

## Meta-Analysis of the Role of Women in the Development of MSMEs

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### ABSTRACT

The role of women in the development of Micro, Small, and Medium Enterprises (MSMEs) has a significant impact, especially in developing countries. Women have made substantial contributions in managing businesses, ranging from micro to medium scale. This study aims to examine the role of women in the development of MSMEs through a meta-analysis of various previous studies. The analysis shows that women play an important role in capital management, production, distribution, and marketing of MSMEs, despite facing challenges such as dual roles, lack of family support, limited access to finance, and insufficient training and personal development opportunities. Nevertheless, women demonstrate remarkable resilience by utilizing digital marketing and supporting government policies such as the KUR (People's Business Credit) and UMi (Ultra Micro) programs. Education, experience, and a positive attitude toward risk also play a vital role in the success of female entrepreneurs. To enhance women's contributions to MSMEs, it is essential to improve access to entrepreneurial training, better business management practices, and support from families and communities. With the right steps, women's empowerment can strengthen the local economy, create jobs, and reduce gender gaps, making MSMEs more inclusive and sustainable.

**Keywords:** *Women Entrepreneurs; MSME Development; Gender Equality; Dual Roles of Women.*

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## INTRODUCTION

Women have played an important role in the development of Micro, Small, and Medium Enterprises (MSMEs), especially in developing countries, by managing businesses ranging from micro to medium scale, contributing to the growth of family and community economies. Despite facing challenges such as limited access to capital, training, and gender discrimination, women have significant potential to advance MSMEs. According to Law No. 20 of 2008, MSMEs consist of micro businesses that are not legally established, small independent businesses not affiliated with large corporations, and medium businesses that operate independently with regulated turnover (Mutmainah, 2020). Data from BPS 2021 shows that 64.5% of MSMEs in Indonesia are managed by women (Koperasi Kulon Progo, 2021), highlighting the importance of supporting women's economic roles. Women entrepreneurship continues to grow in line with economic progress, access to education, and the freedom to choose life paths (Nurmalasari, 2020) Women have a major role in driving household and national economies, reducing poverty, and supporting sustainable economic growth. Business mentorship is one way to maximize women's potential in MSMEs. Despite

various challenges, women entrepreneurs show resilience and remarkable creativity in developing their businesses (Tulus, 2012).

Gender differences in managing MSMEs affect business strategies, access to resources, marketing, and capital. MSMEs run by women often face challenges such as limited capital, training, and business networks, along with more stringent loan requirements due to social norms that perceive women as less capable of managing finances and businesses (World Bank, 2019). Women tend to focus on micro enterprises with small capital and limited access to modern marketing technologies, hindered by gender stereotypes that reduce their potential for innovation (Kabeer, 2015). In contrast, men often have access to broader business networks and resources for more aggressive, growth-oriented marketing strategies.

Obstacles such as lack of financial support, training, and domestic responsibilities slow the growth of women-led MSMEs. Greater support in accessing capital, training, and business networks is needed to improve their success. Women's empowerment, through programs like Special Savings and Loans for Women (SPP), has a positive impact on socio-economic welfare and increases family income (Handayani, 2001). Empowerment also changes family dynamics, enhancing women's roles in decision-making and creating a balance of power within households. Furthermore, empowerment raises critical awareness and increases women's social participation, with those involved in decision-making being more active in the community, improving overall quality of life (CARE Indonesia, 2023).

Women involved in MSMEs in Indonesia face social, cultural, and structural challenges. Traditional perceptions of gender roles force women to divide their time between business and domestic responsibilities, reducing their focus on business development (Kumar, 2020). Family support is also a crucial factor, but many women face a lack of support, especially from husbands or parents, which limits their ability to take risks in business (Baker, 2019). Furthermore, women often struggle to access financial resources and entrepreneurial training, especially in rural areas, hindering their ability to utilize technology and digital marketing (Mardikanto, 2022). The lack of mentors and support networks further exacerbates this situation (Riyadi, 2020). Strategic interventions from the government and related institutions are needed to provide financial access, training, and support networks for women entrepreneurs. Programs like the People's Business Credit (KUR) and Ultra Micro Financing (UMi), which facilitate financial access for micro-business actors, including women—97% of UMi recipients are women—support women entrepreneurship in Indonesia (Kementerian Keuangan, 2022). Moreover, the government provides mentoring to help women manage their businesses more effectively. Government-provided entrepreneurial training aims to improve managerial skills, marketing, and digital technology utilization, supporting women's socio-economic empowerment. These policies enhance household economies, social status, and community quality of life while opening up greater opportunities for women to contribute to the national economy.

## METHOD

This research uses a meta-analysis approach to examine the impact of women's roles in the development of Micro, Small, and Medium Enterprises (MSMEs), summarizing the findings of previous studies. The data was gathered from relevant journal articles published within the last five years, collected through literature searches in databases such as Google Scholar and SINTA, totaling 15 applicable research articles. The analysis aims to provide in-depth insights into the contributions of women and the challenges they face in the MSME sector. The steps for conducting this meta-analysis are adapted from (Ricvan, 2016), which include: 1) Defining the criteria for selecting research articles to be included in the meta-analysis, 2) Searching and identifying relevant studies for analysis, 3) Conducting a thorough evaluation of the selected articles, especially those related to women's roles in MSMEs, 4) Classifying the articles based on common themes to be merged into the analysis, and 5) Choosing and applying the appropriate analytical model to integrate the findings from different articles. With this approach, the research is expected to provide a comprehensive understanding of women's roles in MSMEs and offer insights into the various factors that support or hinder their contributions.

## FINDINGS AND DISCUSSION

To assess the impact of women's roles on the development of MSMEs, the researcher conducted a meta-analysis of several journals related to the issue. The findings of this analysis are presented in the following table.

**Table 1. Analysis of Articles**

Title	Authors and Year	Method	Research Findings
Peran Perempuan dalam mengembangkan ekonomi melalui kegiatan umkm di Kabupaten bantul	Endah Supeni Purwaningsih dan Pramandiyah Fitah Kusuma (2021)	This study uses a descriptive qualitative method with data collection through literature review, observation, and in-depth interviews with women entrepreneurs in Bantul District.	The research finds that women contribute to MSME development through capital (obtained from cooperatives and social groups), production (based on personal experience), and local distribution and marketing. However, they face challenges such as balancing domestic roles, lack of family support, and limited self-development opportunities and local government support.
Analisis Peran Perempuan dan Pemerintah Dalam Perkembangan UMKM di Kota Banda Aceh Dalam Perspektif Ekonomi Islam	Seri Murni and Qurratu Humaira (2021)	This study uses descriptive statistical analysis with mapping techniques using ArcGIS 10.3 software and Microsoft Excel.	The research shows that adult to elderly women in Banda Aceh have a more significant role in MSMEs compared to younger or millennial women, whose participation is still low. The government supports MSME development to improve the economic welfare of the community. The development of MSMEs in Banda Aceh is based on Sharia principles, in line with the Aceh Government Law (UU PA), which requires

				MSMEs to follow Sharia principles and be supervised by the Sharia Supervisory Board (DPS).
Peran Kelompok Wanita Tani dalam Meningkatkan Pemasaran UMKM Melalui Digitalisasi Marketing Studi Empiris Petani Sayuran di Mijen, Semarang	Restu Rahman, Fathurrahman, Alvina Wahyu (2022)	Afrianto Krisna Izzati Wijaya	This study uses a qualitative approach with data collection techniques including observation and in-depth interviews with participants from the Women's Farmers Group (KWT) in Kampung Flora, Sumbersari Village, Wonolopo, Mijen, Semarang.	The research shows that the creativity of women in KWT plays a key role in improving product marketing and poverty alleviation. KWT has utilized digital marketing through social media and online marketplaces, supported by local government facilitation. Marketing support factors include extension offices, facilitators from NGOs and the government, and the natural resource potential of Sumbersari Village. However, low-quality human resources remain a barrier to marketing development. The strategy to address this barrier is the socialization of digital sales applications for vegetable cultivation.
Peran Perempuan dalam Membangun UMKM di Kota Tanjungpinang	Indah Juwairiyah, Muhammad, and Andrianto, Rahma Syafitri (2022)		This study uses a qualitative method, observing and collecting data during an internship at the Department of Trade and Industry in Tanjungpinang City.	The research shows that the creativity of women in the Women's Farmers Group (KWT) is a key factor in enhancing product marketing and poverty alleviation. KWT utilizes digital marketing through social media and online marketplaces, with support from the local government. Marketing support factors include extension offices, facilitators, and the natural resource potential of the village. However, low human resource quality is a barrier, which is addressed by socializing the use of sales applications for vegetable cultivation.
Meningkatkan Keterlibatan Perempuan Dalam Pengembangan UMKM Berbasis Pengetahuan Khas Perempuan Kota Kendari	Yuni Maimuna, Diamond Limbong dan Sriayu Pracita (2022)		This study focuses on MSMEs in Kendari City, particularly in the fashion, handicrafts, and culinary industries. A purposive sampling technique was used to select the sample, and data was analyzed	The research shows that women in MSMEs primarily rely on personal capital to start their businesses. Family support, both from married and unmarried members, is crucial for entrepreneurship. Women's independence is also significant, allowing them to develop MSMEs without relying on others, thus contributing to family finances and creating employment opportunities. Additionally, women's involvement in financial

		using WarpPLS 5.0 software.	management and entrepreneurship demonstrates that they have full rights to manage their businesses and hold side jobs.
Peran Perempuan dalam Mengembangkan Usaha Mikro Kecil dan Menengah dalam rangka menuju Masyarakat Ekonomi ASEAN di Kota Tangerang Selatan	Fenny Monica A Hasugia, Lenny Panggabean (2019)	This study uses multiple linear regression analysis with SPSS software.	The research shows that women's roles in business growth and financial reporting have a positive and significant impact on the development of MSMEs, both individually and collectively. These two factors together explain 74% of the variation in MSME development, while the remaining 26% is explained by other independent variables that were not investigated.
Peran Perempuan Dalam Pengembangan UMKM Berbasis Pengetahuan Khas Perempuan Kab.Pesawaran	Iis Nurhasanah dan Tiara Rochmawati (2023)	The population of this study consists of MSMEs in Pesawaran District, particularly in the fashion, handicrafts, and culinary industries. Samples were collected using purposive sampling techniques.	The study shows that female entrepreneurs in various industries prioritize owner equity as initial capital. They receive family support in running their businesses, both from married and unmarried family members. These women demonstrate high independence in MSME development, enabling them to be financially independent, create job opportunities, and manage their businesses without relying on others. Their involvement in financial management and running side businesses is also highly commendable.
Analisis Pencapaian Peran Wanita dan Entrepreneurial Marketing terhadap Pengembangan Usaha Mikro Kecil Menengah di Jepara	Ahmad Khoirun Nasihin, Ma'mun Sarma dan Jono M. Munandar (2022)	This study uses descriptive quantitative analysis and index transformation analysis. The results show that women entrepreneurs in Sendang and Pancur villages, Jepara Regency, generally have a high school level of education.	The achievement of women's roles in managing confectionery businesses reached 78.14%, indicating strong business management skills. The achievement of entrepreneurial marketing reached 83.19%, demonstrating excellent marketing capabilities. However, the achievement in business development was 63.69%, which indicates that while their business development skills are adequate, the MSMEs lack a sufficient development plan to reach broader markets.
Peran Wanita Dalam Meningkatkan Kesejahteraan Keluarga Melalui Pemberdayaan UMKM	Tria Silvia, Rizka Putri Ramadani, Siti Kholijah dan Sari Wulandari (2022)	This is a library research study that utilizes books, memos, and previous research	The study concludes that women play a significant role in advancing MSMEs in Indonesia, contributing greatly to economic growth and MSME development. It is observed that

		findings. The methodology applied involves narrative and analysis.	women tend to prefer involvement in home-based industries rather than factory-based industries.
Role of Women Entrepreneurs in the MSME Sector for Socioeconomic & Regional Development of Hooghly District, West Bengal	Subhendu Ghosh and Dr. Suruchi Pachori (2022)	Primary data was collected through personal interviews with randomly selected women entrepreneurs involved in MSMEs in the study area. Secondary data was gathered from various government data guides, websites, published articles, journals, and other sources.	The research findings show that women entrepreneurs in Hooghly District have made a significant contribution to women's empowerment, economic stability, and regional development. Female entrepreneurs have strengthened decision-making power and economic stability, which supports the area's development. Over the last 10 years, the social and economic status of women in the district has improved, with women creating the majority of new jobs and generating creative ideas that support the local economy. The study also identifies that Women-Owned Enterprises (WOEs) are a rapidly growing group and require further support for their progress.
Peran perempuan dan pengembangan ekonomi keluarga melalui pengembangan umkm produk upcycle selama pandemi covid 19	Endah Supeni Purwaningsih dan Pramandiyah Fitah Kusuma (2021)	This study uses three data collection methods: interviews, observation, and documentatio. The research employs a qualitative approach with a descriptive method to identify the issues.	The findings show that the community empowerment stages in the Wonorejo Mangrove Ecotourism project consist of three main stages: first, the awareness phase, where the community becomes aware of useful skills and abilities; second, the transformation phase, which includes training and enhancing MSME knowledge in making handicrafts; and third, the intellectual development phase, which aims to improve the skills and capabilities of MSME groups. Empowering MSMEs in Wonorejo Mangrove Ecotourism has provided benefits in terms of capital, infrastructure, marketing support, non-material support, and reminders about the primary goals of each activity, which have positively impacted the economy.
Peran perempuan dalam pengembangan ekonomi melalui kegiatan umkm di	Peran perempuan dalam pengembangan ekonomi melalui	This study uses a descriptive qualitative method with	The findings show that women play a role in the economic development of the MSME sector through aspects such as

kabupaten bantul	kegiatan umkm di kabupaten bantul	data collection techniques including literature review, observation, and in-depth interviews with women entrepreneurs in Bantul District.	capital, production, distribution, and marketing. Capital is obtained through cooperative networks and social group coordination, production is based on experience and business opportunities, and distribution and marketing are done within the local community. However, there are barriers to business development, including the dual role as homemakers, lack of family support, and limited opportunities for self-development and support from local government.
Analisis karakteristik dan peran pengusaha perempuan pada anggota WWW.UMKMINDONESIA.ID	Deasy Nurmalasari (2020)	This study collected and analyzed data from members of WWW.UMKMI NDONESIA.ID with a focus on female entrepreneurs, as of October 2019. The research included in-depth interviews with a female MSME member based in Garut.	The findings indicate that education, experience, and attitudes toward risk-taking are crucial in female entrepreneurship. Education provides necessary skills and knowledge, experience enhances the ability to manage businesses, and a positive attitude towards risk helps women seize profitable opportunities. The combination of these three factors supports female entrepreneurs in developing and maintaining their businesses.
Wanita dan peranannya dalam memajukan umkm batik di Kebumen	Siti Nur Azizah (2019)	This study is descriptive, utilizing structured interviews. The subjects were 30 female batik entrepreneurs in the Pejagon and Alian areas.	The research findings indicate that women entrepreneurs in the batik industry run their businesses to support their family economy but have limited business knowledge. Therefore, local governments must continue to provide support to sustain the batik industry, especially those owned by women.
Analisis Peran Wanita Generasi Milenial pada Usaha Mikro Kecil Menengah di dalam Era Ekonomi Digital di Kepulauan Riau Indonesia	Afrianti Elsy Vanomy dan Ibnu Harris (2021)	This study uses a quantitative approach, with data collection through questionnaires and purposive sampling. The research employs Partial Least Squares Structural Equation Modeling (PLS-SEM). The study	The findings show that discriminatory factors, motivation, and demographics have a significant positive effect on capability. Commitment factors and financial access have a positive but insignificant effect on capability. Capability significantly positively affects human capital in MSMEs, and human capital significantly positively affects the digital economy.

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involved 110  
 respondents,  
 focusing on  
 female  
 entrepreneurs in  
 the Riau  
 Archipelago  
 aged 21 to 41  
 years.

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Based on the overall findings from the journals used as references, it can be concluded that women play a crucial role in the development of Micro, Small, and Medium Enterprises (MSMEs), particularly in terms of capital management, production, distribution, and marketing. They often rely on personal savings and social networks to finance and expand their businesses. However, they face various challenges, such as the dual role of being homemakers, lack of family support, limited access to financial resources, and inadequate training and personal development opportunities. Despite these challenges, women show remarkable resilience, especially by utilizing digital marketing and leveraging government support through programs like KUR (People's Business Credit) and Umi (Ultra Mikro).

The importance of education, experience, and a positive attitude towards risk also plays a significant role in the success of female entrepreneurs. Family support, as well as involvement in communities and cooperatives, are also important factors in the success of women entrepreneurs. However, some MSMEs still face challenges in business development and market expansion, especially regarding the management of limited human resources.

## CONCLUSION

Based on the results of the meta-analysis, it can be concluded that women play an important role in the development of MSMEs, particularly in capital management, production, distribution, and marketing, despite facing challenges such as dual roles, lack of family support, and limited access to finance and training. Government support through programs like (People's Business Credit) and Umi (Ultra Mikro), as well as the use of digital technology, can enhance financial independence and expand the market for women's products. However, limitations in digital literacy and the quality of human resources remain significant barriers. To increase women's contributions to MSMEs, there is a need to improve access to entrepreneurial training, better business management, and support from families and communities. With the right steps, women's empowerment can strengthen the local economy, create jobs, and reduce gender gaps, making MSMEs more inclusive and sustainable.

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