 2014). Generally, Bajpai (2014) elaborated women entrepreneurs' challenges into two segments. First, the obstacles related to customs, social, and personal problems. Second, the obstacles related to technical and financial problem.

2.2.1 Custom, social, and personal problems

Women do not always find it easy to have a job that is in accordance with their family responsibilities and household chores (Charantimath, 2012), and that is precisely what mumpreneurs experience. They have difficulty in allocating equal time to both of their roles in personal and professional lives (Khan, 2018). If mumpreneurs focus on their business, they have less time to their children as well as the role as "stay-at-home" mothers (Surangi, 2018). They have limited time since they have a dual role that make them belong to a group of entrepreneurs who face special challenges (Dewinnaar, 2019). In terms of customs and social problems, they include the tradition of women being the subordinate to husbands and men, the ethics, social-culture values, motherhood, and gender-based discrimination (Ofili, 2014, Bajpai, 2014; Hani, 2015). The education level and family background also influence women participation in the field of enterprise.

2.2.2 Technical and financial problems

The judicial system, the educational system, the financial system, and poor general government policies are some of the challenges for women entrepreneurs and they are all apart from challenges related to gender equality between men and women in carrying out entrepreneurial activities (Ofili, 2014; Shastri, 2019). Moreover, they feel that unfavourable market conditions and even strict legal or regulatory conditions are more challenging for them (Ofili, 2014; Rathna, 2016). Speaking of technical problem, challenges can also come from their workers who are sometimes found to have insufficient knowledge and skills (Bajpai, 2014; Yoganandan, 2017). If they want to be successful, they must turn this challenge into something profitable by having entrepreneurial skills, knowledge, and hard work (Mahdi, 2018).

A study by Lee in 2018 concluded that mothers' decisions to create their own businesses were based on situations beyond their control. Lee explained that mumpreneurs in Korea chose to get a job because they had family responsibilities and also as the results of

layoffs or unemployment. At the same time, they dream of self-achievement and development. In other words, they want to show their potential and gain community recognition as well as property improvement (Lee, 2018). A similar study in the same year was also conducted by Tariq who explained that mumpreneurs in Pakistan had the main motivation to raise children as well as earn a subsistence. They thought that having a homebased business was perfect for the conditions. There were still very few opportunities for training and workshops for skills development and business growth for them, thereby became their obstacle. (Tariq, 2018). Briefly, the key barriers faced by mumpreneurs were growth, finance, time, family balance, and stigma (Khan, 2018).

2.3 Research Context: Indonesian Mumpreneurs

This study has different context. Motivations and challenges must be seen from a mumpreneur perspective. Mumpreneur belongs to women entrepreneur. In Indonesia, women tend to be described as someone who has to respect men (husband) (Hendratmi, 2018). Mumpreneur cannot be separated from their personal life, especially in Indonesia. They are masters, but on the other hand they are wives. It is necessary to know the concept involving mumpreneurs, namely the concept of womanhood. According to Ida (2001) the concept of womanhood has been influenced by the Kraton Kingdom in both Yogyakarta and Surakarta. Indonesian women are identified as royal women of the family. The role and status of women in society are determined and reflect the role of women in the royal family where women must be loyal to their [male] husbands and should be ideal housewives and mothers for their children. In 1986, Maria Mies adopted a concept called *housewifization* which is defined as a process in which women are socially defined as housewives, depending on their husband's income, regardless of whether they are de facto housewives or not (Suryakusumah, 1991).

They have duties at home and sometimes become a challenge for mumpreneur when facing with business activity as well as duties as a mother. In becoming an entrepreneur, the push and pull factors influence the decision of young mothers to start their own business (Elsebaie, 2019). Moreover, Indonesian entrepreneurs generally run own businesses as a means to survive (Tambunan, 2017). One the other sides, woman entrepreneurs, including mumpreneurs in Indonesia still face problems and challenges, such as less educated than men, lack of working capital, marketing difficulties, and the low effectiveness of government programs to support SME development programs (Hendratmi, 2018). Besides that, many women demand equality in work, even Ford (2008) assumed that women are marginalized by their unequal access to new sources of work that is derived from development and economic growth in the modern sector. According to Febri et al., one way to optimize human resources in Indonesia is to provide opportunities for women to work according to their natures and abilities. It starts with eliminating stereotypes about the roles of men and women in the home and workplace to unlock the current economic potential (Febri et al., 2017).

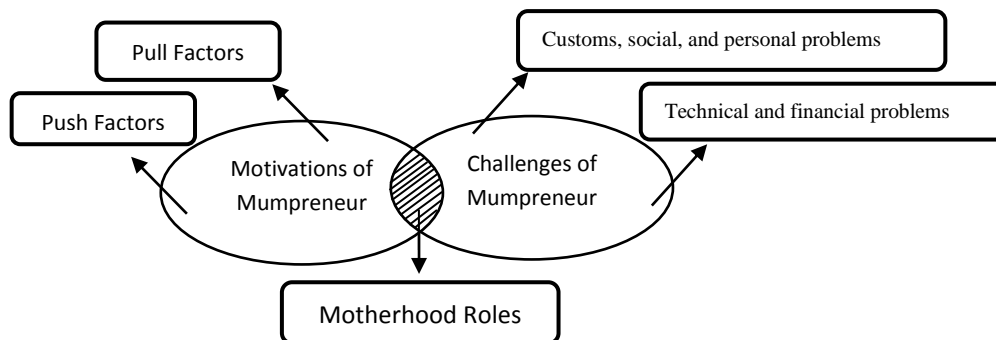


Figure 2. The relationship between motivations and challenges faced by mumpreneur
 (Source: authors own construct)

3. METHODOLOGY

Qualitative methods have been gaining importance in the small business and entrepreneurship research (Perren and Ram, 2004). In this study, interviews were conducted with six mumpreneurs to explore the motivations and challenges of mumpreneurs in Indonesia. The respondents worked as female farmers in NTB province. With a purposive sampling technique, the respondents were chosen based on several criteria, such as being married, having children, and working in their own small and medium enterprises. One of the analyses used in the field was the Miles and Huberman model. Miles stated that qualitative data analysis activities were carried out interactively and continued until the data was saturated (Lincoln & Guba, 1985).

Each respondent was interviewed with several questions regarding their motivations and challenges as entrepreneurs and each interview took about 30-45 minutes. The interview process was carried out started from the beginning of August to September 2020. Respondents were asked about how they started their business, the motivation they had, and the challenges they faced. Based on the description process, a qualitative methodology and exploratory interviews adopted enabled them to voice their individual histories and experiences.

Table 1. List of respondents.

ID	Age (in years)	Name of Business	Type of business	Number of Children	Last Education	Age of business (in years)
AA	47	Tapona Food	Foods	3	Senior high school	19
BB	27	Sambel Belut Ika	Foods	1	Senior high school	3
CC	35	Therapist Dewi	Services	2	Junior high school	3
DD	39	KWT Insan Mandiri	Goods	3	Bachelor degree	5
EE	34	Kripik Putri Asoka	Foods	1	Senior high school	4
FF	58	Pade Angen	Goods	1	Bachelor degree	20

4. FINDINGS AND RESULTS

This part presents the findings and results of the analysis based on the interviews and the previous literatures. To understand the findings related to motivation and challenges of mumpreneurs, the table below presents the study findings.

Table 2. The summary of the motivations and challenges of mumpreneurs

Mumpreneur's ID	Motivations	Challenges
AA	<ul style="list-style-type: none"> Maximizing hobbies or abilities Having desire to be independent Doing something that benefits society Needing flexibility 	<ul style="list-style-type: none"> Having dual role as mother and entrepreneur
BB	<ul style="list-style-type: none"> Having desire to be independent Self-fulfilment 	<ul style="list-style-type: none"> Lack of knowledge

	<ul style="list-style-type: none"> • Seeing and being inspired by someone 	
CC	<ul style="list-style-type: none"> • Needing flexibility • Increasing family income • Lack of job opportunity 	<ul style="list-style-type: none"> • Having a dual role as mother and entrepreneur
DD	<ul style="list-style-type: none"> • Having desire to be independent • Doing something that benefits society • Increasing family income • Lack of job opportunity 	<ul style="list-style-type: none"> • Having a dual role as mother and entrepreneur • Lack of knowledge
EE	<ul style="list-style-type: none"> • Having desire to be independent • Having inadequate family income • Needing flexibility • Doing something that benefits society 	<ul style="list-style-type: none"> • Lack of knowledge
FF	<ul style="list-style-type: none"> • Having desire to be independent • Doing something that benefits society 	<ul style="list-style-type: none"> • Lack of skills

Specifically, the results and findings are described in the following subsections:

4.1 Motivations of Indonesian Mumpreneurs

In order to understand the results of this study, several statements related to the respondents' motivation are presented first.

ID	Motivations	Respondents statements that refer to the motivations
AA	<ul style="list-style-type: none"> • Maximizing hobbies or abilities 	<i>"I happen to have a hobby of cooking and also like to make snacks ... then I thought, why don't I take advantage of my abilities (hobby)"</i>
	<ul style="list-style-type: none"> • Being independent 	<i>"I want to be independent (have my own income), Yes my husband doesn't work... we work together in this business."</i>
	<ul style="list-style-type: none"> • Doing something that benefits society 	<i>"I also saw women who did not have a job, who after the planting season did not have activities then I thought what I could do to create jobs for them ... my desire to empower (invite to work) the community was considered strange by the people around, but thank God, with the blessing of Allah, nothing is impossible when we want to move on."</i>
	<ul style="list-style-type: none"> • Needing flexibility 	<i>".... I have children, have a husband so I have limited freedom ... This business does not interfere with my work as a housewife at home because we work more at home."</i>
BB	<ul style="list-style-type: none"> • Being independent 	<i>"My biggest motivation in becoming an entrepreneur is I want to be independent, financially independent, manage personal finances, whether it is the advantages or disadvantages that we can manage ourselves."</i>
	<ul style="list-style-type: none"> • Self-fulfilment 	<i>"Having an own business, I think I can stand on my own, ... As a woman it is also very useful to be able to help the family economy."</i>
	<ul style="list-style-type: none"> • Seeing and being inspired by someone 	<i>"First, I saw other housewives who have businesses and they can be independent as housewives without having to work outside the home and this can balance the roles of entrepreneurs and"</i>

		<i>housewives. I thought I could do that, so I tried.”</i>
	• Needing flexibility	<i>“I want to be flexible in doing my roles as an entrepreneur and a housewife. Because my husband also does it to meet financial needs, so I do this while taking care of household activities”</i>
CC	• Needing flexibility	<i>“Choosing this job makes me flexible in doing the two roles that I have can be closer to the family and not have to leave my child to a distant place.”</i>
	• Increasing family income	<i>“Regarding the compelling conditions, actually there is none but I have the intention to help the family economy.”</i>
	• Lack of job opportunity	<i>“Actually, there are still jobs, but as we know, the job vacancies provided are looking for workers who have graduated or have education. Because I myself only graduated from junior high school, I think opening my own business is an option and quite promising.”</i>
DD	• Being independent	<i>“The more dominant ones seem to want to be independent and free in the sense of being free from everything, free from finance, and free from being bound.”</i>
	• Doing something that benefits society	<i>“I see a lot of social problems. Some are neglected so that it becomes my motivation to use (invite to work) human resources such as those who are victims of divorce, victims of early marriage ... it comes from within because of a strong desire to be useful for other people.”</i>
	• Increasing family income	<i>“it is clear that the economic condition of the family makes me do business activities (to be free from financial problems)”</i>
	• Lack of job opportunity	<i>“Obviously, the lack of job vacancies made me take the initiative to open my own business.”</i>
EE	• Being independent	<i>“Yes (the desire to be independent), I do this business so that I don't depend on my husband and help my husband.”</i>
	• Having inadequate family income	<i>“Conditions that force maybe the economic problems.”</i>
	• Needing flexibility	<i>“At that time, there was a job vacancy and someone offered it but my husband didn't allow it because later the children would not be taken care of and that was the problem. And that's why I opened a business at home.”</i>
	• Doing something that benefits society	<i>“One of my wishes is to invite other people to work so that there are not many unemployed people and so that children can also go to higher education.”</i>
FF	• Being independent	<i>“Want to be independent means making your own money is my goal, our members can be independent and have advantages, that's our goal.”</i>
	• Doing something that benefits society	<i>“I opened this business because I saw a lot of unemployment, including students when they finished college but there was no job so I embraced them and I invited them to cooperate, share fortune. That is my first goal, to improve the people's economy, so that they will improve and not be unemployed.”</i>

The desire for being independent is the motivation of the five respondents (AA, BB, DD, EE, and FF). In the case of mumpreneur, they interpret independence in various forms. Independence is defined as an effort to manage one's own finances. The meaning of being independent in this case is not an opportunity to be free from family responsibilities. This is defined as a functional need in managing temporary moral demands based on the perceptions of mothers (Foley et al., 2018). In the end, they will continue to return to their original role, namely as a mother. Independence can also be interpreted as an effort to free a family from financial problems. In other words, this entrepreneurial activity is used as a place to increase family income (CC and DD). The desire to get additional family income has become a natural reason for mothers to do business on their own. A good job in the context of maternal norms requires money to support the children so that they will enjoy together. In the case of EE, she wants to be independent so that she does not always depend on her husband. In fact, they cannot totally achieve economic independence because all of them are mothers who already have children (Snikers, 2019).

Doing something that benefits society is the motivation felt by four respondents (AA, DD, EE, and FF). This is related to the desire to influence others to be more productive. The desire to do something that has benefits for the environment is caused by personal awareness. In this case, it is driven by a sense of sympathy and empathy that is owned by mumpreneurs.

The desire to create flexibility is a motivation felt by four respondents (AA, BB, CC, and EE). This motivation is even used as the main motivation for CC which makes her no longer need to work in a place that is far from family and children. Indeed, in fact, the realization of mumpreneur is very close to the presence of children at home. Children can be one of the reasons they do business on their own and it makes them more enthusiastic about doing business (Caputo & Dolinsky, 1998).

Another motivation found in this study was the desire to maximize hobbies and abilities (AA). Self-fulfilment and being inspired by someone are BB's motivation and reason for becoming an entrepreneur.

The findings about motivations in the perspective of Indonesian mumpreneurs indicate that the desire to be independent is a factor that most affect mumpreneurs. Furthermore, they were also motivated by the presence of a child at home or the desire to create flexibility. Not only that, doing something that benefits society is also a quite prominent motivation. From the overall motivation, it has been illustrated that the pull factor plays a more dominant role in motivating Indonesian mumpreneurs.

4.2 Challenges of Indonesian Mumpreneur

In order to understand the results of this study, several statements related to the respondents' obstacles are presented below.

ID	Obstacles	Respondents statements that refer to the challenges
AA	<ul style="list-style-type: none"> Having a dual role as mother and entrepreneur 	<p><i>"I actually can't do business freely because I have a child and a husband ... for example, in the past I was appointed as a committee by the Indonesian Ministry of Maritime Affairs and Fisheries to assist seaweed farmer fishermen in East Lombok for three years, so I was often invited as a speaker at events related to my business, even outside the region, but if there was an invitation then my husband didn't allow me then I didn't attend the invitation because I always ask my husband's permission if I want to do activities."</i></p>
BB	<ul style="list-style-type: none"> Lack of knowledge 	<p><i>I also cooperate with the NTB province Integrated Business Services Center. I did that to market online through Google Business and because previously we still lacked knowledge about it.</i></p>

CC	<ul style="list-style-type: none"> • Having a dual role as mother and entrepreneur 	<i>Sometimes there are obstacles. I do this business at home by myself so the problem is not too serious but still exist. Where do I go to report my husband?</i>
DD	<ul style="list-style-type: none"> • Having a dual role as mother and entrepreneur 	<i>Of course, I personally have some challenges, actually I am not only a mother and entrepreneur, but also a teaching staff. So, I have to select activities by choosing priority activities, and of course there is social jealousy between families, both children and husbands when I do activities outside.</i>
	<ul style="list-style-type: none"> • Lack of knowledge 	<i>At beginning, some of us lacked knowledge about marketing, but now we learn together.</i>
EE	<ul style="list-style-type: none"> • Lack of knowledge 	<i>I find the difficulty in marketing (lack of knowledge).</i>
FF	<ul style="list-style-type: none"> • Lack of skills 	<i>"I just tried to learn sewing because at first, I and even the workers here didn't have that skill. For sewing skills, it was my hobby, but I wasn't too skilled so I decided to study on my own."</i>

The challenge in the form of a dual role as mother and entrepreneur is a problem faced by three respondents (AA, CC, and DD). This is a natural thing for them. Trying to fulfil the expected role, women often apply additional pressure when they try to strike a balance between work and family (Shastri, 2019). Women who have the label 'mumpreneur' think that it is their identity as a mother and a businesswoman. This makes the public see them as special people (Coleman 2014; Foley, 2015). Therefore, this challenge is more directed to customs, social, and personal problems for mumpreneurs.

Lack of knowledge is a challenge faced by three respondents (BB, DD, and EE). On the same side, they also lack skills (FF). Lack of knowledge makes them difficult to market their products and this is one of the problems that Indonesian women entrepreneurs have. This problem of course also leads to the ineffectiveness of government programs in helping to develop the entrepreneurial sector (Hendratmi, 2018). Even though they can increase capacity and skills through government programs (see BB statements), they feel that the programs have not been maximized or the impact is not comprehensive. Thus, this is a technical problem for mumpreneurs who need direct support by government policy.

5. DISCUSSION

The current study explores the motivations and challenges of entrepreneurs from the perspective of Indonesian mumpreneurs. Using a qualitative study by interviewing six mumpreneurs in NTB province, Indonesia, the motivations can be classified into two forms, namely push and pull motivations. Push factors could be personal or external factors that shows negative connotation, but pull factors draw people willingness to start new business as opportunity (Nidhi, 2018). The trend from a previous study related to the motivation of women entrepreneurs conducted by Hisrich and Brush (1983) is still persistent in which women, especially in this study, from among mumpreneurs, are still motivated by the desire to be independent. Being independent means that they cannot lead to total economic independence and that absolutely applies to women who have children (Sniekers, 2019). Therefore, it is natural that there is a desire to be independent based on the desire to manage their own finances since they need independence to fulfil family obligations or even to want to pursue a more autonomous lifestyle (Foley et al., 2018). Moreover, this study cannot rule out the dual role that mumpreneurs have. They are motivated by their children to have flexibility between their roles. This study proves that SMEs are the creators of new jobs (Qehaja & Ismajli, 2018). This study also reveals that several respondents run their business

to benefit society. It is required to be realized by giving a positive influence on others and even opening job vacancies through their business.

In Indonesia, mothers are wives who can actually contribute to the family, while men are the main breadwinners (Suryakusumah, 1991). We know that mumpreneurs do not want to be called 'just a stay-at-home-mum' (Boneberger, 2015). On the other side, generally, in Indonesia, it is better for ordinary wives to spend time at home to become housewives (Ford & Parker, 2008) and take care of the family. With this dual role, mumpreneurs also have their own challenges in doing business activities. They are more challenged when they become entrepreneurs and mothers. Therefore, their biggest challenge is about their own duties as entrepreneurs as well as housewives and this case is related to the customs, social, and personal problem. Furthermore, they experience technical problems in running a business, such as lack of knowledge and skills. The technical problems can be caused by ineffective support from the government related to the development of the entrepreneurship sector (Ofili, 2014; Hendratmi, 2018). However, many governments have tried to facilitate the entrepreneurship sector and this sector is believed to be useful both in theory and practice (Rezazadeh, 2016).

6. CONCLUSION

Based on the results, the Indonesian mumpreneurs have a desire in being independent, doing something that benefits society, and creating flexibility. The decision to become a mumpreneur is based on a mother's self-desire to be independent from their point of view. On the other hand, Indonesian mumpreneurs tend to experience challenges due to the dual role they have (as a mother and an entrepreneur) besides their lack of skills and knowledge. The motivations and challenges work on the basis of motherhood in influencing the decision to become a mumpreneur. It should be noted that motivations and challenges from mumpreneurs' perspective are always influenced by the role of motherhood. Therefore, motivation was also driven by the desire to create flexibility (wanting to work without having to leave the role as a mother) and a challenge in the form of a dual role (between the roles of a mother and an entrepreneur). It is caused by the fact that Indonesian mumpreneurs are always described as women who are loyal to the family and men (husbands) (Ida, 2001). They carry out entrepreneurial activities as a form of resistance to various challenges to achieve productivity (Rudie, 1995).

7. LIMITATION

Limitation in this study might be seen in terms of the number of mumpreneurs who became respondents. Small business firms generally have operational limitations regarding their businesses' scale, capital, and managerial capabilities (Qosasi, 2019). That makes this study lacks information related to the motivations and challenges of entrepreneurs. Besides, future research can raise this topic at different business levels to see new results. The limitation in this study also only focuses on the presence of children which for mumpreneurs is a motivational factor. In fact, it may be extended to other aspects, such as the influence of education and family support. This is actually related to the decision making of mother in becoming entrepreneur and it still need to be explored. This study actually expected that becoming entrepreneur is due to the equality of business ownership between women and men, but based on the results of interviews, none of the mumpreneurs demanded it. The existence of this study is expected to be an additional reference for further studies, especially studies in the field of entrepreneurship.

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