



British Council – Promoting Women’s Entrepreneurship in Indonesia

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1. Introduction

Gender inequality in the global workforce remains a significant challenge, with women often facing greater obstacles than men when seeking employment. According to the International Labour Force (2022), women encounter additional barriers that hinder their access to jobs, contributing to persistent disparities in the labour market. While the global labour force participation rate for women is just over 50%, it stands at around 80% for men (World Bank, 2022). Even when women are employed, they are more likely to occupy low-quality, low-paying jobs with limited prospects for career growth (International Labour Force, 2022). Despite the increase in women's participation in the workforce, women continue to experience significant barriers, including gender bias, cultural norms, and childcare responsibilities, which restrict their full integration into the labour market. Supporting women's access to opportunities like employment and entrepreneurship can help fill the increasing demand for skilled workers, benefiting employers and the overall labour market. Facilitating smoother transitions for women into meaningful opportunities promotes career advancement, reduces the gender gap, and helps create a more inclusive workforce. By addressing the structural and societal barriers that women face, opportunities arise for building a more diverse, equitable, and productive job market for everyone.

This project sought to address this issue by focusing on women as entrepreneurs and intrapreneurs (female graduates working as in-house innovators). Delivered by the University of Northampton and Binus University, in partnership with two universities in small rural towns: the Universitas Pesantren Tinggi Darul 'Ulum in Jombang (East Java) and the Universitas Alkhairaat in Palu (Central Sulawesi), this project sought to identify gender inclusivity gaps in entrepreneurial programmes in order to develop a diverse delivery model for entrepreneurship that is applicable to small and larger universities in Indonesia. The project's core aim was to create practical solutions to address the issues through the development of an entrepreneurship programme for universities in Indonesia that seek to address women's pathways into employment and entrepreneurship. The overarching objectives of the project were to:

- Develop a research-based model for a women entrepreneurship programme in public or private universities with different scales and locations.
- Improve skills and increase access to opportunities that enhance women's opportunities for work after completing higher and further education.
- Upskill female students with relevant skills, including for employability or entrepreneurship, community outcomes, or soft skills.
- Develop of a Social Impact Measurement Framework (SIMF) for long-term measurement of the social, economic and environmental benefits of the women entrepreneurship programme.

2. Context and Literature

Entrepreneurship education has a positive impact on the perception of desire and perception of a person's feasibility to become an entrepreneur (Peterman and Kennedy's, 2003). The role of entrepreneurship education promotes feasibility and desirability, empowering women to pursue entrepreneurial ventures, build sustainable businesses, and overcome societal and institutional barriers (Linan, 2004; Wang and Wong, 2004; Turker and Selcuk, 2008). Research (Linan, 2004; Wang and Wong, 2004; Turker and Selcuk, 2008) highlights that entrepreneurship education offers women the knowledge, skills, and confidence needed to navigate the complexities of starting and running a business. It provides women with practical tools that women to develop self-efficacy through developing skills in fiscal management, marketing strategies, and leadership. Self-efficacy is strongly affected by entrepreneurship education activities for women in comparison with men (Wilson et al, 2007). Cooney (2009) further evidences this in research showing that special entrepreneurship programmes for women have been instrumental in increasing self-confidence and decision-making for women. Studies (Linan, 2004; Wang and Wong, 2004; Turker and Selcuk, 2008; Cooney, 2009) indicate that entrepreneurship education tailored to women often incorporates both personal development and business skills training. For instance, programmes frequently emphasise building self-confidence, resilience, and problem-solving abilities, which are critical for women who may face social structural barriers and/or internal doubts about their capabilities in a traditionally male-dominated environment (Linan, 2004; Wang and Wong, 2004; Turker and Selcuk, 2008; Cooney, 2009).

Effective entrepreneurship education and programmes for women should be viewed through a holistic lens, recognising the importance of the broader entrepreneurship ecosystem in fostering entrepreneurial success. An entrepreneurship ecosystem is a dynamic structure where various stakeholders—such as educational institutions, mentors, investors, government agencies, and industry leaders—work collaboratively to create a supportive environment. This environment not only facilitates access to resources and knowledge but also fosters innovation and drives economic growth (Acs et al., 2018). For women, having access to such an ecosystem can significantly enhance their entrepreneurial intentions, as it creates an environment where they feel encouraged and supported to take the leap into business ownership (Klyver and Grant, 2010; Acs et al., 2018). As Klyver and Grant (2010) highlight, the presence of a robust entrepreneurial ecosystem can positively influence women's entrepreneurial aspirations by providing them with the necessary resources, mentorship, and networks to navigate the entrepreneurial world. A supportive environment plays a crucial role in boosting women's self-confidence, which is often a significant barrier to starting entrepreneurial activities. Women who feel part of a supportive network are more likely to believe in the feasibility of their ideas, increasing their chances of success (Klyver and Grant, 2010). Access to entrepreneurial ecosystems helps women overcome many of the challenges they face, such as gender biases, limited access to funding, and fewer professional connections (Alkharafi, 2024). Given this context, universities have a pivotal role to play in shaping the entrepreneurial ecosystem. They should not only offer specialised programmes but also foster networks that allow women entrepreneurs to connect with like-minded individuals, mentors, and industry professionals (Acs et al., 2018). Effective

entrepreneurial education programmes that integrate networking opportunities, mentorship, and access to resources can help women build the confidence and skills needed to succeed in the entrepreneurial world (Klyver and Grant, 2010). Universities should also create platforms for collaboration, where women can share their ideas, challenges, and successes, further strengthening the sense of community and support.

Researchers (Petridou et al., 2009; Dhaliwal, 2010) advocate for the development of gender-specific entrepreneurship curricula, tailored to address the unique needs and challenges faced by both men and women. Recognising that the skills, barriers, and success factors associated with entrepreneurship differ between men and women is crucial in designing effective educational programmes (Petridou et al., 2009; Dhaliwal, 2010). Designing bespoke programmes for women entrepreneurs that acknowledge the distinct challenges that women entrepreneurs face is essential, with research studies, such as those by Kourilsky and Walstad (1998), showing that women tend to have lower levels of confidence and motivation compared to their male counterparts. Factors such as lower self-efficacy, limited access to networks, a scarcity of female role models, and challenges in securing capital all contribute to the gender gap in entrepreneurship (Marina et al., 2012; Huyghe and Knockaert, 2015; Sinell et al., 2018). In the Indonesian context, cultural and social obstacles can further hinder women's entrepreneurial aspirations and opportunities for success. Therefore, designing a curriculum that is tailored to the specific needs of women entrepreneurs is not only necessary to address these gendered barriers but also critical to empowering women to pursue entrepreneurial ventures with confidence and determination.

As the global landscape of entrepreneurship evolves, it has become increasingly apparent that educational institutions need to adapt their curricula to meet the diverse needs of aspiring entrepreneurs. Research emphasises the importance of creating inclusive social entrepreneurship programmes, however, the *Social Innovation and Higher Education Landscape Country Report - Indonesia* (2020) reveals that universities in Indonesia still lack a comprehensive implementation of social innovation ecosystems in their teaching and research activities. This gap presents a valuable opportunity for universities to rethink and expand their focus on creating impactful social entrepreneurship programmes, with emphasis on developing a gender-sensitive curricula (Morits, 2021; Civera and Meoli, 2023). To foster female entrepreneurship, universities must develop education programmes that are specifically designed to address the unique challenges women face in the entrepreneurial space. These programmes should not only provide women with essential entrepreneurial skills but also ensure they have access to networks, mentorship, role models, and exposure to industry professionals. By focusing on these areas, universities can empower women to pursue entrepreneurship with the intention, skills, and support necessary to succeed. Such initiatives would contribute to narrowing the gender gap in entrepreneurship, helping to build a more inclusive and innovative entrepreneurial ecosystem that benefits individuals and society.

3. Methodology

3.1. Overarching Aims and Approach

This project sought to develop gender-sensitive women entrepreneurship programmes in Indonesian universities, focusing on providing women with the necessary skills, networks, role models, and resources to foster entrepreneurial intentions and empower them to succeed in the entrepreneurial ecosystem. The four objectives were to:

- Develop a research-based model for a women entrepreneurship programme in public or private universities with different scales and locations.
- Improve skills and increase access to opportunities that enhance women's opportunities for work after completing higher and further education.
- Upskill female students with relevant skills, including for employability or entrepreneurship, community outcomes, or soft skills.
- Develop of a SIM for long-term measurement of the social, economic and environmental benefits of the women entrepreneurship programme.

Our methodological approach was centred on the University of Northampton's Social Impact Matrix©. Impact measurements allow for organisations to understand the value of the services and activities they offer, and the effect they are having on individuals, organisations, and society. Various social impact measurement tools exist, such as the 'Social Return on Investment' (Hall and Arvidson, 2013) and the 'Balance Scorecard' (Bull, 2007). Additionally, there are several practical toolkits available, such as 'Prove and Improve' and 'Outcomes Star'. These tools, however, only offer surface level data and can be problematic if utilised outside of the specific context they were designed for. To overcome this, the University of Northampton has developed a holistic social impact measurement tool, the 'Social Impact Matrix©', focusing on outputs, outcomes and impact. *Output* is the direct and easily identifiable output of the programme (i.e., number of women entrepreneurship programmes, number of workshop participants). *Outcome* represents the positive changes to participants states of mind that will enhance their wellbeing (i.e. improved wellbeing, improved networking opportunities). *Impact* is the long-term impact on wider society (i.e., savings to health services through improved wellbeing, improved access to resources, business start-up growth). The 'Social Impact Matrix©' allows for these to be measured across a triple-bottom line of economic, social and environmental impacts, allowing the receiving organisation to identify or develop new tools or formulas that can be used to measure specific outputs, outcomes, and impacts (Figure 3.1).

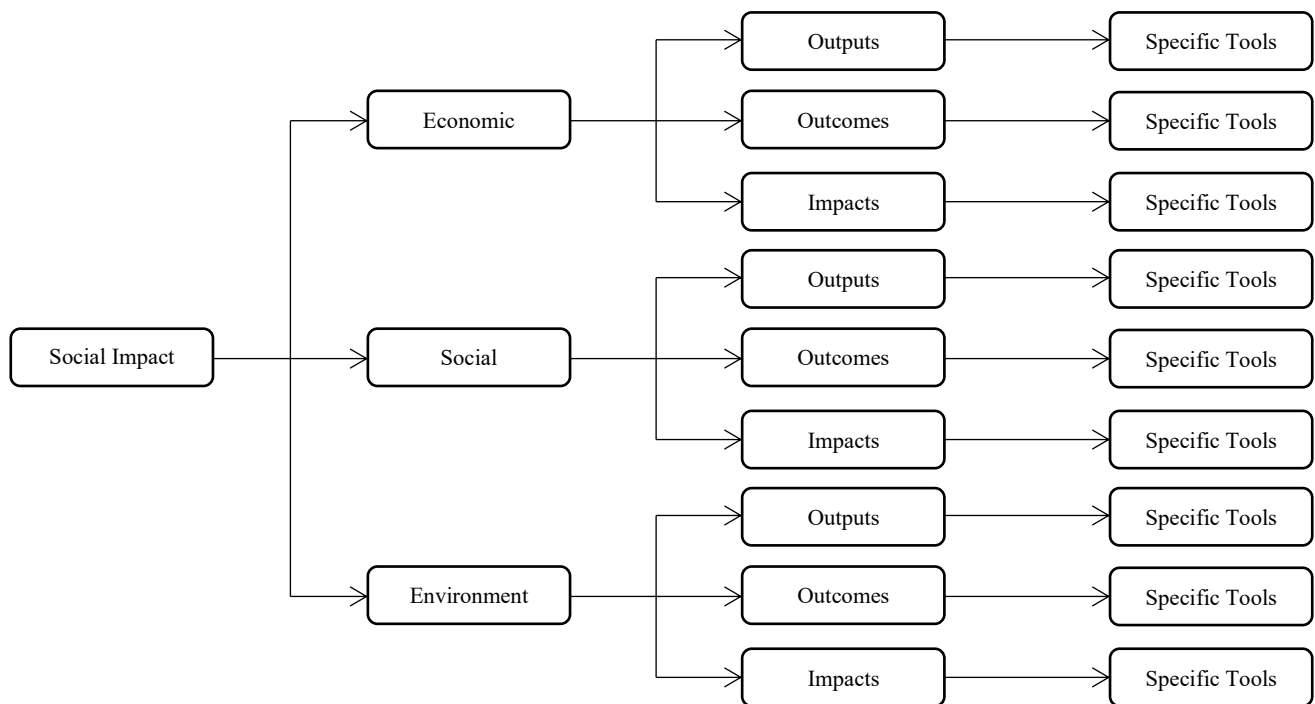


Figure 3.1. Social Impact Matrix©

By building a women entrepreneurship programme that acknowledges the social impact of entrepreneurship for women, and the overarching impact of women participating in entrepreneurship, this research sought to build a programme that could, not only support women entrepreneurs, but could promote meaningful social impact across Indonesia.

3.2. Qualitative Data

Qualitative data was gathered from students, alumni/graduates, lecturers, decision-makers (or university officials), policymakers and other relevant stakeholders. Semi-structured interviews and focus groups were used to collect qualitative data, with researchers from Binus University, Universitas Pesantren Tinggi Darul ‘Ulum and Universitas Alkhairaat conducting semi-structured interviews and/or focus groups in collaboration with researchers from the University of Northampton. To capture the experiences of women entrepreneurs within Higher Education Institutions, semi-structured interview and focus group guides were developed for current or students, alumni/graduates, lecturers, decision-makers, and policymakers. These guides were designed to elicit rich, detailed responses from the different participant groups. For female students and graduates, the interview schedule focused on five key areas including:

- The current landscape of women entrepreneurship education within the university,
- Opportunities available for students and alumni to start and sustain businesses,
- The types of support mechanisms embedded within specific courses or modules, personal aspirations for entrepreneurship,
- Support needed to achieve these aspirations,
- Challenges and barriers faced by women in initiating and maintaining their businesses.

For lecturers, decision-makers and policymakers, the interview and focus group schedules were designed to gain institutional insights, including in the following four key areas:

- The University's vision for entrepreneurship,
- Policies or initiatives in place to promote women entrepreneurship,
- Existing partnerships that support entrepreneurship development, and
- Opportunities for students and alumni in starting and sustaining businesses.

Throughout the research, interviews and focus groups were conducted with 122 participants across the partner universities. Overall, interviews and focus groups were conducted with 89 women students and graduates, 22 lecturers, and 11 decision-makers from Higher Education Institutions in Jombang, Malang, and Palu. While both men and women participants were included, the student and alumni participants were predominantly women, reflecting the study's focus on women's experiences of entrepreneurship within the project. Table 3.1 provides a detailed breakdown of participant demographics. For the purpose of anonymity, the quotes are represented by labels denoting the participant status, location and assigned number (i.e., "Student Jombang 2.4").

Participants' Status	Location	Total participants
Alumni	Palu	8
	Jombang	12
Decision Makers	Palu	4
	Malang	1
	Jombang	6
Students	Palu	57
	Jombang	12
Lecturers	Palu	5
	Malang	2
	Jombang	15
Total		122

Table 3.1. Participants' Demographic

3.3. Quantitative Data

Quantitative data was collected through a survey designed to understand the broader impacts of women's entrepreneurship in Indonesia. The data gathered through the survey focused on the following areas: Malang (East Java), Jombang (East Java), and Palu (Central Sulawesi). The survey was designed to capture demographic information (i.e., age, sex, ethnicity, location, programme and entrepreneurial stage) and psychological constructs associated with entrepreneurial activities (i.e., creative imaginativeness, social imaginativeness, and practical imaginativeness).

3.4. Data Analysis

Quantitative data was analysed through Microsoft Excel utilising descriptive statistics. This approach provides a comprehensive summary of the central tendencies, variability, and distribution of a dataset, offering insights into the overall characteristics of the data. Key measures such as mean, median, standard deviation, and range can be easily calculated to assess data patterns and identify potential outliers. This allowed the research team to generate clear visualisations and easily interpretable results, facilitating data understanding and decision-making. Statistical tools were also utilised to visualise (word cloud) and the diagrams, as well as the descriptive statistics, word clouds, and the correlation matrix.

Qualitative data was collected in Bahasa Indonesia, facilitated by the Indonesian partners with support from the United Kingdom partner to ensure participants were comfortable and able to engage in a familiar language. The Indonesian partner translated interview and focus group discussions and provided English transcripts for analysis. Data was analysed in QSR NVivo and analysed using Braun and Clarke's (2022) Reflexive Thematic Analysis. Reflexive Thematic Analysis can be applied across a wide range of research questions and topics, with the researchers'/researcher's reflexivity prioritised (Braun and Clarke, 2019). Reflexivity in this context goes beyond simply reflecting on a researcher's position in relation to the research but also involves examining the underlying assumptions and beliefs that inform the researcher's approach to the topic, the participants, and the data itself (Braun and Clarke, 2019). Reflexive Thematic Analysis is situated within interpretivist frameworks, which do not treat data as an objective reflection of reality that can be directly observed. Instead, data is seen as consisting of themes that represent a "pattern of shared meaning, organised around a central idea or concept" (Braun and Clarke, 2019, p. 844, emphasis in original). The data analysis process involved several stages, beginning with familiarisation and coding, followed by the development of themes, their review and refinement, and concluding with the final presentation of the analysis. Each stage was iterative, with constant revisiting of the data to ensure a comprehensive understanding. Patterns were identified both within individual interviews and across the entire dataset, allowing for a deeper insight into the shared meanings and underlying structures that help explain the research questions. In the early phases, the data was broken down into codes that represented key segments directly related to the research inquiry. In subsequent stages, these

codes were refined and grouped into overarching themes that encapsulated the latent ideas within the data (Braun and Clarke, 2019). All codes and interpretations were cross-checked by the Indonesian team to ensure the analysis was culturally and contextually appropriate.

4. Survey Findings

4.1. Demographics

The survey results provide an overview of data from 57 (fifty-seven) respondents' including analysis of demographics, creativity, empathy, and practical problem-solving abilities. The respondents are predominantly 21 years old (23.1%), with smaller groups aged 20 (15.4%), 22 (7.7%), and 23 (6.2%) (Figure 4.1).

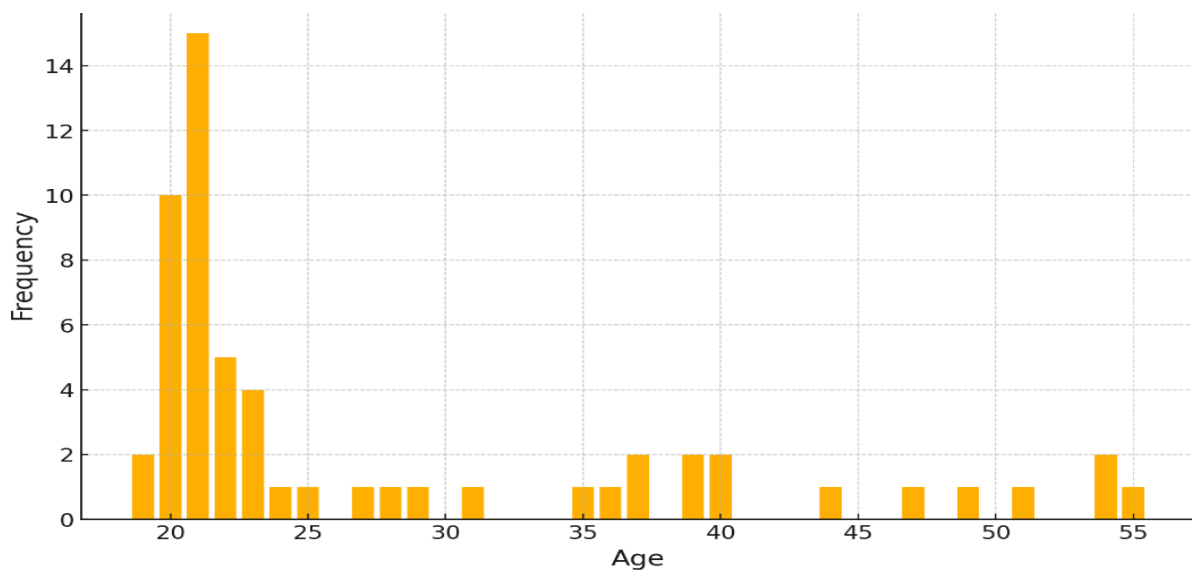


Figure 4.1. Age distribution

Most of the respondents are from Java (Jawa) ethnicity, although there are Bugis, Gorontalo, Toraja, Makassar (Sulawesi's ethnicity). Some of the respondents identified themselves as Indonesian Chinese descendant (*chindo* and *cina*, both are informal designation, officially "*keturunan Tionghoa*") (Figure 4.2).



Figure 4.2. Word Cloud depicting ethnicity and location

Islam was the most common religion (83.6%) for respondents, with the Kristen (7.27%) the second most frequent. Kristen Protestan was reported by 3.64% of respondents, Hindu was reported by 1.82% respondents and Katolik reported by 1.82% respondents (Figure 4.3).

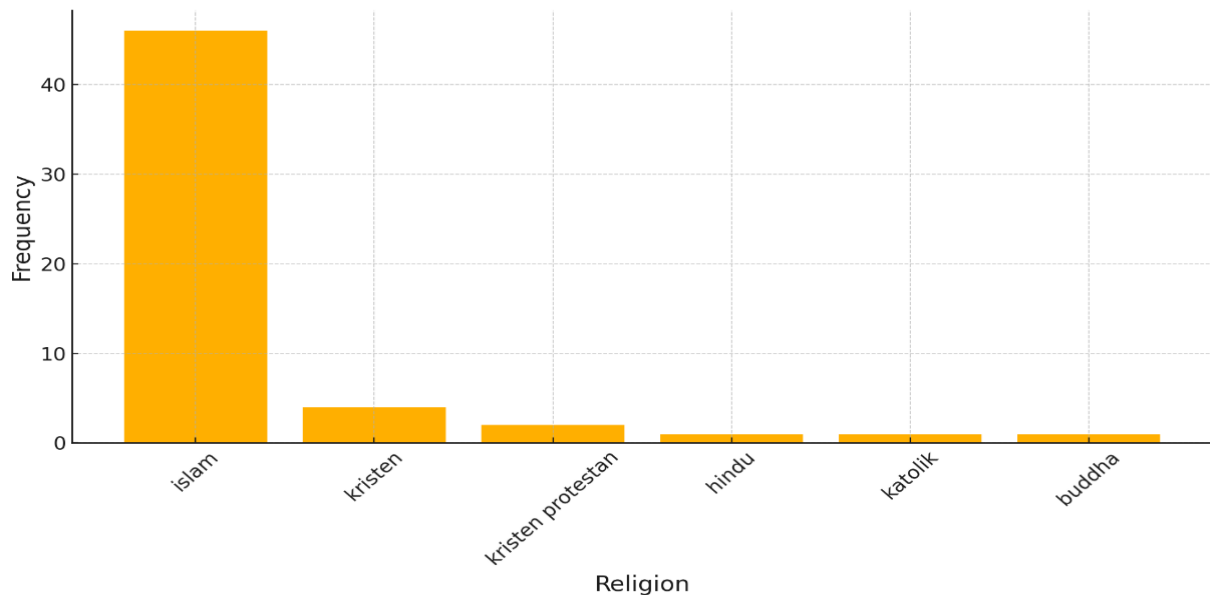


Figure 4.3. Religion

The majority of respondents identify as women (58.93%), with the remainder identifying as men (41.07%) (Figure 4.4).

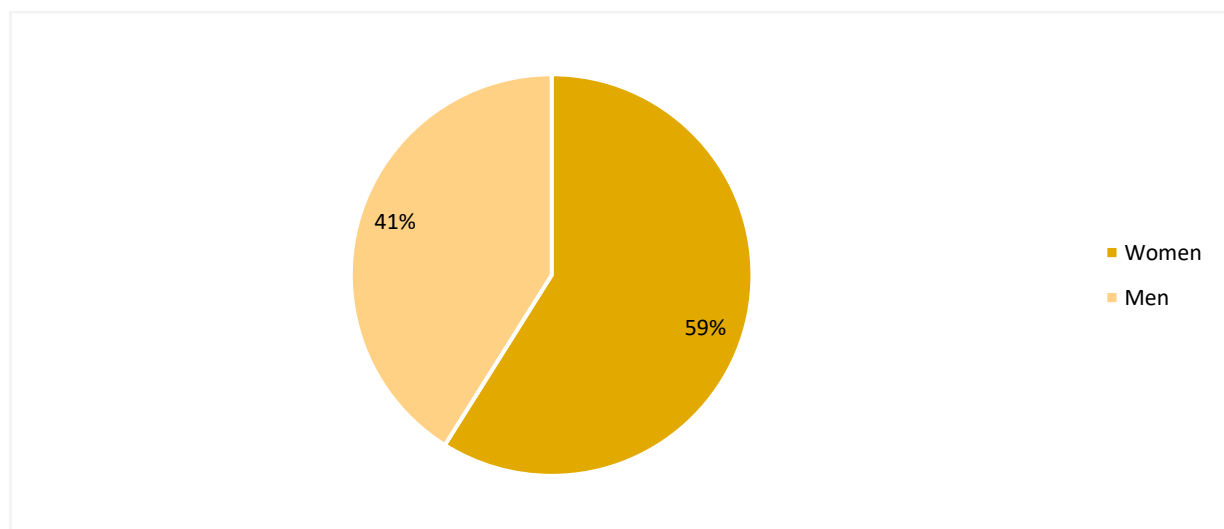


Figure 4.4. Gender Breakdown

Most respondents described their economic situation as stable or middle-class, with descriptions of economic levels as “baik” (good), “cukup” (sufficient), “stabil” (stable), and “menengah” (middle-class level) (Figure 4.5).

Figure 4.7. Word Cloud depicting stage of enterprise/venture/business development

4.2. Creative Imaginativeness

Creative imaginativeness refers to the cognitive ability to generate novel and original ideas, concepts, or solutions. It involves thinking beyond traditional processes, engaging in divergent thinking, and exploring possibilities beyond the conventional. Respondents were asked to rate creative imaginativeness, with the majority of respondents viewing themselves as inventive, innovative, and original. In terms of capable improvisation, 54% agree and 14% strongly agree that they are capable of improvisation. Similarly, 49% agree, and 15% strongly agree they are innovative, while 52% agree, and 18% strongly agree they demonstrate originality in their work. External perceptions of their creativity, however, was less positive with 49% unsure whether others see them as artistic or creative. Despite this, many respondents creativity as a significant aspect of their identity, with 49% agreeing and 18% strongly agreeing with this sentiment (Figure 4.8).

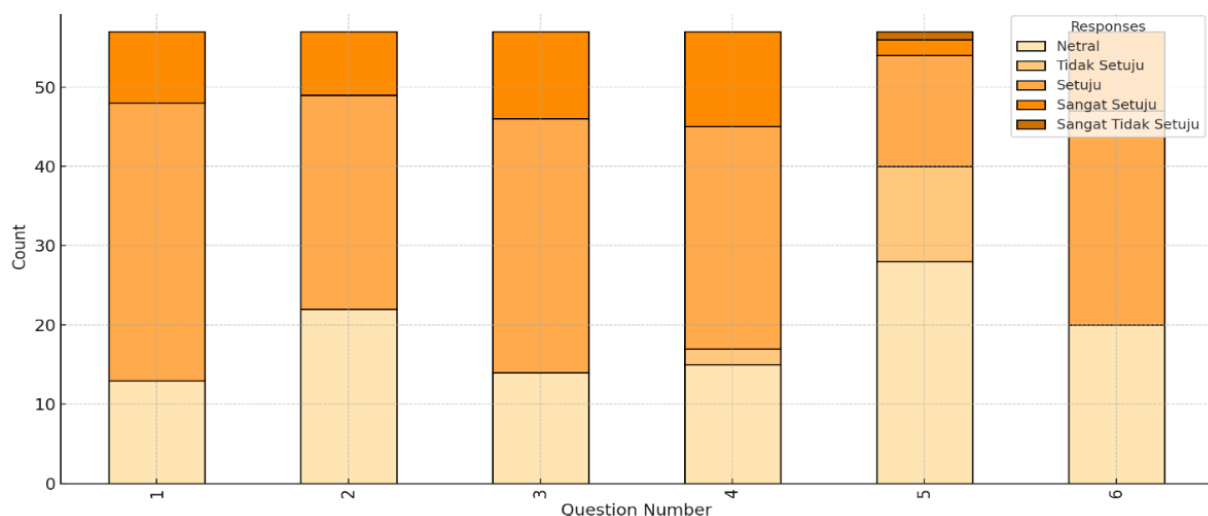


Figure 4.8. Combined responses of creative imaginativeness

Figure 4.8 illustrates that the majority of participants responded positively with “Setuju” (“Agree”) and “Sangat Setuju” (“Strongly Agree”) for the 6 (six) Creative Imaginativeness questions. For “Saya menganggap diri saya inventif (mampu berimprovisasi dari sesuatu yang sudah ada)” (*I consider myself inventive, capable of improvising from something that already exists*), 35 participants (54%) chose “Setuju” (“Agree”) and 9 (14%) chose “Sangat Setuju” (“Strongly Agree”). For “Saya menganggap diri saya inovatif” (*I consider myself innovative*), 27 participants (49%) responded with “Setuju” (“Agree”) and 8 (15%) with “Sangat Setuju” (“Strongly Agree”). Regarding “Saya menunjukkan orisinalitas dalam pekerjaan saya” (*I demonstrate originality in my work*), 32 participants (52%) agreed, and 11 (18%) strongly agreed, demonstrating confidence in their originality. For “Saya suka menciptakan karya yang bersifat asli” (*I enjoy creating original works*), 28 participants (48%) chose “Setuju” (“Agree”), 12 (21%) chose “Sangat Setuju” (“Strongly Agree”), and only 2 (5%) disagreed. In contrast, “Orang-orang mengatakan saya artistik” (*People say I am artistic*) received more neutral responses, with 28 participants (49%) choosing “Netral” (“Neutral”), while 14 (25%) agreed, and only 2 (3%) strongly agreed, indicating uncertainty about external perceptions of artistic ability. Finally, for “Menjadi kreatif adalah bagian besar dari diri saya” (*Being creative is a big part of who I am*), 27 participants (49%) chose “Setuju” (“Agree”), 10 (18%) chose “Sangat Setuju” (“Strongly Agree”), and 20 (36%) were neutral, reflecting a generally positive but slightly mixed perspective on creativity as a core aspect of their identity.

4.3. Social Imaginativeness

Social imaginativeness refers to the ability to envision and understand the experiences, needs, and behaviours of others within a social context. It encompasses empathy, perspective-taking, and the ability to anticipate how different people or groups may react to various situations. Social imaginativeness is crucial for building relationships, communicating effectively, and navigating complex social environments. Social imaginativeness was captured with respondents exhibiting empathy and an ability to understand others. A majority (56.1%) agree they can see things from another person’s perspective, and 52.6% agree they understand why people feel a certain way. However, confidence in reading emotions and thoughts varied, with 40.4% agreeing they can read emotions from facial expressions, but only 31.6% agreeing they are good at reading minds, with many remaining neutral on these skills (Figure 4.9).

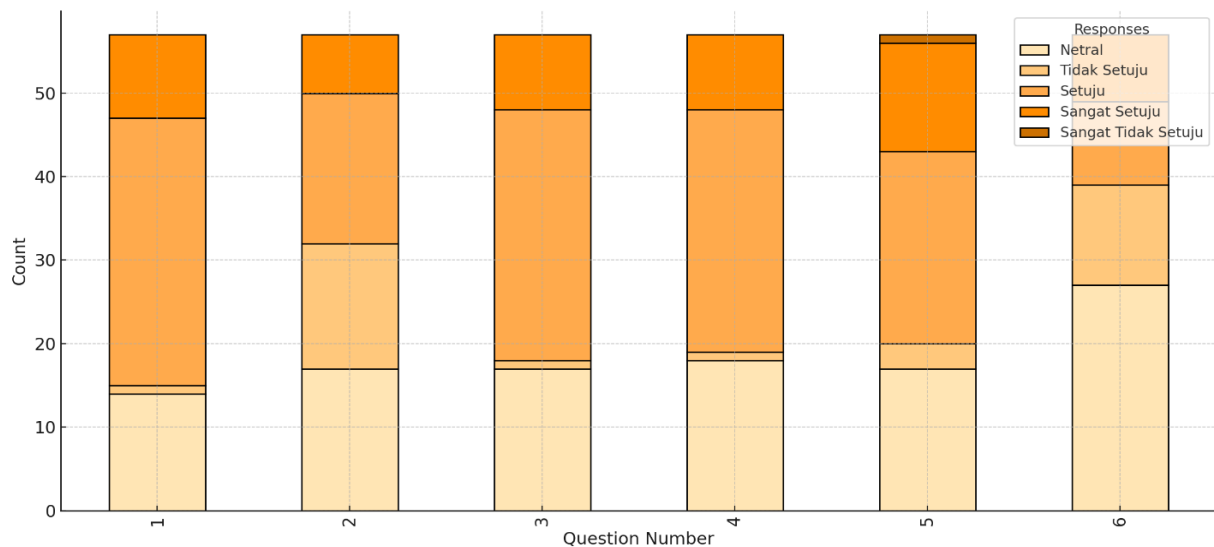


Figure 4.9. Combined responses of social imaginativeness

Figure 4.9 shows the combined responses for six questions related to empathy and understanding others. For “Mudah bagi saya untuk melihat sesuatu dari sudut pandang orang lain” (*It is easy for me to see things from another person’s perspective*), 32 participants (56.1%) chose “Setuju” (“Agree”), 10 (17.5%) chose “Sangat Setuju” (“Strongly Agree”), 14 (24.6%) chose “Netral” (“Neutral”), and 1 (1.8%) chose “Tidak Setuju” (“Disagree”). For “Saya selalu berusaha melihat dunia melalui mata orang lain” (*I always try to see the world through others’ eyes*), 18 participants (31.6%) chose “Setuju” (“Agree”), 7 (12.3%) chose “Sangat Setuju” (“Strongly Agree”), 17 (29.8%) chose “Netral” (“Neutral”), and 15 (26.3%) chose “Tidak Setuju” (“Disagree”). For “Mudah bagi saya untuk memahami mengapa orang merasa seperti itu” (*It is easy for me to understand why people feel the way they do*), 30 participants (52.6%) chose “Setuju” (“Agree”), 9 (15.8%) chose “Sangat Setuju” (“Strongly Agree”), 17 (29.8%) chose “Netral” (“Neutral”), and 1 (1.8%) chose “Tidak Setuju” (“Disagree”). For “Saya memiliki pemahaman yang baik tentang apa yang dirasakan orang lain” (*I have a good understanding of what others feel*), 29 participants (50.9%) chose “Setuju” (“Agree”), 9 (15.8%) chose “Sangat Setuju” (“Strongly Agree”), 18 (31.6%) chose “Netral” (“Neutral”), and 1 (1.8%) chose “Tidak Setuju” (“Disagree”). For “Saya bisa membaca emosi orang hanya dari ekspresi wajah mereka” (*I can read people’s emotions just from their facial expressions*), 23 participants (40.4%) chose “Setuju” (“Agree”), 13 (22.8%) chose “Sangat Setuju” (“Strongly Agree”), 17 (29.8%) chose “Netral” (“Neutral”), 3 (5.3%) chose “Tidak Setuju” (“Disagree”), and 1 (1.8%) chose “Sangat Tidak Setuju” (“Strongly Disagree”). For “Saya pandai membaca pikiran orang” (*I am good at reading people’s minds*), 10 participants (17.5%) chose “Setuju” (“Agree”), 8 (14.0%) chose “Sangat Setuju” (“Strongly Agree”), 27 (47.4%) chose “Netral” (“Neutral”), and 12 (21.1%) chose “Tidak Setuju” (“Disagree”).

4.4. Practical Imaginativeness

Practical imaginativeness is the ability to apply imaginative thinking in real-world situations, often to solve practical or everyday problems. This type of imagination focuses on creating

feasible, actionable solutions or strategies that address immediate needs or challenges. The respondents show strong capabilities in problem-solving and foresight, with 64.9% agree, and 12.3% strongly agree they anticipate potential challenges in new situations and create plans accordingly. Additionally, 59.6% agree that forming mental images helps solve problems, and the same proportion believe they can extrapolate existing methods to address new challenges. Project management skills received a mix of neutral (49.1%) and agreement (43.9%), indicating moderate confidence in this area (Figure 4.10).

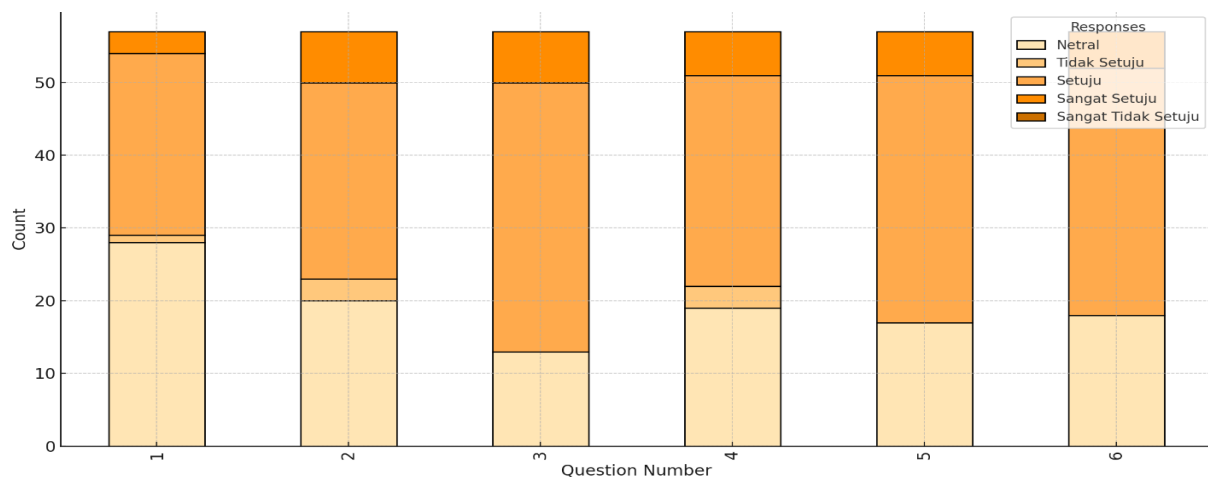


Figure 4.10. Combined responses of practical imaginativeness

Figure 4.10 shows the combined responses for six questions related to “Practical Imaginativeness”. For “Saya pandai dalam manajemen proyek” (*I am good at project management*), 25 participants (43.9%) chose “Setuju” (“Agree”), 3 (5.3%) chose “Sangat Setuju” (“Strongly Agree”), 28 (49.1%) chose “Netral” (“Neutral”), and 1 (1.8%) chose “Tidak Setuju” (“Disagree”). For “Saya dapat membayangkan apa saja hambatan yang akan terjadi pada suatu sistem” (*I can imagine potential obstacles in a system*), 27 participants (47.4%) chose “Setuju” (“Agree”), 7 (12.3%) chose “Sangat Setuju” (“Strongly Agree”), 20 (35.1%) chose “Netral” (“Neutral”), and 3 (5.3%) chose “Tidak Setuju” (“Disagree”). For “Sebelum menghadapi situasi baru, saya membayangkan masalah yang mungkin saya hadapi” (*Before encountering a new situation, I imagine possible problems and create plans accordingly*), 37 participants (64.9%) chose “Setuju” (“Agree”), 7 (12.3%) chose “Sangat Setuju” (“Strongly Agree”), and 13 (22.8%) chose “Netral” (“Neutral”). For “Saya dapat melihat hubungan antara informasi tampak tidak relevan” (*I can see connections between seemingly irrelevant information*), 29 participants (50.9%) chose “Setuju” (“Agree”), 6 (10.5%) chose “Sangat Setuju” (“Strongly Agree”), 19 (33.3%) chose “Netral” (“Neutral”), and 3 (5.3%) chose “Tidak Setuju” (“Disagree”). For “Membentuk gambaran mental membantu saya memecahkan masalah” (*Creating mental images helps me solve problems*), 34 participants (59.6%) chose “Setuju” (“Agree”), 6 (10.5%) chose “Sangat Setuju” (“Strongly Agree”), and 17 (29.8%) chose “Netral” (“Neutral”). For “Saya mengekstrapolasi metode yang ada untuk memecahkan masalah baru” (*I extrapolate existing methods to solve new problems*), 34 participants (59.6%) chose

“Setuju” (“Agree”), 5 (8.8%) chose “Sangat Setuju” (“Strongly Agree”), and 18 (31.6%) chose “Netral” (“Neutral”).

4.5. Summary

Analysis¹ highlights the centrality of interpersonal abilities, such as social imaginativeness, and entrepreneurial traits, such as motivation, in fostering entrepreneurial intentions. Managerial capabilities, like practical imaginativeness, also contribute positively (Figure 4.11). However, individual traits like creative imaginativeness and self-efficacy, while influential in broader contexts, play a less direct role in shaping entrepreneurial aspirations among the respondents of the survey. The analysis reveals significant relationships among the variables, offering valuable insights into their interplay. Creative Imaginativeness demonstrates a moderate positive correlation with Social Imaginativeness ($r = 0.310$), suggesting that individuals with higher creativity are better at understanding and relating to others. Furthermore, strong correlations with Practical Imaginativeness ($r = 0.543$) and Self-Efficacy ($r = 0.553$) indicate that creativity often goes hand in hand with effective problem-solving skills and confidence in one’s abilities. Social Imaginativeness emerges as a key variable, significantly associated with Practical Imaginativeness ($r = 0.588$), which suggests that empathetic individuals excel in managing tasks and solving complex issues. Additionally, it correlates positively with Entrepreneurial Motivation ($r = 0.376$) and shows a strong link to Entrepreneurial Intentions ($r = 0.446^{**}$). This highlights Social Imaginativeness’s vital role in fostering entrepreneurial aspirations. Practical Imaginativeness exhibits strong associations with Self-Efficacy ($r = 0.667$), indicating that those adept at problem-solving often possess high confidence in their capabilities. It is also moderately linked to Entrepreneurial Motivation ($r = 0.455$) and positively associated with Entrepreneurial Intentions ($r = 0.295$), underscoring its importance in entrepreneurial success.

Entrepreneurial Motivation plays a significant role, showing strong correlations with Self-Efficacy ($r = 0.548$) and Entrepreneurial Intentions ($r = 0.409$). This relationship suggests that entrepreneurial individuals often possess a strong belief in their ability to achieve their goals, which in turn drives their entrepreneurial aspirations. While Self-Efficacy is strongly linked to variables such as Practical Imaginativeness ($r = 0.667$) and Creative Imaginativeness ($r = 0.553$), its direct correlation with Entrepreneurial Intentions is weaker and not statistically significant ($r = 0.167$). This indicates that while confidence plays a role in supporting other traits, its direct influence on entrepreneurial aspirations may be limited. Finally, Entrepreneurial Intentions appears most strongly influenced by Social Imaginativeness ($r = 0.446$) and Entrepreneurial Motivation ($r = 0.409$), with a moderate contribution from Practical Imaginativeness ($r = 0.295$). In contrast, its correlation with Creative Imaginativeness ($r = 0.219$) and Self-Efficacy ($r = 0.167$) is weaker, highlighting the dominant role of interpersonal and entrepreneurial skills over purely individual traits.

¹ Correlation analysis

	Creative Imaginativeness	Social Imaginativeness	Practical Imaginativeness	Entrepreneurial Motivation	Self-Efficacy	Entrepreneurial Intentions
Creative Imaginativeness		0.310*	0.543***	0.360**	0.553***	0.219
Social Imaginativeness	0.310*		0.588***	0.376**	0.424**	0.446***
Practical Imaginativeness	0.543***	0.588***		0.455***	0.667***	0.295*
Entrepreneurial Motivation	0.360**	0.376**	0.455***		0.548***	0.409**
Self-Efficacy	0.553***	0.424**	0.667***	0.548***		0.167
Entrepreneurial Intentions	0.219	0.446***	0.295*	0.409**	0.167	

Figure 4.11. Correlation analysis of results

5. Focus Group Findings

Throughout the project, semi-structured interviews and/or focus groups were conducted with 122 participants including 89 female students and graduates, 22 lecturers, and 11 decision-makers from Higher Education Institutions in Jombang, Malang, and Palu. Participants volunteered to participate in semi-structured interviews and/or focus groups with anonymity and confidentiality assured, therefore, the results presented in this report are anonymous. The interviews were analysed by identifying themes through a reflexive thematic analysis approach (Braun and Clarke, 2019), with eight main themes identified, ‘*Traditional Roles and Norms – Balancing Roles and Responsibilities*’, ‘*Entrepreneurial Opportunities - Creating Space*’, ‘*Self-Reliance, Motivation, and Resilience for Women Entrepreneurs*’, ‘*Role Modelling and Empowering Other Women through Entrepreneurship*’, ‘*Networking, Collaboration, and Adaption for Success*’, ‘*Driving Ideas and Promoting Change*’, and ‘*Designing Entrepreneurship Programmes*’.

5.1. Traditional Roles and Norms – Balancing Roles and Responsibilities

Traditional roles and norms can have an impact on women’s opportunities, with patriarchy and traditional gender roles hindering women’s entrepreneurship opportunities in Indonesia (White and Aspinall, 2019; Yusuf, Fahrudin, and Fahrudin, 2024). Participants noted that societal expectations for women to marry and prioritise household duties create significant barriers both at home and in broader social contexts.

At 23 you have to get married... if in the village you’re already 24 or 25, people will say, ‘Why are you old and not married yet, do you want to be an old maid?’ (Student Jombang 2.4)

The expectations on women as mothers, housemakers and wives were observed by participants across the research.

Women have to take care of the house, extra, take care of the children, extra... whereas men already know what they’re looking for, they have more time to think about starting a business. Women are divided, their mind is a mother. (Student Palu 1.4)

Traditional roles and norms create expectations upon women to fulfil household obligations, but also impact on women’s freedom to seek financial security. One decision-maker noted that it would create household challenges if a women earned a higher salary than her husband.

If a woman’s salary is greater than her husband’s, that means her husband’s self-esteem can be damaged like that...the husband’s self-esteem... gets intimidated, emotionally... he becomes rougher in treatment towards his wife. (Decision Maker Malang 1.1)

This suggests that unequal income, if a women’s income was higher, could lead to tension in relationships. In many cases, wives are expected to seek their husbands’ approval before

pursuing work or business ventures, particularly those that involve leaving the home, reinforcing traditional gender roles and power dynamics within the household.

...the biggest barrier is often the husband. If they have a supportive husband, it's okay, but some women find their husbands are not supportive, so they have to leave their views on entrepreneurship and focus on their kids. (Lecturer Jombang 1.2)

These traditional roles and norms are flexible, with women entrepreneurs noting that supportive partners are instrumental in the success of women's effort in entrepreneurship.

If there are orders... my husband can help me, like that. There is nothing like a prohibition related to business. For any decision, it is not decided unilaterally by my husband. (Alumni Jombang 2.2)

Supportive relationships are crucial for women entrepreneurs, as they provide the encouragement and foundation needed to navigate the challenges of entrepreneurship. However, societal criticisms can persist, often targeting not only the women, but also their supportive partners. For example, one alumna shared how her husband faced criticism from others because he supported her decision to pursue entrepreneurship, with some questioning his masculinity or suggesting that he was not fulfilling traditional gender roles by allowing his wife to take the lead.

People think that my husband is not good because he lets me work hard, go everywhere alone... but [that should be between me and my husband.... "Why you as a woman has to go through hardship like that..... As a woman you should live a good life, let your husband cover for your expenses. (Alumni Jombang 2.1)

Understanding how women navigate the barriers of traditional gender roles, while developing entrepreneurial skills is crucial for creating effective entrepreneurship programmes. A key insight revealed that women face unique challenges as primary caregivers and entrepreneurs, such as postpartum recovery and childcare, which disrupt their ability to maintain a stable business trajectory.

It's more about the life cycle, maybe men tend to be more stable, because they might not have to give birth, experience the postpartum period, or have to handle their babies, right? But women have to experience all of that, but for example the food business. like that, then give birth, have children, have to handle the children, it's impossible to keep going, if the husband works full time too, right, 40 hours or even 50 hours a week. Even if you help, you still can't, there is a process that without a woman's touch might be different, the taste is different, the approach is different. (Decision Maker Malang 1.1).

This highlights how societal expectations around caregiving disproportionately impact women's entrepreneurial efforts, as they must balance business operations with significant

domestic responsibilities, a challenge echoed by participants across regions who grapple with the conflict between pursuing a business and prioritising their roles as mothers.

Women have to take care of the house, extra, take care of the children, extra... men have more time to think about how to start a business. A woman is divided, her mind is a mother. (Student Palu 1.3)

The balancing act between family and business highlights how deeply rooted gender norms restrict women's ability to fully engage in entrepreneurship, often impeding their pursuit of sustainable businesses. This is shaped by traditional norms and patriarchal structures in Indonesia.

[When women entrepreneurs trying to find investors or loan] people still think, who is the leader, oh, it's a woman... they are underestimated. That could be one of the obstacles for girls who want to become women entrepreneurs. (Decision Maker Malang 1.1).

These perceptions foster an environment where women must work harder to gain legitimacy and support as entrepreneurs. One alumni from Jombang shared that, despite her husband's support, she remains primarily responsible for both her business and household duties.

My husband understands. If there are orders, things related to children or the household, my husband can help me, like that. Indeed, there is no prohibition or restrictions related to business. And in this business we are running, my husband does not decide everything himself. Even if I have to put the kids to sleep, if there is an urgent decision needed in the kiosk, my husband always asks for my opinion. (Alumna Jombang 2.3)

Despite the challenges, some women receive encouragement from their parents to pursue entrepreneurship. One student, for example, recalled how her father emphasised the importance of self-reliance, motivating her to create her own opportunities instead of working for someone else.

The mindset that my father instilled in me was that if possible, don't work for other people. We must provide jobs for other people. That's what was instilled in us too. I want to be an academic when I graduate. But usually like my father, my mother always said, just try to learn business first. (Student Jombang 1.3)

Women entrepreneurs face significant challenges in time management due to their multiple roles. One student described her daily routine, balancing college, teaching, and running a business, which highlights the pressure of managing competing responsibilities. This challenge is further intensified for those with family obligations, as noted by a lecturer, who remarked that time management is less demanding for individuals without family responsibilities.

5.2. Entrepreneurial Opportunities – Creating Space

Providing resources for women to pursue entrepreneurship is essential, as participants highlighted that lack of support, particularly during the start-up phase, is a major obstacle. A lecturer from Malang noted that limited access to resources hinders women's ability to delegate crucial business tasks and can hinder the sustainability of business and entrepreneurial activities.

If the business is still a start-up, it still doesn't have enough resources...then that will definitely be an obstacle and the business will stop. (Lecturer Malang 1.1)

Entrepreneurship can give women in Indonesia an opportunity to reach financial independence, with participants acknowledging that gaining finances through entrepreneurship enables women to pursue other opportunities including education. One participant recounted her experience.

So, my parents actually did not approve for me to go to college due to economic constraints, I struggled [financially] and ended up with selling [hijab] during college. It wasn't that smooth; I had many competitors. My friends who did nothing suddenly joined me in selling [hijab], they even formed partnership of 3-4 students and became my competitors.” (Alumni Jombang 1.2)

Economic barriers can drive entrepreneurial activity, motivating women to create their own income streams. Students reflected on balancing entrepreneurial pursuits with academic responsibilities, with a lecturer from Jombang noting that 60-70% of students were engaged in economic activities, while a similar trend was observed in Palu, where students facing financial pressure actively sought opportunities for alternative income.

[Students] expressed concern to me. Sir, we will go to graduation ceremony soon. So? What is the problem?...About the graduation fee... [I told them] My child, you have [Fisheries House]. Use it for selling things. In a month you will get the graduation fee. So, they sold things there for a month, and they got the graduation fee. They made fish floss, fish ball, all kinds of things.” (Decision Maker Palu 1.1)

Women entrepreneurs are eager to continually learn and improve their skills, as demonstrated by one student who found that attending seminars on packaging provided valuable insights beyond what she learned in formal education.

I personally am keen to take parts in seminars provided outside [the campus], such as the one the other day on packaging. Actually, there are many variations [of packaging] in Palu. Ones that I think much more impressive than the one we studied in class.” (Student Palu 2.1).

This dedication to personal and professional growth highlights women's desire to improve their business skills, with participants highlighting a strong sense of confidence, resilience, and independence, and emphasising that learning through competition boosts both abilities and self-assurance.

Competition opportunities are actually not just about the prizes , or about the prestige. But it's about them learning something from that process. Learn to be more confident, learn to see how people, for example, carry themselves in public. (Decision Maker Malang 1.1)

This suggests that competitive environments offer valuable experiences that boost self-esteem and visibility. Personal backgrounds can drive individuals to pursue growth and success, with resilience being recognised as a crucial trait for overcoming challenges in entrepreneurship.

...it turns out that being an entrepreneur is not an easy thing either, you have to be full of strong mental resilience. Because when they fall, well they have to, we fall we have to get up again, we fall we have to get up again, like that. (Lecturer Jombang 1.2).

Participants emphasised that entrepreneurship provides women with the opportunity to assert their independence, with one student noting, "If women run a business, they are very independent" (Student Palu 1.5). This reflects a broader belief that women entrepreneurship is empowering, both for the women themselves and for others, as highlighted by an alumna who expressed her desire to help others succeed.

5.3. Self-Reliance, Motivation, and Resilience for Women Entrepreneurship

Personal motivation and resilience emerged as key factor in driving women to succeed despite the challenges they face. Students and alumni shared stories of determination in proving themselves and elevating family status – demonstrating how entrepreneurial success can serve as a means of personal empowerment and a tool for breaking societal expectations.

But I used that as motivation to be even more enthusiastic to prove that I can do that. Even though I am the daughter of a farmer, I can elevate my parents' status. (Alumni Jombang 1.1)

This sentiment was supported by lecturers who emphasised the mental resilience required to succeed as an entrepreneur, noting that failure is inevitable, but the ability to rise again is crucial.

And it turns out that being an entrepreneur is not an easy thing either, you have to be full of strong mental resilience. Because when they fall, well they have to, we fall we have to get up again, we fall we have to get up again, like that. (Lecturers Jombang 1.2)

These insights highlight the central role of resilience in women's entrepreneurship, where setbacks are seen not as barriers, but as opportunities to grow and persist in the pursuit of

success. This resilience and desire to pursue was unique for women entrepreneurs.

Most female students are more motivated to become entrepreneurs, but as I said for most students and most women, most women's challenges are network marketing, technology access and how to start a startup or business. (Lecturers Jombang 1.1)

Self-reliance and motivation is vital for women entrepreneurs, with many students and alumni reflecting on their hands-on approach to learning and managing their entrepreneurial activities, fostering personal empowerment and growth.

So, for management I manage it myself, I learn it myself, I make it myself until finally in 2023 I recruited employees, two employees but my own sister. So, my sister learned to make florists, how to arrange them, delivery florist and so on. (Students Jombang 1.7)

This reflects how women take initiative in their ventures and, when possible, involve family members in the learning process. Motivation plays a crucial role in driving success, even from seemingly small opportunities.

We just need to provide motivation, if you really think about making a profit from something you think is small. (Alumni Palu 1.3)

This outlines the importance of a mindset focused on the potential for growth, regardless of the scale of the entrepreneurial activities. Overcoming self-doubt is also a critical aspect of the entrepreneurial journey, particularly when faced with market saturation or resource limitations.

Initially there was a lack of self-confidence... there was also a moment of turning upside down... but with only this much material left, how can I continue tomorrow like that. So, it's not only my energy but my brain that also has to play. (Entrepreneurship Palu 1.3)

This highlights how resilience and problem-solving skills are essential for women entrepreneurs in overcoming challenges and building sustainable businesses.

Self-confidence is a critical barrier that many women must overcome, especially in competitive markets.

Initially there was a lack of self-confidence... but when I was an adult I had to figure out how to manage, how to sell, on my own... how to market the product or business that we create... there was also a moment of turning upside down... but with only this much material left, how can I continue tomorrow like that. So, it's not only my energy but my brain that also has to play. (Entrepreneurship Palu 1.3)

This reflects how overcoming early doubts and relying on resourcefulness and mental strength are crucial for sustaining entrepreneurial ventures. Additionally, participants reflected on the

broader societal implications of women entrepreneurship, particularly in relation to patriarchal structures.

From myself, if you look at entrepreneurs, women entrepreneurs are really great... Because in those days it was often called patriarchy, right? ... so, when I see a women entrepreneur who can break those words, it's like wow, that's really great. That's a great woman, who really has a strong opinion. (Students Palu 1.3)

This highlights how successful women entrepreneurs are seen as trailblazers who challenge traditional gender expectations, reinforcing their empowerment and the societal shift toward greater gender equality.

5.4. Role Modelling and Empowering Other Women through Entrepreneurship

Promoting and empowering other women is a central theme in women's entrepreneurship, with many participants emphasising the importance of role modelling, mentorship, and creating supportive networks for women. Several initiatives and programmes actively support women's empowerment through education, mentorship, and fostering entrepreneurial experiences. For instance, the Women's Study Centre at Unipdu serves as a platform for sharing knowledge and empowering female students, facilitating access to resources and opportunities.

The women's study centre is part of a place for sharing and giving, especially for women on the Unipdu campus, including facilitating students. (Decision Makers Jombang 1.1)

Additionally, collaborations with women's schools help provide entrepreneurial experiences and further empower women, particularly in the context of university initiatives.

What was also conveyed yesterday was that in collaboration with women's schools, we provide women with empowerment, entrepreneurial experience, etc. Actually, from the role of PSW, later it will be able to do more, If you really want the entrepreneur women to be at UNIPDU, the studies or actions can be added more towards entrepreneurship. (Decision Makers Jombang 2.1)

Role-models also play a key role in inspiring others to pursue entrepreneurship. Women entrepreneurs often act as role models, motivating others by showing what is possible.

But the urge to have a community for women is high. So, when a woman becomes an entrepreneur, she will definitely encourage other women to be creative too... (Official Malang 1.1)

Furthermore, alumni and successful women entrepreneurs are often involved in mentorship and skill development, offering guidance and creating opportunities for younger women. A Malang official shared how they involve alumni in courses and business development, using their success stories as case studies and partners for enrichment.

Skill up business development is the term on a certain scale. And we know there is an opportunity, we also contact the alumni, that's it. Then, for example, say their business can also be used as a case study for a course. We also attract alumni children to provide a place for their juniors to learn the implementation of certain subjects. (Official Malang 2.1)

The emphasis on empowering other women is evident in community-driven initiatives. For example, a lecturer from Unipdu highlighted the creation of a programme that supports young mothers by educating them and motivating them to become entrepreneurs, particularly by encouraging them to support their children's ambitions as future "womanpreneurs".

We created Sekoper, then from young mothers to the knowledge and education that when their children go to college and have the desire to become a womanpreneur, this should be supported. (Lecturers Jombang 1.3)

Expanding on this, the spirit of collaboration and community among women entrepreneurs fosters a sense of support, with many participants noting how women entrepreneurs often confide in each other, offer advice, and share experiences to encourage mutual growth.

There are people in this community like women like that, like they confide in each other. Usually, when girls tend to talk a lot, often confide in each other, it's definitely fun, like they can, oh... they can be really open like that. Maybe there's something like a consultation like that. (Jombang Students 1.4)

Personal stories of inspiration reflect the power of role modelling in entrepreneurship, with students sharing stories of other show inspired them to start their own entrepreneurial activities.

I did my business inspired by my friend, Initially, when I was in high school, I often shopped online. I keep thinking, Why don't I shop online like that, I have to sell like that. Then I just created a WA group for fun and from there I got to know about fashion, food, and then I collaborated with my friend who has a hijab brand business and is also an alumni of Business Administration Unipdu Jombang, so work together. (Students Jombang 1.2)

The sense of collective encouragement and motivation within the entrepreneurial community is a powerful tool in empowering more women to take the leap into entrepreneurship.

Friends, you should often be invited to see, here are the results of your entrepreneurship, here's how to start it. They really have to be invited a lot, they really have to be given a lot of education, so that they really arouse more enthusiasm for entrepreneurship. (Alumni Palu 1.3)

This highlights the importance of role modeling and community support in empowering

women entrepreneurs, with successful women serving as mentors and sources of inspiration for others. Initiatives such as mentorship programmes, collaborative efforts, and education for young mothers and students create an environment that fosters entrepreneurship and encourages women to pursue and grow their own businesses.

5.5. Networking, Collaboration, and Adaptation for Success

Networking and collaboration have a crucial role in driving business success for women entrepreneurs. Many participants noted that having access to networks and collaborating with others significantly accelerates the development of entrepreneurial activities. One Malang official explained how networking provides entrepreneurs with access to knowledge, business capital, and system improvements that help create loyal customer bases and foster sustainable growth.

Their development is faster, because they have a network like that, right? They have knowledge too. Then they may have had access to business capital, whether from competitions or maybe when they were partners, with other people. But at least they already have the knowledge about what partners should do, if they manage the business, for example, using a system like that, make the system better, more organised, so that they have customers, a more loyal customer base... (Officials Malang 1.1)

Collaboration also serves as a means of empowerment, as women often form supportive communities to exchange knowledge and build collective business success. Another Malang official pointed out that university programmes need to focus more on creating these collaborative spaces for women entrepreneurs.

Or he will join a network, collaborate with friends he believes in, so they can educate each other. So, in my opinion women entrepreneurship is really important at universities...there is a tendency for women to create communities, I saw that at the University is still, what is the term, lacking in building communities, collaborating with the women entrepreneur community. (Officials Malang 2.1)

The ability to adapt to changing market conditions is another key factor in the success of women entrepreneurs. Many participants shared stories of how they pivoted their businesses in response to market shifts or declining demand for certain products. For example, one participant described shifting from selling t-shirts to bags, after recognising that the t-shirt market was oversaturated.

At that time, we turned over our capital. Regarding t-shirts, it seems that sales have started to decline due to the large number of competitors. Then we changed to selling bags. At that time there was a bag stall. Well, it lasted for approximately 1 year. But we observe, it seems that if you sell something that has a long shelf life, it will take a

long time to rotate. So, we look around. Looks like we need another effort. (Alumni Jombang 4.1)

Similarly, another participant shared how their iced coffee business was not sustainable and how they shifted focus to frozen food distribution:

I was also in business, maybe this is it, I was too involved in a business like making iced coffee. The brand's own iced coffee only lasts one year. Maybe at the beginning it was really selling well, I was shocked, it seemed like the income was so heavy, but suddenly it seemed like the iced coffee was going down and down, in the end the brand remained, but I shifted my concentration to not iced coffee. earlier it was called iced coffee, then I concentrated on frozen food. Shift. (Alumni Jombang 2.1)

A critical aspect of driving entrepreneurial success is being adaptable to external challenges, including technological advances and evolving customer needs, such as staying updated with digital developments. These findings demonstrate that networking, collaboration, adaptability, and overcoming personal fears are crucial factors driving the success of women entrepreneurs. Research (Klyver and Grant, 2010) has highlighted, that the presence of a robust entrepreneurial ecosystem can positively influence women's entrepreneurial aspirations by providing them with the necessary resources, mentorship, and networks to navigate the entrepreneurial world.

5.6. Driving Ideas and Promoting Change

Developing successful entrepreneurship requires a combination of careful planning, adaptability, and a willingness to innovate. Many participants highlighted the importance of business progress and structure, particularly in their ability to calculate and manage costs to ensure profitability. One participant shared how they applied their knowledge of production calculations learned in college, and how a simple approach evolved into a more structured and responsible business model.

So, I went back to when I was in college, when it came to production, there were automatically mature calculations in the term... Finally, I calculated the price of one seed... my husband just followed what I said. At that time, he thought, oh, that's right, something like that. (Alumni Jombang 2.3)

This structured approach to understanding costs and profits reflects a broader trend among entrepreneurs who prioritise responsibility and strategic planning to promote sustainability. The progress and growth of entrepreneurial activities often depends on the ability to stay adaptable and continually improve operational methods. Creating a flexible and innovative environment was another key point raised by participants, noting that there is value in running entrepreneurial activities without the constraints of a rigid organisational structure - allowing for personal creativity and innovation.

In the future, I will try to continue to develop my business, ma'am, because I think the business we run ourselves will explore ideas without being bound by a rigid organisation. So, by me running my own business, my creativity will develop. (Entrepreneurship Palu 2.1)

At the same time, generating new ideas is fundamental to entrepreneurship. Many entrepreneurs in the research emphasised the importance of constant idea generation, not only to meet the needs of the market, but also to differentiate their offerings. Some described how they leveraged innovation to adapt local products into competitive offerings that attract attention, such as transforming a local fried shallot into a popular product appreciated by both the government and banks.

The product that was very attracted attention from the government was the fried shallot... That's really crispy, isn't it? So, it's started from the fried shallot and got attention from the government and then from the bank. And it's rolling from that. (Alumni Palu 1.1)

The continuous need for idea generation extends beyond product development to include new entrepreneurial models and ways of reaching customers. As another participant emphasised, entrepreneurship is not simply selling products—it is about offering unique and innovative solutions to the market.

We can innovate so that it can be further developed into a new product that can be accepted by society. Of course, in this case, we have to pay attention to the economy. This hammer is also mother, it is also adjusted to how the economy is. (Students Palu 2.3)

Financing ideas also plays a critical role in the progress and growth of new businesses. The ability to secure funding and manage financial resources is often a hurdle for new entrepreneurs. Some participants shared how they leveraged personal savings or funds from previous work to begin their ventures, such as using severance pay as initial capital to create a new business.

I got from leaving the company was severance pay, which I used as initial capital. I saw there was an opportunity, someone ordered. Yes, that's it, I made a sticker on the box of rice. I also shop for it myself. (Alumni Jombang 2.2)

Financial literacy is also seen as a vital for women entrepreneurs, with participants reflecting on how women are motivated to start gaining financial independence and understanding through engaging in financial literacy programmes. However, the mindset of needing substantial capital to begin entrepreneurial activities is a hurdle women entrepreneurs still struggle to navigate.

So now the issue about women entrepreneurs is that these women are financially literate. ... But the problem is that children still have the mindset that when starting to become an investor, this requires a lot of capital. (Decision Makers Jombang 1.1)

Nevertheless, entrepreneurs continue to innovate with limited resources. Some shared how small, home-based businesses can gain traction by offering personalised services, such as catering, where opportunities are created by leveraging personal networks or online platforms. One entrepreneur shared how they used social media to create a network for their food business during a time of social distancing.

Then finally I offered. Well, if it's corona, it's PPKM. PPKM doesn't have celebrations. Finally, someone ordered... I made small stickers... that was the beginning. (Alumni Jombang 2.3)

Creating opportunities for entrepreneurial activities often involves navigating the unpredictable nature of the market, which can be especially difficult when resources are limited. Several participants discussed the importance of identifying gaps in the market or areas where demand is growing, such as the growing need for educational services. One participant shared how they expanded their tutoring business by adding new programmes based on societal demand for subjects like English and Mathematics.

So, back to tutoring, now I have 5 programmes, namely reading and writing... the main thing is English, Mathematics, Quick Calculation... because we can see that these MAPELs are quite important and are in demand by many people. (Alumni Jombang 1.2)

Creating business opportunities also involves assessing personal strengths and leveraging those to meet community needs. As shared by one entrepreneur, their initial hesitation about pursuing business opportunities was overcome by combining personal interests with market demands, such as selling food or offering services in a way that serves the community's needs. This illustrates that successful entrepreneurship relies on multiple elements, including the ability to generate innovative ideas, manage finances responsibly, adapt to market demands, and create opportunities through personal and professional networks. Each of these factors contributes to the establishment and growth of businesses, and they highlight the importance of continuous learning and flexibility in entrepreneurship.

5.7. Designing entrepreneurship programmes

Women entrepreneurs reflected on their involvement in social entrepreneurship as being driven by a strong sense of community and social awareness. They emphasised the significance of sharing experiences and providing practical training as crucial tools for empowering potential entrepreneurs. One participant highlighted the importance of guiding others through the real-world aspects of entrepreneurship, from managing finances to marketing strategies.

Apart from creating forums for discussion, it's vital for those of us who are already in the entrepreneurial world to share our experiences and offer insights into the practical realities of what we do. For instance, when we cook, what is the marketing strategy? How do we handle financial management? It's equally important that we provide training, so that others can also understand and possibly begin their own ventures. (Alumna Jombang 1.2)

The creation of interactive spaces, such as discussion forums, fosters women's deeper engagement in the entrepreneurial ecosystem. These spaces provide opportunities to learn from others and navigate common challenges. One participant suggested that universities could facilitate these exchanges by creating platforms for women entrepreneurs to brainstorm ideas, overcome obstacles, and share strategies.

Perhaps the campus could support us by creating a space where women entrepreneurs can be creative. A forum or group for women entrepreneurs would be great, where we can discuss our opinions, the obstacles we face, and the strategies that are most effective this year. (Alumna Jombang 1.1)

In addition to informal discussions, there was a significant desire for structured, formal education that focuses specifically on entrepreneurship including the creation of dedicated entrepreneurship classes where women from various fields could come together to enhance their knowledge.

If the university truly wants to support us, it should consider creating a space where women from all majors can gather once a week to form groups. We could have a special class that focuses specifically on entrepreneurship, where we could learn from each other and gain practical insights into running businesses. (Student Jombang 1.3)

Universities were also seen as having a pivotal role in facilitating the growth of women's entrepreneurship by not just offering space for discussion but by connecting students with experts who can provide both technical and emotional support. Participants emphasised that universities should not only address women's challenges but also offer solutions and guidance on maintaining motivation, especially when faced with setbacks.

The university is like a second home for students, so it should serve as a bridge. It should offer more than just a forum—it should connect us with experts who can guide us through mental and motivational struggles, not just focus on the challenges we face but also provide solutions for the future. (Student Jombang 1.2)

Collaborative programmes that bring together different educational institutions were also mentioned as essential for fostering entrepreneurship. These programmes would enable students to refine their business ideas and learn from one another. A participant mentioned an

example of such a programme that helped develop design thinking skills, encouraging students to explore and enhance their business concepts.

There are collaborative programmes with other universities where we teach design thinking. These programmes encourage students to explore business ideas and bring their concepts to life. It's more than just theoretical knowledge; it's about hands-on exploration and learning by doing. (Lecturer Jombang 1.2)

On a broader scale, creating opportunities for international collaboration was also emphasised as a means to open new doors for women entrepreneurs. One participant pointed out the value of international events and entrepreneurship programmes that could provide fresh perspectives and empower women on a global scale.

We haven't yet had the chance to engage at the international level, but perhaps organising international events focused on entrepreneurship development could be a step toward empowering women and students. We could learn from different cultures and markets, opening up a wider range of opportunities for collaboration and growth. (Decision Makers Jombang 2.1)

Access to resources through collaboration, whether local or global, is invaluable for entrepreneurs. Sharing knowledge about market trends, business strategies, and best practices allows women entrepreneurs to strengthen their understanding of core business areas, such as marketing, financial management, and operational efficiency.

The importance of addressing practical business needs, particularly in marketing and technology, was another area that participants felt Universities were well-placed to address. Women entrepreneurs in rural areas, especially those who are heads of households, face significant challenges due to limited knowledge of marketing and technology. One participant pointed out that many rural women entrepreneurs struggle with the digital aspects of business and need additional support in these areas.

In rural areas, there are many women who run businesses, especially heads of families. However, what often holds them back is marketing, especially now that digital marketing has become more prominent. Many of these women are not tech-savvy, so it's important to provide support in understanding these new technologies and how to use them for their businesses. (Lecturer Jombang 1.1)

Creating opportunities for entrepreneurship is not enough on its own, with supportive and nurturing environments also pivotal in promoting entrepreneurial spirit. This includes instilling and promoting the entrepreneurial mindset in students, especially women, before diving into technical training.

What's really needed is to instil an entrepreneurial spirit first. Once that foundation is built, then we can focus on strengthening the theoretical knowledge. The focus should be on producing women entrepreneurs who are not only motivated but also prepared with the skills they need to succeed. (Alumni Jombang 2.1)

Practical experience in entrepreneurship was viewed positively in cultivating this spirit. Participants noted that hands-on activities, such as organising bazaars or small-scale business ventures, help students internalise the concepts of entrepreneurship. However, many felt that such activities were often limited to fulfilling academic requirements, rather than fostering long-term engagement and development.

In the past, when I was in college, we had some practices, like bazaars, but it felt more like fulfilling academic duties than truly cultivating an entrepreneurial mindset. We need more momentum—opportunities that go beyond just a one-time event. (Alumni Jombang 2.2)

Women entrepreneurs stressed the critical role that community engagement, social responsibility, and collaboration play in the success of social entrepreneurship. They highlighted the need for practical training, interactive forums, and university-driven initiatives that provide opportunities for sharing knowledge and strategies. Collaboration across educational institutions and the creation of international networking platforms were also seen as key to opening doors for women entrepreneurs. By providing women with access to resources, fostering the entrepreneurial spirit, and offering practical business skills, these initiatives can help empower women, enabling them to thrive as entrepreneurs in an ever-evolving global marketplace.

5.8. Summary

Entrepreneurship offered women a path to financial independence and personal growth. Economic constraints often drive women to pursue business opportunities, such as to fund their education or support their families. Programmes, competitions, and mentorship opportunities play a crucial role in helping women develop their entrepreneurial skills, boosting their confidence and resilience. Many women take a hands-on approach to learning and managing their businesses, often involving family members in the process, which helps overcome resource limitations and personal doubts. Competitions and learning experiences also help women build essential skills and provide them with valuable insights into business management. The resilience, self-reliance, and motivation of women entrepreneurs are key factors in overcoming the challenges they face. Despite societal and market difficulties, women entrepreneurs demonstrate the ability to persist, using setbacks as opportunities for growth. Many women are driven by a desire to prove themselves and elevate their families' status. Their success serves as inspiration for others, breaking patriarchal norms and empowering future generations of women. In this way, successful women entrepreneurs become role models, challenging traditional expectations and creating a shift toward greater gender equality.

Entrepreneurship programmes focused on empowering women emphasise the importance of mentorship, role models, and creating supportive networks. Many participants highlighted initiatives that provide educational resources and mentorship to female students, and collaborations with women's schools that offer entrepreneurial experiences. These programmes are designed to build skills, confidence, and networks that empower women to pursue entrepreneurship. Women entrepreneurs themselves also serve as role models, inspiring others through their success stories, and alumni often play a crucial role in mentorship, offering guidance and practical insights into the business world. Additionally, community-driven initiatives, such as those supporting young mothers, provide encouragement and a platform for women to exchange experiences, share advice, and grow together in business. Networking, collaboration, and adaptability are seen as critical factors in the success of women entrepreneurs. Many participants noted that access to networks helps accelerate business development by providing knowledge, capital, and improved systems. Universities are encouraged to create collaborative spaces that allow women to share ideas, overcome challenges, and grow their businesses together. Adaptability is another key element, with women entrepreneurs often pivoting their businesses to respond to changing market conditions or technological advancements. Successful entrepreneurs also emphasise the importance of overcoming fear and failure, which can be significant barriers to starting and sustaining a business. Furthermore, programmes that provide practical training, such as workshops or hands-on entrepreneurial activities, are essential for fostering the skills and mindset needed for long-term business success.

6. Social Impact Measurement Framework (SIMF)

Social impact measurement allows organisations to understand the value of services and activities for individuals, organisations, and society. The Social Impact Matrix© developed by the University of Northampton fills this gap by providing a holistic social impact measurement approach that can be used to develop a bespoke measurement framework. The Social Impact Matrix© largely builds on McLoughlin et al.'s (2009) SIMPLE methodology, which focuses upon the measurement of outputs, outcomes and impact. According to this framework, an output can be defined as the direct and easily identifiable outputs of a programme (i.e., the number of beneficiaries supported). Outputs are augmented with longer-term benefits called outcomes that represent positive changes to participants' states of mind that will enhance their lives and psychological wellbeing in the long run (i.e., improved wellbeing and self-efficacy). The framework also seeks to articulate impact, an even longer-term benefit relating to the wider impact on society resulting from Spring (i.e. savings to the health service, growth in business start-ups). The Social Impact Measurement Framework (SIMF) developed for the project provides a suite of metrics for understanding the social impact of entrepreneurship programmes at Universities, with emphasis on the equality and diversity. The key areas identified in the framework are:

- **Job creation (tax contributions, reduction in welfare):** Job creation contributes to the economy by providing employment opportunities, which in turn leads to increased tax revenues. Increases in employment results in reduction in reliance on welfare programmes, and reduction in reliance on family members, which can decrease government spending. This can help to stimulate further economic growth by boosting disposable income, increasing demand for goods and services, and expanding public funding.
- **Positive destinations (value of degrees):** A *positive destination* refers to the path individuals take after completing their education, such as higher education, training, or employment. A degree can offer a higher earning potential, job security, and personal fulfilment. The value of degrees is measured in terms of employment outcomes, income levels, and opportunities for career advancement.
- **Debt reduction:** Debt reduction refers to strategies and actions taken to lower national, corporate, or individual debt levels. For governments, reducing debt helps decrease interest payments, enabling more funds to be allocated to public services.
- **Demand on medical services:** Reducing pressures on medical systems is required due to increasing populations, aging demographics, or rising health issues. Reducing demand on medical services through promoting good health and wellbeing can reduce costs to medical services and governments as well as reduce wait times.

- **Donation to community groups, faith groups, charities:** Donations to community organisations, religious groups, and charities play a vital role in addressing social needs, providing services to disadvantaged groups, and supporting community cohesion.
- **Community cohesion and social mobilities:** Community cohesion refers to the strength and unity of social bonds within a community, while social mobility is the ability for individuals to move up or down the social and economic ladder. Strengthening both community cohesion and social mobility fosters inclusive environments whilst reducing inequality and creating opportunities for all members of society to achieve upward mobility.
- **Financial support to schools:** Financial support to schools includes funding for education programmes, infrastructure, staff, and learning resources. It ensures that students receive a high-quality education and that schools can operate effectively, reducing disparities in educational opportunities across different regions and communities.
- **Investing locally (buying and business):** Local investment refers to spending money within the community, whether through purchasing goods and services or investing in local businesses. This helps stimulate the local economy, creates jobs, and promotes sustainable growth within the community, as money remains in the local economy.
- **Support and training (coaching, mentoring):** Support and training programmes, including coaching and mentoring, are crucial for personal and professional development. These programmes help individuals acquire new skills, build confidence, and improve performance in their careers or businesses.
- **Advisory boards and committees:** Advisory boards and committees provide expertise and guidance to organisations, governments, or communities. Members typically offer insights into decision-making processes, help shape strategies, and provide input that can support best practice for women entrepreneurs.
- **Support groups for women entrepreneurs:** Support groups for women entrepreneurs offer a network of resources, mentorship, and emotional support to women who own or are starting businesses or enterprises. These groups help women navigate challenges, access funding opportunities, and promote gender equality in entrepreneurship.
- **Business creation:** Business creation refers to the process of starting new companies, generating new products or services, and fostering innovation. It plays a vital role in economic development by driving job creation, generating tax revenue, and promoting competition and technological advancement.

- **Enterprises supported:** Enterprises supported refers to the various enterprises, businesses or organisations that receive financial or developmental assistance from Higher Education Institutions, such as grants, loans, training, or mentorship.
- **Volunteering:** Volunteering involves individuals offering their time and skills to support causes or organisations without financial compensation. It helps address social needs, strengthens communities, and provides volunteers with opportunities to develop new skills, build networks, and gain personal satisfaction (including wellbeing).
- **Equality in wage spend:** Equality in wage spend involves ensuring fair and equal pay for employees, regardless of gender, race, or other factors. Achieving wage equality is a vital step in reducing income inequality and promoting social justice in the workplace.
- **Staff training and qualifications:** Staff training and qualifications ensure that employees have the skills, knowledge, and certifications needed to perform their jobs effectively. This contributes to increased productivity, improved service quality, and higher job satisfaction, benefiting both individuals and organisations.
- **Growth Leverage:** Growth leverage refers to using available resources, such as capital, technology, or skills, to expand a business or project. It involves maximising returns on investment, scaling operations, and making strategic decisions that accelerate growth while managing risk.
- **Contribution to tax (property, vehicles, resources):** Taxes individuals or businesses pay on assets like property, vehicles, or natural resources. Taxes contribute to government revenue, which can then be used to fund public services such as education, healthcare, infrastructure, and social welfare.
- **Environment and climate (recycling, carbon reduction):** Efforts related to the environment and climate focus on reducing the ecological impact of human activities. This includes actions like recycling, reducing carbon emissions, and promoting sustainable practices in industries to mitigate climate change and preserve natural resources for future generations.
- **Earning power for women:** Earning power for women refers to the financial capacity and economic independence that women can achieve through employment, entrepreneurship, or investments. Gender equality in pay, career opportunities, and access to education plays a critical role in increasing women's earning power and closing the gender wage gap.

These metrics represent the key impact areas identified through the project, with the broader Social Impact Measurement Framework in Appendix A.

7. Delivery – Workshops and Dissemination

7.1. Workshops

The project involved the delivery of co-creation workshops informed by findings from the survey, interviews and focus groups delivered by the University of Northampton and Binus University, in collaboration the Universitas Pesantren Tinggi Darul ‘Ulum and the Universitas Alkhairaat. These workshops were designed and delivered in Binus University in Malang, the Universitas Pesantren Tinggi Darul ‘Ulum in Jombang and the Universitas Alkhairaat in Palu by members of the core research team. The workshops were focused on: Social Impact Measurement and Design Thinking.

The **Social Impact Measurement** workshops sought to provide participants with an understanding of social impact measurement and the benefits of introducing social impact measurement for organisations. The learning outcomes were:

1. Strengthen understanding of social impact measurement,
2. Understand and explain the business case for measuring social impact,
3. Understanding the role of impact in sustainability (including, linking impact to SDGs),
4. Build practical knowledge in selecting ‘best practice’ approaches to social impact measurement, and
5. Design impact map and social impact measurement plan.

The **Design Thinking** workshops sought to ensure the participants understand and can apply a human-centred approach in problem solving that is necessary in entrepreneurial venturing process. The learning outcomes were:

- Knowledge about design thinking,
- Building business model canvasses,
- Soft outcomes: shift in mindset around their futures and desire to start a business rather than say going for a traditional role in a public office, and
- Design thinking skills in building their business ideas.

Workshops were delivered at Universitas Pesantren Tinggi Darul ‘Ulum in Jombang (East Java) and the Universitas Alkhairaat in Palu (Central Sulawesi) to help female social entrepreneurs to develop a user-centred solution for market and communities and to develop metrics for measuring their social impact. Learning from the workshops contributes to the development of mentoring and coaching sessions delivered to students and other lecturers, 20 female students and 10 lecturers engaged in session at the Universitas Alkhairaat in Palu and 30 students engaged in sessions at Universitas Pesantren Tinggi Darul ‘Ulum in Jombang (East Java).

7.2. Policy Roundtables

The policy roundtable discussion was conducted in the last month of the project (December 2025) in Malang (East Java) to present the findings of the research to experts, university partners, policy makers and student representatives. The speakers and participants were engaged in constructive and reflective conversation to explore the real situation for women entrepreneurship in higher education and finding way to formulate strategies that improve educational gender inclusivity in entrepreneurial programmes to support women entrepreneurship and enhance employability. From the activities, the project could draw a comprehensive report detailing findings regarding gender inclusivity in entrepreneurship programmes and to develop a suitable framework for enhancing women entrepreneurship in higher education in Indonesia, and at the same time, strengthening networks and partnerships for ongoing collaboration among participants.

The invited speakers were as follows:

1. Khalya Karamina S (Head of Business Development and Partnership – Instellar Indonesia)
2. Andina Paramitha (Director at Ngalup Collaborative Network)
3. Dr. Tatum Syarifah A (Academic Development Senior Manager – BINUS University)
4. Lintang Resti B (Owner Onnelico Blomster – Alumni of Entrepreneurship Business Creation BINUS @ Malang)
5. Lanny Jauhari (Head of CIDER and BC-GEP Project Leader)
6. Professor Richard Hazenberg (Director of the Institute for Social Innovation and Impact at the University of Northampton, UK)
7. Iriantoni Alumna (Programme Manager UN Women Indonesia)
8. Doni Handoko R (Head of Training Development UPT Pelatihan Dinas Koperasi dan UKM – East Java)
9. Dr. Ari Margiono (Associate Professor in International Business Management Programme, BINUS University)

The policy roundtable on women entrepreneurship provided significant insights into advancing women's roles in business, enterprise and economic development. The discussions emphasised the systemic challenges women entrepreneurs face, the strategies they adopt to overcome these challenges, and the policies and support systems needed to promote gender equality in the entrepreneurial ecosystem. Below are six key takeaways from the roundtable:

1. **The Critical Role of Women Entrepreneurs in Indonesia's Economy:** Women entrepreneurs are central to Indonesia's economy, managing 64% of the country's small and medium enterprises (SMEs). Despite their significant contribution, most women-led businesses operate on a small scale, with limited growth potential due to barriers such as lack of access to resources, funding, and institutional support. The roundtable emphasised the need for targeted programmes and policies to enable these entrepreneurs to scale their businesses, fostering broader economic and social impact.
2. **Addressing Systemic Barriers:** The roundtable highlighted systemic challenges faced by women entrepreneurs, including lower digital and financial literacy, lack of collateral for funding, and socio-cultural stereotypes that often confine women to traditional roles. These barriers affect their confidence and ambition, limiting their potential for growth. Khalya Karamina, a speaker from Instellar, remarked, *"Societal norms often restrict women's roles to the domestic sphere, creating a lack of confidence that prevents them from seizing entrepreneurial opportunities."* Doni Handoko further added, *"Despite their creativity, many women entrepreneurs remain confined to traditional sectors such as food and crafts, with limited access to high-growth, innovative industries."* Addressing these systemic issues requires multi-faceted interventions involving education, training, and community support.
3. **Adapting Support for Women Entrepreneurs' Growth Strategies:** Women entrepreneurs often take a calculated and incremental approach to business and enterprise growth, which contrasts with the aggressive, high-risk strategies preferred by men. While effective, this cautious approach is often misinterpreted by investors as a lack of ambition. Professor Richard Hazenberg emphasised, *"Sustainable growth through calculated risks is an effective strategy, but it requires financial systems that recognise and accommodate this approach."* This highlights the need for financial models, such as gender-lens investing, that cater to diverse growth trajectories.
4. **Closing the Digital Skills Gap:** Digital transformation presents both challenges and opportunities for women entrepreneurs. Many lack the skills and resources to adopt digital tools, which limits their ability to expand into global markets. Bridging this gap is critical to ensuring their competitiveness in the modern economy. Dr. Ari Margiono noted, *"The digital transformation gap remains one of the most significant barriers but addressing it through targeted training and resources can unlock immense potential for women entrepreneurs."*
5. **The Role of Ecosystem Collaboration:** Creating a supportive entrepreneurial ecosystem requires collaboration between governments, private organisations, NGOs, and academic institutions. Programmes tailored to women's needs, such as mentorship initiatives, access to funding, and capacity-building workshops, are essential. Khalya Karamina emphasised the importance of community-based networks, stating, *"Communities and ecosystems are the most effective support systems for women"*

entrepreneurs, providing them with the confidence and resources to overcome challenges.”

6. **The Need for Policy Innovation:** The roundtable called for innovative policies to promote gender equality in entrepreneurship. Recommendations included flexible funding mechanisms, such as blended finance models, and targeted training programmes that address the unique needs of women entrepreneurs. Policies should also consider the cultural and regional diversity of Indonesia, tailoring interventions to local contexts. As Professor Hazenberg pointed out, *“Entrepreneurship programmes must reflect Indonesia’s cultural diversity, adapting to regional challenges to truly empower women entrepreneurs.”*

The policy roundtable featured inspiring success stories from speakers who demonstrated how women entrepreneurs can overcome challenges and make meaningful contributions to society.

Andina Paramita – Building Collaborative Ecosystems

Andina Paramita, the CEO of Ngalup Collaborative Network, shared her journey of creating a platform in Malang that connects startups, small businesses, and professionals. Her organisation fosters innovation and entrepreneurial growth by providing mentorship, skill development, and networking opportunities. Andina emphasised the importance of creating inclusive ecosystems, stating, *“A collaborative network is vital for entrepreneurs to grow, especially in regions where access to resources and mentorship is limited.”* Her efforts have transformed Ngalup into a hub that empowers local entrepreneurs, particularly women, to thrive in competitive markets.

Lintang Resti – From Passion to Enterprise

Lintang Resti, an alumnus of Binus University, discussed how her academic background in entrepreneurship enabled her to establish Onnelico Blomster, a creative enterprise specializing in handcrafted floral products. Lintang credited university-led initiatives and mentorship programmes for helping her transition her passion into a sustainable business. She stated, *“The support I received from Binus gave me the confidence and skills to pursue my dream and turn it into a reality.”*

These stories serve as powerful examples of how targeted support systems, mentorship, and inclusive ecosystems can help women entrepreneurs overcome systemic barriers and achieve success. They also illustrate the transformative potential of empowering women through

entrepreneurship, benefiting not just individuals but also their communities and the broader economy.

8. Conclusion

Women entrepreneurs in Indonesia face significant barriers due to traditional gender roles and societal expectations, which often prioritise family responsibilities over personal and professional ambitions. This research illustrates that, despite significant challenges, entrepreneurship provides a path to financial independence and personal growth, with many women driven by economic constraints or the desire to support their families. Supportive partners and programmes that offer mentorship and learning opportunities are crucial for building confidence, skills, and resilience. Women entrepreneurs often overcome societal criticism and caregiving challenges through determination, self-reliance, and a hands-on approach to business management, serving as role models who challenge patriarchal norms and inspire future generations to pursue entrepreneurship and gender equality. Entrepreneurship programmes focused on empowering women highlight the importance of mentorship, role models, and supportive networks, with initiatives like the Women's Study Centre at Unipdu offering education and resources to help women build their businesses. Successful women entrepreneurs often serve as role models and mentors, inspiring others and providing guidance through alumni networks and collaboration. Findings illustrate the importance of interpersonal abilities, such as social imaginativeness, and entrepreneurial traits like motivation in shaping entrepreneurial intentions. Social imaginativeness, in particular, plays a crucial role, being strongly correlated with entrepreneurial motivation and intentions. It also has significant links to practical imaginativeness, suggesting that empathetic individuals are more adept at problem-solving and task management. Practical imaginativeness is another key factor, strongly associated with self-efficacy and entrepreneurial motivation, and plays a direct role in fostering entrepreneurial aspirations. While creative imaginativeness and self-efficacy have notable correlations with other traits, their direct influence on entrepreneurial intentions is less pronounced. Overall, the findings emphasise that social and entrepreneurial skills are more critical in driving entrepreneurial intentions than individual traits like creativity and confidence.

Understanding the benefits of entrepreneurship provides guidance and/or information for Higher Education Institutions to consider investment in women entrepreneurship programmes. This investment in women entrepreneurship programmes can be evaluated using the Social Impact Measurement Framework developed from this research. This Framework enable Higher Education Institutions, and individual women entrepreneurs, to assess the value of their services and activities, benefiting individuals, organisations, and society. It can be used to not only evaluate the impact of entrepreneurship programmes in universities but to provide women entrepreneurs with metrics for measuring entrepreneurial success. The key impact areas identified include job creation, positive destinations for graduates, debt reduction, demand on medical services, donations to community groups, community cohesion, and social mobility. Other areas include financial support to schools, local investment, support and training for entrepreneurs, advisory boards, and business creation. The framework also highlights the importance of volunteering, equality in wage spend, staff training, growth leverage, contributions to tax, and environmental sustainability. These metrics aim to capture the broader

social impact of entrepreneurship, driving economic growth, social equality, and environmental sustainability.

Dissemination from the research through workshops and policy roundtables enabled the promotion of gender equality in developing programmes for women entrepreneurs in urban towns: Binus University in Malang (East Java) and two small rural towns: the Universitas Pesantren Tinggi Darul ‘Ulum in Jombang (East Java) and the Universitas Alkhairaat in Palu (Central Sulawesi). Policy roundtables on women entrepreneurship highlighted key insights into advancing women’s roles in business and economic development in Indonesia. Women entrepreneurs are vital to the country’s economy, managing 64% of small and medium enterprises (SMEs), yet face systemic barriers such as limited access to resources, funding, and digital skills, which hinder their growth potential. The discussions emphasised the need for targeted policies and programmes to overcome these obstacles, including:

- **Gender-lens investing and mentorship initiatives:** It was noted that women entrepreneurs often adopt cautious growth strategies, which are sometimes misunderstood by investors. Investment programmes and funds that can recognise this and offer the requisite support around business planning and strategy, whilst providing investment and funding, would be highly beneficial.
- **Ecosystem collaboration:** The roundtable called for better ecosystem collaboration, including support from governments, the private sector, and NGOs, and innovative policy solutions that address the unique needs of women, especially in diverse regional contexts. Indeed, the need for place-based and locally orientated solutions that recognise the socio-cultural heterogeneity of the Indonesian archipelago, are greatly needed to provide tailored support to women entrepreneurs from different communities.
- **Digital skills:** Bridging the digital skills gap and providing women, especially those from rural areas, with training and support around digital and communications technology, would also act to empower women entrepreneurs.
- **Networks:** Fostering community-based networks was recognised as essential for empowering women entrepreneurs to thrive, as this enables peer-to-peer learning, as well as mentoring from established women entrepreneurs and role-models..

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