



## Management and Economics

# Women MSMEs towards Mataram City as a Service and Trade Center

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40

### Abstract:

This research is contributed to accelerate the realization of the vision and mission of Mataram City as a service and trade center, by finding the motivating factors of women in starting and managing business. These findings are expected to become the basis for the local government in formulating policies. This research used descriptive exploratory research. In the exploratory plan, 140 women MSMEs with various business fields were found. Women MSMEs in Mataram City are across ages and levels of education. They are still dominantly following the products of them, even though there has been the potential of creativity in producing products for 27.86% of respondents. They have emerged as the potential in accomplishing the vision and mission of Mataram City, because in general women have the awareness to improve the economy (P1), ability to produce products (P4), interest in business (P5), courage to take risks (P6), self-esteem (P7), self-motivation (P8), business skills (P12) and business suitability (P14). The family factor is needed in giving support for women's choices as the business actors, not as formal employees, especially for those who have higher education. In business management, there is pride and motivation in doing business as well as high effort in creating customers' satisfaction. Mataram City government needs to make policy adjustments, where the concept of making policies is down to top. Product development policies through the findings of government agencies, training policies and other variations must be adapted to the internal conditions of women MSMEs. And making the acceleration of the formation of business actors and business development, especially women, included in every program and policy in all lines of the government of Mataram City.

**Keywords:** Vision and Mission of Services and Trade Center, Women MSMEs, Motivating Factors in Starting and Managing Business

## Introduction:

The global village concept has been put forward since 1962 by McLuhan in Cahyo (2010). The indication shows that all sectors cannot be separated from global influence, which in turn has implications for increasing global competitiveness. Mataram City, specifically makes it the fourth point in the regional long term development plan (RPJPD) mission for the 2005-2025 period, with the statement "realizing regional independence and competitiveness in facing globalization era". Those mission items are being realized in actualizing the vision of "the realization of a religious, advanced and cultured Mataram City as the center of government, trade and services in 2025.

The new government (2021-2026 period), including the previous period, are precisely synergizes all of its potential to actualize this vision. It can also be stated that the RPJMD for the 2021-2026 period must be relevant to the vision of Mataram City in RPJPD or the medium-term vision to complete the remaining long-term vision that has not been realized or strengthen in its realization. This context needs to be emphasized, so that local government as a large organization with a clear allocation of resources conducts the internal performance evaluation in realizing this vision.

The regional and central government needs to objectively measure the impact of Indonesian Rupiah in local government budget (APBD) or state budget (APBN) that is managed in alleviating problems or increasing the potential that exists in society. The value of government-managed resources is obvious, even in each initial planned period, with clear sources. One of the main sources is taxes, so in a society that has high awareness of their rights to the state, they will demand public policies that can increase their potential or eliminate their problems. This awareness already exists in American society, that it makes the state apparatus will be ashamed to publish themselves as public employees if they are unable to actualize people's rights. (Osborne & Gaebler, 1993 in Syakrani & Syahriani, 2009).

The government needs to get used to measuring its performance based on the results that has been achieved, so that the policies formulated will be more oriented towards aspects that reach on problems or the possibility of visionary work that the process and the result are measurable. In the context of global competitiveness, the measurement is how much domestic production is exported or how many superior domestic products meet the needs of the public or foreign parties who come. At the end, a degree enhancement of the community welfare is the entire measurement. (Forum Ekonomi Dunia, in Syakrani & Syahriani, 2009).

In local government, that make competitiveness as their mission, the problems have been solved properly. Vision and mission are not just a discourse of the political policies of the authorities, but their realization is absolutely demanded by the community. The local government that still hold basic problems, such as poverty, illiteracy and other social problems, is not appropriate to formalize the vision and mission of "global competitiveness". In the last five years, the percentage of poor residents in Mataram City has been in the range of 8.47% - 9.55%, where in 2021 was 8.65%. In 2021, the total workforce was 259,223 people, 245,775 people were employed and 13,449 people were unemployed. the percentage of dominant workers come from the workforce with low education was 24.51%, from the primary school-graduated was 15.46%, secondary school-graduated was 36.48% and the rest of them with the higher education was 23.55%. Further information that needs to be searched in the context of actualizing the global competitiveness is that there is a workforce that owned a business, and it becomes solution to other people to be employed (micro, small, medium and large-scale enterprises), where the number is relatively small at 4.41% (10,834 people, with details of 8,280 are men and 2,554 are women; Kota Mataram Dalam Angka, 2022).

The empirical conditions above can be stated as the status quo of business actors in Mataram City, where all of them are being used for the realization of "increasing international

competitiveness" mission in the realization of the vision as a "center of trade and services". The number of women who own business is relatively small, but on the other hand the number of workforces between men and women is nearly balanced (44.19% for women with a total of 114,542 and men with the total of 144,681; Kota Mataram Dalam Angka, 2022). Therefore, a solution is needed for this condition, by first knowing the factors that encourage women to run their own business and the factors that needed to keep the business up and running.

In line with the president's directives on Indonesian women, the attention is given to them in entrepreneurship, that are 1) increasing women's empowerment in entrepreneurship; 2) increasing the role of mothers and families in education; 3) violence reduction against women and children; 4) reducing child labor and 5) preventing child marriage (Kemen PPA, 2022). In entrepreneurship, women are used as the first directive, showing the intensity of their potential or as a medium in solving other problems of themselves. This national directive is also certain to apply to Mataram City government.

This research was conducted in order to direct the government to make policies, especially Mataram's. Large budget and community-sourced was used by government's policy, so that it must be used responsibly, in the sense of every Rupiah that has been spent has clear results. The objectives of this study, including 1) to find and analyze the factors that encourage women to open a business; 2) to find and analyze the factors that encourage women to manage their business.

### **Literature Review:**

Both regional and central government has responsible to accelerate the realization of social welfare and intelligence. These two functions are not carried out by providing direct cash assistance or other charity policies. Competitiveness as a mission, is not limited to lip service, even the functions of the state have been confirmed in law, including making it easy for people to do business, in accordance with Government Regulations No. 7 of 2021, the state contributes in

developing appropriate technology (The Constitution No. 18 of 2002).

The community, especially women, will be able to open a business if they have the ability to produce products (goods and services). Women in the community have general education problem (knowledge), that it makes relatively difficult to produce the products as their findings, but possibly they receive the knowledge information that is communicated by others (Anwar, 2007). The role of the government should not be neglected in this dimension, those who motivate, mediate or even act as players in finding appropriate technology, then informing the public to apply it in a productive economy.

The characteristics of the results of the innovation above determine how the society accepts it, then to be used as a product in productive economic activities. Willingness and ability to accept the results of innovation is a separate study of science, then it will become a product in productive economic activities also and requires other studies. The characteristics of the results of these innovations can be accepted and then used as a strength in economic activity depending on 1) their relative advantages; 2) compatibility; 3) complexity; 4) triability and 5) observability (Anwar, 2007).

The clear condition is that people who are able to make information from the results of this technology as a product in starting a business, then surviving and developing in the business that has been carried out will greatly depend on the intelligence of the founder, the ability to visualize opportunities, the ability to get the attention of other people, the ability to influence or persuade others (Kotler, 2003). It is possible that "new and useful" creativity is also the keyword for the realization of a new business, the ability to survive and grow into a bigger business (Suharnan, 2011).

In Indonesia, women in the informal sector are dominant, 63.98% (West Nusa Tenggara, 76.92%), while relatively small in the formal sector (Indonesia 36.02%; West Nusa Tenggara 23.08%), so that the position of women in the non-formal sector in the form of micro and small

business need to be improved. The Ministry of Women's Empowerment and Child Protection of Republic of Indonesia (2012) identified strategies for increasing women's productivity, as follows 1) intensifying efforts to increase women's productivity, especially in the society's economic development sector; 2) growing awareness of the sector or local government to create programs that are right on target in increasing women's productivity; 3) ease in accessing resources and information on economic empowerment programs, both by the government and non-government and 4) developing a model of an independent village to reduce the burden on poor families. The research that will be conducted has consideration to these four alternatives, especially to direct the government and non-government in formulating policies that are more targeted in increasing women's productivity or other aspects that cause them to be able to start business, survive and grow in the business they run.

### **Research Method:**

This research was designed as descriptive exploratory research (Nazir, 2003). Research that tries to find and provide a description of the aspects that encourage women in starting and managing a business. The number of respondents were 140 women entrepreneurs in Mataram. The data were collected through questionnaire, which is designed by combining closed and open questionnaires. The data were analyzed by using analytical tool in the form of simple statistics, limited to the use of central values and deviations, and the description of each finding.

There are three factors that were identified as the booster for women to start and manage business, they are 1) personality factor, concerning the relationship with aspects of personality and oneself; 2) sociological factor; relating to relationship with other parties; and 3) environmental factor, transporting environmental relation (Setiadi, 2003:19). The indicators for each of these factors were developed according to related concepts and adapted to the empirical conditions. Attention is paid to the central value, with very high and low criteria, which then becomes the basis for the government or related

parties in formulating policies. The assessment is calculated by using a scoring system with a four-tap Likert scale (Ghozali, 2013).

### **Results and Discussion:**

#### **Identity of Respondents and MSMEs in Mataram**

Women MSMEs players in Mataram City are variative in terms of age, with an average age of 36 years old, and an age range of 21 – 71 years old. The millennial age range, that categorized into non-productive age, are able to carry out activities as entrepreneurs. As many as 33.57% of women have started their business at young age (20–29-year age interval) and 10.71% of women over 50 years of age are still running their business activities. It gives an indication that 4,293 women who are registered as unemployed can be directed to have their own business, including 82,937 women in the labor force who are registered as household managers (Kota Mataram dalam Angka, 2022).

There are 30.00% of women entrepreneurs in Mataram that hold the title of master's and bachelor's degree, but there are also 14.29% with basic education (nine-year school). The variations of women entrepreneurs' level education in Mataram have broad implications on policy making by the government or other parties concerned with empowering women. Women with higher education are starting to be interested in doing business, not just focusing on formal work according to the specifications of their education. Women with low education also have the potential to be engaged in business, by choosing a business that is in accordance with the basic skills they have, especially from experience.

The choice of business sector is essential, related to the meaning of the realization of the vision of Mataram City as a trading center, not only as the trade center by physical such as lots of shops, stalls, etc., but also the productive economic behavior that is able to provide added value to existing production factors. MSMEs women in Mataram still predominantly choose business of trading (45.00%), culinary (31.43%) and services (23.57%). The type of trading business gives an

indication that there is only added value of the place, while all the products are dominantly produced in Java Island. The government needs to pay attention to this aspect, so that the large number of women MSMEs do not merely compete for a certain market. Finally, it will be a matter of time, which trading players will have a limited amount. Moreover, it is exacerbated by the unlimited permits for Alfamart and Indomart to open their branches in Mataram City.

From the aspect of time, the women MSME are still dominated by those who have just started their business, as much as 36.43% (range 1-3 years). Only 17.14% of them can be said to have been stable in their business, because they have been running their business for more than 10 years. The Mataram City Government needs to pay attention to this information, by implementing policies that can increase the competitiveness of entrepreneurs and can also implement policies that protect or prevent them from unfair business competition. The existence of big entrepreneurs, who directly sell products to the public, with a large number of retailers shows the impartiality of Mataram City government towards them.

The main thing is not only Mataram City is considered as a center for services and trade in literal, but also its society as the actors of entrepreneurship and the type of trade that emerges, not merely from the benefits of place value. They must be able to carry out production activities (goods and services), products that have comparative and competitive advantages, so that the products that are produced, are able to compete in foreign markets (nationally and especially on a global scale).

It is essential to emphasize that the existing objective from the objectives draft is that the government is able to find policies on factors that encourage women entrepreneurs to start and manage their business. In starting a business, the most important thing is that there are productive economic activities, own their own workplace and moreover to create job vacancy for those who need jobs. The problem is that Mataram City government is unable to provide jobs due to the very limited number of regional companies. This

context is a solution in developing the economy for community and regionals.

The women MSMEs' business identity in Mataram City that also needs to be informed is the acquisition of sales. The government through Central Government Regulation No. 7 of 2021 increases the criteria for business classification, where micro business with maximum annual sales of IDR 2 billion, small scale business from more than IDR 2 billion to IDR 15 billion per year and medium scale business up to IDR 50 billion per year. Based on the acquisition of sales from 140 entrepreneurs in Mataram City, it turns out that 90.71% are micro-scale business and the remaining 9.29% are small-scale. It can be considered as a small-scale business scale, if they obtain IDR 5,555,556 as a minimum sales per day and IDR 41,666,667 for medium-scale business.

What the government should pay attention of is not only just the number of business actors in Mataram City, but also their ability to obtain sales (market share). Policies to improve product quality, efficiency, capital and other aspects are crucial, even the possibility of products being produced reach a wider market. This context is considered to be the role of the government (Republic of Indonesia's Law No. 18 of 2002), not only carry out the administrative work. Moreover, it has become a campaign promises. Firmly stated in their promises, that the economy of Mataram City is formed from comparative and competitive advantages.

In accordance with the classification of entrepreneurs in Mataram, it was found that 78.58% had workforce in the range of 1-3 people and as many as 17.14% had a workforce in the range of 4-7 people. In terms of the sales achievement above, it turns out that in their business activities, all women entrepreneurs in Mataram City already have employees. The economic implications of this condition are enormous, both in terms of micro and regional economics. The role of the Mataram City government is to make policies so that business run by women entrepreneurs are getting bigger. The alternative is to function the research department that is owned to produce innovative

products, both in culinary products, services and others, so that the products produced have a broad market, both in the city of Mataram, other regions or abroad. This can be seen in the innovation and creation of Satay Rembiga products which can last several months, so they can be used as souvenirs or products with a wider market.

There is a sub-national government's role in providing convenience, protection, empowerment of MSMEs (Central Government Regulation No. 7 of 2021 concerning Ease, Protection and Empowerment of Cooperatives and Micro, Small and Medium Enterprises) and there is also the role in conducting research, development and application of science (Law No. 18 of 2002 concerning the National System for Research, Development and Application of Science and Technology). So, what is produced and sold by MSMEs is not only the responsibility of the entrepreneur, but the government also has a large contribution. The state has to accelerate the country's competitiveness and the achievement of state goals.

Women MSMEs in Mataram City, about 82.14 % of them were dominantly used their own capital in starting and running their business, 6.43 % of them used loan capital and 11.43 % used joint capital; their own capital and savings. Initial information on the identity of business run by women MSMEs is important information for the government. The conditions that occur are basically classic reason or reason that occurred in Indonesian economic system, namely limited opportunities for micro and small business actors to access capital in banking or other sectors.

Mataram City government needs to find a solution to the problem of access to capital for women entrepreneurs. The policies that have been taken is not always play the role as a financial institution, but able to apply budget allocation policies that are managed by certain institutions that are close to community activities (women MSMEs). The important thing to remember is that this policy is not a charity, but absolutely experiencing a rotation. This policy continues, either with additional fund allocations or sourced from initial turnover fund.

Other information about the types of products that women MSMEs sell, related to the work of innovations or others. It was found that the products sold by them were in the form of existing products, occurring in 64.29% of respondents. This means that the business being run really follows the products and other aspects that have been run by other entrepreneurs. The entrepreneurs who sell products that are adopted, there are changes occurring to 7.86% of respondents and new products or business occurring to 27.86% of respondents. This finding is classified as important as information for formulating policies by the government, related to business development for entrepreneurs in the coming period or for the new ones.

The same product in the same marketing area gives an indication that the entrepreneurs are fighting for a certain market share. This condition leads to a high competition and probably there will be some of them who cannot survive in their business. Both adopted products and new products innovations will create new market shares, including for them who can always come up with new products, their market share will expand and their business will continue to grow. This information is important for the local government that carries out the function of developing, empowering and applying science and technology. The government is actively finding new products to be delivered in training through Vocational Training Centers, then implemented as new business or business development.

The information above raises many possibilities of public policy, depends on the attention of the government through the work of its personnel. It was found that 87.86% of the respondents stated that the role of the local government through training did not exist. While 14.14% of the respondents had received an invitation from them to receive training or other, related to business activities. Empirically, the role of them does exist, but it involves the smaller number of entrepreneurs from the existing potential in Mataram City.

It turns out that the private sector has a role in providing training or other for women MSMEs in

Mataram City, but it is still low-categorized (provided to 7.14% of respondents). Usually, the training is provided by flour business companies, such as skills in making snacks and other food and beverage business.

In a "good governance" rule, synergy, coordination and cooperation between the government, the private sector and the community are needed, in order to accelerate the achievement of common goals. Empirical fact, the private sector has started to run it, but still have not reach the objective yet, because the local government has not played their role optimally. The government needs to fully establish a communication with private parties and the public regarding to the existing problems, including the limited number of jobs that can be offered by the government and the private sector. Then, it is necessary to find solutions so that the existing workforce, including women, can use their own potential and the environment to start business and manage it well.

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The last but not least important information related to the characteristics of women's MSME business is the existence of the business which being run. It means that the business that existed before, will be continued by the parents or other conditions. This information is important that it can provide an overview of business growth and its further implications. It was found that 85% of women MSMEs in Mataram City run their business as independent business, which means

that they run from scratch by themselves (50.70%) and in collaboration with their husbands (34.30%). The percentage of the number this business increases in quantity and is believed to result in the growth of entrepreneurs and regional economic growth. This economic growth can arise as a result of the enhancement of the production, the enhancement of production factors usage and earned income for workers. This condition is highly expected in a micro- or macro-economic approach (regional and national), because there is a real additional productive economic activity. It can be said emphatically, that this condition can accelerate the realization of the Mataram City as a service and trade center. The government's next role is to provide policies for development, empowerment and other aspects, so that this business experiences will be growth.

Women MSMEs in Mataram, who run established business (parental inheritance) are 12.86%. This number is classified as not dominant, because it indicates that it does not make a major contribution to regional economic growth. The assumption that neutralizes this condition is that if the business being run growth, more products are produced, the demand for factors of production will grow, including the number of workers needed.

### **Motivating Factors in Starting a Business**

The information that elaborated above is related to the identity of the subject and women entrepreneurs. This information can be used as an input for the government in formulating policies, related to the acceleration of the realization of the vision and mission of Mataram City as a services and trade center. The continued context of this vision is to improve people's welfare through productive economic activities originating from comparative and competitive advantages and increasing the competitiveness of business actors. Innovation and creations of business actors in starting business, producing products and the activities of women MSMEs in Mataram City are not the responsibility of the community themselves, but are also the government. The government's long-term development vision will

end, so they must keep their promises, through community representatives in the legislature.

### **Personality Dimension**

In general, the personality dimensions of women MSMEs in Mataram in starting a business in a high rate (average score 3.14; average score in the interval 2.50-<3.25; scoring concept with a level of 1 to 4). This condition shows that there is a strong push from the personality conditions of women, both psychological and other aspects individually. Aspects that have very high intensity, as a motivator for women to start a business in the form of awareness to improve the economy (P1), ability to produce products (P4), interest in business (P5), courage to take risks (P6), self-confidence (P7), able to keep themselves up (P8), business skills (P12) and suitability of attitudes with business (P14). The rate of these aspects is above 3.25 (in the interval of 3.25-4.00), so it becomes the government's role to improve it through a variety of works.

The personality aspects that get very high rate as motivation is being the concern. It is conducted to formulate policies that are more efficient and effective in realizing goal where women are encouraged to do business as a productive economic activity.

Mataram City as a service and trade center is the last long-term development vision, which will be applied in 2026. The last regime in of Mataram City can use all of its potential, especially the presence of civil servant in every public organization. Every public organization is entrusted with this task, so that people (women) in Mataram City can use their potential to start business. This civil servant management like was carried out by the New Order regime, if there were policies that were crucial, such as poverty alleviation. Practically, all public organizations have a poverty alleviation policy, so all public organizations must have a women's empowerment policy to be able to start a business for this era.

It is necessary to carry out training that is arousing women's interest or interest in business, including providing ongoing training in a variety of skills to produce products (goods and services). The

functions of training center (BLK), research and technology agencies as well as coordination with other task areas need to be encouraged. The work that carried out is to relevance their duties with opportunities for women to start new business or develop them.

The government are in the realization mission in making Mataram City as a center for services and trade in the context of its people as the actors, not as a market in literal meaning. The government can implement policies that are diversity, set barriers or even do not provide opportunities for outside business players whose business has a tendency to drown the business of local residents. It must provide guarantees so that business activities in Mataram City are carried out with balanced competition, growing together, but not leads to monopoly or oligopoly.

### **Sociological Dimension**

The sociological dimension is measured by ten indicators, where the sociological factor that motivate the family is only encouragement (S6; average score 3.46). Interesting findings include the role of other people in starting a business (S7), training for private companies (S8), training from the central government (S9) and training from local governments (S10) get low rate; successively with an average assessment score of 2.41; 2.09, 1.91 and 1.98 (Appendix 2). The motivating factor in the form of training from the central government (vertical ministry) gets an assessment with the lowest average score. The quantity and quality of training run by the government (government/regional) is still minimal, so it is still low as a basis for women entrepreneurs to start a business.

The indicator that gets the highest rate, with an average score of 3, is the encouragement of other parties in making sales (S3), with an average score of 3. This finding is important, related to the existence of employees in charge of making sales or business partners whose function is to make sales. The relationship factor is important for women to discover, so that the concept that needs to be developed is cooperation that always provides mutual benefits. Empirical fact in



Mataram City shows that relationship can occur if women's business activities have been formed, not starting from the establishment or starting of a business.

### **Environmental Dimension**

The environmental dimension as a motivating force for women in starting business activities, is measured by seven (7) indicators or manifest variables. Environmental factors get an assessment with an average score of 2.61 in encouraging women in Mataram City to start business. The average score is at the lower edge of the interval class with high criteria (interval 2.50-3.25), so it can be said that it is just starting to emerge as a motivating force.

The highest average score, at 3.02, indicates high criteria, on competition items in economic life. A response to this pressure which come from the external condition shows that women should start business. It can be stated that it creates a positive reaction, for women who have power.

In regional and national scale economies, external condition should be able to be identified by the government, then adjustments can be made through targeted policies. The fact that government policies in facilitating the starting of business has not been a motivating force (average rating of 2.14; classified as low criteria). This means that the realization of convenience has not occurred, either in administrative policies or other policies.

The NGOs in Mataram City also gave insufficient consideration in increasing women's competence in starting a business, because it was assessed with an average score of 2.08. The government needs to involve all parties in mobilizing the existing economic potential and minimize the existing inhibiting factors. The NGOs must have real action in mobilizing women to start business, not just considering other aspects in government (corruption and its kind; means that NGOs should share their concern in accelerating social welfare through women's economic activities).

### **Motivating Factors for Women in Business Management.**

The motivating factors in business management for women in Mataram City are identified with 25

items. The average rating score given by respondents (women entrepreneurs) is 3.31; which classified to very high criteria (interval 3.25-4.00). It indicates that business players have realized that the items in question have the potential to be mobilized, realized, and will be determined in the realm of implementation.

Important items that need to be explained are items that get the highest rate and the lowest rate. The highest item rate is on the main consumer's satisfaction item (PB20) with an average score of 3.78. This context is very relevant to the concept in marketing which states that customer's satisfaction is an economic and social condition for business success (Kotler, 2003). Satisfaction of women MSMEs in Mataram City at the encouragement of business management in the form of consumer's satisfaction, then all dimensions of business are directed to accomplish the consumer's satisfaction. The government has an important role in raising the awareness of women MSMEs, both in terms of product, price, promotion, distribution, service, process and personnel or other dimensions that have been able to be developed, even the possibility of implementing co-creation in their business.

The following findings that have the highest intensity as a motivating force in managing women's business in Mataram City are enthusiasm for managing a business (PB4) and pride in being a businessman (PB5), where these two items received an assessment with an average score of 3.65. The existence of enthusiasm will raise motivation, so that all the power possessed is used in running and developing the business. When they became entrepreneurs, individually these women did not look for other formal jobs, even though they had higher education. There is pride for them to become business women, they are able to manage themselves, and even to be able to provide jobs to other people. The role of the family environment is to give encouragement, including parents to unmarried women, that becoming an entrepreneur is not the path, because it is not accepted to work in the formal sector, but as the first choice. Parents need to give encouragement and be proud to have children who

have completed undergraduate education with the option of working as entrepreneurs, even though it is a micro or small scale in the beginning.

Items that reach average score close to 4 (very high criteria) also occur in the 25<sup>th</sup> item, namely consumer's support. The average rate score of 3.60 indicates that empirically Mataram community loved the local products. The government is able to implement socialization of love for local products in each region to bring out local economic advantages. In practice, this is followed by an enhancement in product quality and other advantages, because consumers in general are "rational" individuals.

### **Discussion:**

This research aims to find the characteristics of the personnel of business actors and the form of their business as well as two main issues, namely the motivating factors of Mataram's women in starting business and managing their business. These findings are aimed at accelerating the realization of the local government's vision in making Mataram City as a service and trade center.

An important potential that needs to be considered by Mataram City government is that women MSMEs are across generations and levels of education. Women have been able to start and manage a business from two or three years after graduating from high school/vocational school or after completing a first diploma. The existence of Mataram City as a center for formal education and various training institutions is very important in supporting women to start business. The role of government in education sector is to give training on producing products, business skills. Skills and entrepreneurial spirit are given as learning materials (local content), and then for behavioral (psychomotor) items in learning are to produce products and sell them directly to the community. The attention is focused on activities to add value to resources, so that it will be in accordance with the vision and mission of economic development in Mataram City which comes from innovation, creativity and the comparative advantage of existing resources.

The low education is not a reason to prevent women from starting business, because the findings in this research shows that lots of women with basic education have been able to start business and those with higher education have chosen many productive economic activities as business actors, not as formal workers. The policy that needs to be carried out by the local government is to formulate policies that are adapted to the conditions of existing resources, so it should be formulated on a down to top basis (Syafi'i, 2008). It means that the mastery of technology, improvement of product quality, and management are adapted to the ability to absorb individuals with educational backgrounds. Product innovation provided by the government is adjusted to the form of products produced by business actors. For instance, producing local specialty food products that can be made into frozen food, food and beverage that are more durable, so that they are able to become souvenirs or other products. Innovative and other actions are not only the responsibility of women MSMEs, but also the responsibility of the government, because there are government's duties in accordance with the mandate of the law (Law No. 18 of 2002 and Government Regulation No. 7 of 2021).

The government needs to be aware for how many products resulting from creativity and innovation are informed to business players (outcome-based government performance measurement; Mahmudi, 2007). This function is still implemented minimally by Mataram's local government and the central government, including also by the private sector. Food and beverage products that are sold as shopping goods are mostly produced by large companies (go public), while it is clear that the basic ingredients are well-known products, even those products are familiar products (chips, popcorn, and others).

The government's workload is on the creative and innovative work in producing products on related institutions, because it was found that 31.43% of women MSMEs had business in the culinary sector and 23.57% in the services sector. Women MSMEs who already have a trading business of 45.00% can still be directed to production

activities, because they already have a trade business forum "selling their own products, besides other products". So, the hard work is urgently needed that women entrepreneurs can exist, because it was found that there were still many business actors who had just started (1-3 years, as much as 34.43%).

The government needs to be active in solving the obstacles of starting a business, including in developing a business from the capital aspect. It could be happened that there are lot of women who have competence in business, but experiencing a problem in the ownership of capital. It is stated because the dominant finding of this research is the source of capital to start a business in the form of own capital. The government, has a long-term vision that will be ended, so all public organizations owned must have work related to the realization of this vision. This work concept was applied by the New Order government, for example during the poverty alleviation policy, all settlements had a poverty alleviation program, not being the responsibility of a particular settlement.

The government must continue to take a side with the local community in realizing its long-term vision and mission, not just the number of existing business players, but those belonging to other parties. The diversity policy can be applied, if there are businesses which enters or opens a branch in Mataram City have the possibility to drown the existing local business. It is conducted by studying the permits issued, for example the existence of Indomaret and Alfamart, because their presence created an unease situation. National scale business competition (retail) with local business is clearly not balanced or can be considered as unhealthy competition.

There is a strong potential in the personality of women business players to contribute to the realization of the vision of Mataram City as a center for services and trade. Strengthened by the existence of enthusiasm and high motivation in managing their own business. The important assumption is that it is accelerated or driven through government policies that are right on target, even though so far there have been

ambiguous ones, because Mataram City government does not seem to give limits on the existence of national-scale retail, its existence extending to remote areas where it could be found almost in every street.

People now concern of the role of the government, because it is related to its vision and mission and the budget. The existence of the government is both directly and indirectly to accomplish the productive economic activities of the community, so that the final goal of community welfare is achieved. As for private and community participation, it is only a form of contribution, as a form of social responsibility.

### **Conclusion:**

The results of the research show that women have the potential to contribute in achieving the vision and mission of Mataram City as a service and trade center. Based on the finding, it can be concluded that women of all ages and education are able to start business. The business that are owned are dominant as new business, although they follow more existing products and some have shown creativity. Women can start business with their own capital and already have employees.

The government's work is not too complex in mobilizing women to start business, because women already have the following elements, namely awareness to improve the economy (P1), ability to produce products (P4), interest in business (P5), courage to take risks (P6), self-confidence (P7), being able to move oneself (P8), business skills (P12) and suitability of attitudes with business (P14). The family has also taken part in giving support, where women with the higher education have been accepted as business players rather than as employees (social support). The potential from the environmental aspect makes them realize that consumer's satisfaction is important and also the community give support for local entrepreneurs

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**Appendix 1. Statistical Scoring of Personality Dimension in Encouraging Women MSMEs of Mataram City to Start a Business. Statistics**

		P1	P2	P3	P4	P5	P6	P7	P8	P9	P10	P11	P12	P13	P14	P15
N	Valid	140	140	140	140	140	140	140	140	140	140	140	140	140	140	140
	Missing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Mean		3,53	2,45	2,36	3,45	3,69	3,54	3,67	3,59	3,21	2,60	2,86	3,41	2,96	3,26	2,57
Std. Error of Mean		0,06	0,09	0,09	0,06	0,05	0,05	0,05	0,05	0,06	0,09	0,08	0,06	0,08	0,06	0,08
Std. Deviation		0,68	1,01	1,03	0,67	0,56	0,54	0,56	0,56	0,75	1,03	0,97	0,66	0,95	0,70	1,00
Variance		0,47	1,01	1,05	0,45	0,32	0,29	0,31	0,31	0,56	1,06	0,94	0,43	0,90	0,49	1,01
Range		3	3	3	2	3	2	3	2	3	3	3	3	3	3	3
Minimum		1	1	1	2	1	2	1	2	1	1	1	1	1	1	1
Maximum		4	4	4	4	4	4	4	4	4	4	4	4	4	4	4

**Appendix 2. Statistical Scoring of Sociological Dimensions in Encouraging Women MSMEs of Mataram City to Start a Business**

Statistics												
		S1	S2	S3	S4	S5	S6	S7	S8	S9	S10	
N	Valid	140	140	140	140	140	140	140	140	140	140	
	Missing	0	0	0	0	0	0	0	0	0	0	
Mean		2,80	2,81	3,00	2,89	2,82	3,41	2,41	2,09	1,91	1,98	
Std. Error of Mean		0,09	0,08	0,07	0,08	0,08	0,07	0,08	0,09	0,09	0,09	
Std. Deviation		1,03	0,96	0,82	0,92	0,91	0,79	0,98	1,07	1,01	1,03	
Variance		1,05	0,91	0,68	0,85	0,82	0,62	0,96	1,14	1,03	1,06	
Range		3	3	3	3	3	3	3	3	3	2	
Minimum		1	1	1	1	1	1	1	1	1	1	
Maximum		4	4	4	4	4	4	4	4	4	4	

**Appendix 3. Statistical Scoring of Environmental Dimension in Encouraging Women MSMEs of Mataram City to Start a Business**

Statistics								
		E1	E2	E3	E4	E5	E6	E7
N	Valid	140	140	140	140	140	140	140
	Missing	0	0	0	0	0	0	0
Mean		3,02	2,44	2,88	2,79	2,91	2,08	2,14
Std. Error of Mean		0,07	0,09	0,07	0,07	0,07	0,08	0,08
Std. Deviation		0,85	1,01	0,85	0,83	0,83	0,91	0,97
Variance		0,73	1,03	0,73	0,68	0,68	0,82	0,94
Range		3	3	3	3	3	3	3
Minimum		1	1	1	1	1	1	1
Maximum		4	4	4	4	4	4	4

**Appendix 4. Statistical Scoring of Dimension of MSMEs of Mataram Cityin Managing a Business.**

Statistics														
		PB 1	PB 2	PB 3	PB 4	PB 5	PB 6	PB 7	PB 8	PB 9	PB1 0	PB1 1	PB1 2	PB1 3
N	Valid	140	140	140	140	140	140	140	140	140	140	140	140	140
	Missin g	0	0	0	0	0	0	0	0	0	0	0	0	0
Mean		3,31	3,50	3,37	3,65	3,65	3,41	2,98	3,26	3,30	3,33	3,36	3,34	3,46
Std. Error of Mean		0,06	0,05	0,05	0,05	0,05	0,05	0,08	0,06	0,06	0,06	0,06	0,05	0,05
Std. Deviation		0,70	0,62	0,62	0,60	0,62	0,62	0,89	0,66	0,77	0,70	0,66	0,64	0,62
Variance		0,49	0,38	0,38	0,36	0,39	0,39	0,80	0,44	0,59	0,50	0,43	0,41	0,38
Range		3	3	3	3	3	3	3	3	3	3	3	3	3
Minimum		1	1	1	1	1	1	1	1	1	1	1	1	1
Maximum		4	4	4	4	4	4	4	4	4	4	4	4	4

**Appendix 4 (in advanced)**

Statistics														
		PB1 4	PB1 5	PB1 6	PB1 7	PB1 8	PB1 9	PB2 0	PB2 1	PB2 2	PB2 3	PB2 4	PB2 5	
N	Valid	140	140	140	140	140	140	140	140	140	140	140	140	
	Missin g	0	0	0	0	0	0	0	0	0	0	0	0	
Mean		3,24	3,19	3,08	3,21	2,88	3,46	3,78	3,07	3,09	3,01	3,29	3,60	
Std. Error of Mean		0,06	0,06	0,06	0,06	0,07	0,06	0,05	0,08	0,08	0,08	0,07	0,06	
Std. Deviation		0,67	0,68	0,75	0,70	0,84	0,71	0,55	0,92	0,98	0,94	0,85	0,67	
Variance		0,44	0,47	0,56	0,50	0,70	0,51	0,30	0,84	0,96	0,88	0,73	0,44	
Range		2	2	3	3	3	3	3	3	3	3	3	3	
Minimum		2	2	1	1	1	1	1	1	1	1	1	1	
Maximum		4	4	4	4	4	4	4	4	4	4	4	4	

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