

Empowering Women Entrepreneurs in MSMEs: The Role of Legal Advocacy in Overcoming Gender Barriers

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Abstract

The Indonesian government has recognized the importance of entrepreneurship in supporting the country's economy. Micro, Small, and Medium Enterprises (MSMEs) have become the backbone of national economic growth, with women playing a vital role in this sector. Despite their contribution, women entrepreneurs face various challenges that hinder their business development, such as limited access to capital, gender-based discrimination, legal and administrative barriers, and a lack of institutional support. These obstacles are rooted in social norms and an insufficiently responsive legal framework. This article explores how legal advocacy and institutional support can empower women MSME entrepreneurs. It argues for a more inclusive legal policy environment, examines the role of legal services such as legal aid and consultation, and discusses successful case studies of advocacy organizations helping

women overcome systemic barriers. Furthermore, this paper provides practical recommendations for improving legal access and advocates for stronger collaboration between governments, legal institutions, and global advocacy networks. Through a gender-sensitive legal approach, optimizing women's roles in MSMEs can contribute to inclusive economic growth and strengthened gender equality.

Keywords

Gender Equality, MSMEs, Legal Advocacy, Women Entrepreneurs, Legal Empowerment.

A. Introduction

The role of women in the business world has become a topic of increasing attention in recent decades. Especially in the micro, small and medium-sized enterprise (MSME) sector, women play a very important role. MSMEs is the backbone of economies in many countries,¹ including Indonesia. In this context, optimizing the role of women as MSMEs entrepreneurs not only contributes to the national economy but also strengthens gender equality and women's empowerment.

In various parts of the world, MSMEs plays a crucial role in creating jobs, reducing poverty, and boosting economic growth. In Indonesia,² MSMEs accounts for more than 60% of Gross Domestic Product (GDP) and absorbs more than 90% of the labour force. Women have made a significant contribution to this sector, with many of them managing small and micro-enterprises in various sectors such as culinary, handicrafts, services, and trade. The role of women in MSMEs is not only economically

¹ Koeswahyono, Imam, Diah Pawestri Maharani, and Airin Liemanto. "Legal breakthrough of the Indonesian job creation law for ease, protection, and empowerment of MSMEs during the COVID-19 pandemic." *Cogent Social Sciences* 8, no. 1 (2022): 2084895.

² Fakhrunnisa, Elmawalida, Astrid Puspaningrum, and Desi Tri Kurniawati. "The Influence of Knowledge Management and Entrepreneurial Orientation on Business Performance Mediated by Competitive Advantage (A Study on SMEs in The City of Bandar Lampung)." *Journal Research of Social Science, Economics & Management* 3, no. 4 (2023). 853-869. <https://doi.org/10.59141/jrssem.v3i04.584>

important but also has a broad social impact, such as improving the well-being of families and communities.

The Indonesian government has recognized the importance of entrepreneurship in supporting the country's economy. Therefore, a number of policies focused on the development of MSMEs have been implemented, including women-run MSMEs. MSMEs are now the backbone of the Indonesian economy. In 2019, there were more than 64 million MSMEs in Indonesia which contributed 60,300 percent to the gross domestic product (GDP). Therefore, the government pays special attention to this sector by providing business incubation programmes, budget allocations, and social assistance specifically aimed at female MSMEs.

Despite this, women entrepreneurs still face various obstacles in running their business, which causes them to refuse to scale the business.³ In Indonesia, many female entrepreneurs choose to run small-scale and informal. In fact, by developing business and registering business formally, they can gain access to capital loans, aid, and incentives from the government. In addition, women entrepreneurs often have difficulty accessing government aid. Reports from the United Nations Development Programme (UNDP)⁴ show that only 15 percent of female entrepreneurs receive social assistance from the government during 2020.⁵ Information constraints and non-qualification are key factors. Some entrepreneurs also that they had registered, but did not receive any further information.⁶

³ Manyati, Tarisai Kudakwashe, and Morgen Mutsau. "Leveraging green skills in response to the COVID-19 crisis: a case study of small and medium enterprises in Harare, Zimbabwe." *Journal of Entrepreneurship in Emerging Economies* 13, no. 4 (2021): 673-697. <https://doi.org/10.1108/JEEE-07-2020-0236>

⁴ Anjani, Noor Halimah. "Potensi dan Tantangan UMKM Perempuan dalam Perekonomian Indonesia", *KATADATA*, Online at <https://katadata.co.id/indepth/opini/6178b7fac32eb/potensi-dan-tantangan-umkm-perempuan-dalam-perekonomian-indonesia>

⁵ Hasugian, Fenny Monica A., and Lenny Panggabean. "Peran perempuan dalam mengembangkan usaha mikro kecil dan menengah dalam rangka menuju masyarakat Ekonomi ASEAN di Kota Tangerang Selatan." *Jurnal Inada: Kajian Perempuan Indonesia di Daerah Tertinggal, Terdepan, dan Terluar* 2, no. 2 (2019): 111-135. <https://doi.org/10.33701/j-3p.v3i1.862>

⁶ Hasugian, et.al.

Two key factors influencing economic activity and markets are access to finance and the adoption of technology. However, several studies suggest that these factors can also act as barriers to women's attainment of economic independence. Historically, women have often been excluded from financial assistance, hindering their ability to develop and sustain their businesses. The PRAKARSA Association Study adds to this analysis. Their report on People's Enterprise Credit (KUR) found that KUR has not been used as a gender equality prioritization tool to support financial inclusion.⁷ Due to security and other administrative requirements, women have difficulty obtaining loans from formal financial institutions. Family assets are usually owned by men in patriarchal societies. Women often lack valuable assets to use as collateral, so they can't get a loan. Furthermore, in many cases where women are entitled to a loan, they use the KUR fund not only to add family micro-enterprise capital, but also to meet household and family daily needs.⁸

Women entrepreneurs in MSMEs (Micro, Small, and Medium Enterprises) often encounter a range of unique challenges that differ from those faced by men. Among the most significant of these is access to capital. Studies have shown that women frequently struggle to secure the necessary financial resources to initiate or grow their businesses.⁹ This is due to a variety of factors, including lack of asset security, gender discrimination, and lack of information on sources of funding.¹⁰

⁷ Judijanto, Loso, et al. "A holistic review of MSME entrepreneurship in Indonesia: The role of innovation, sustainability, and the impact of digital transformation." *International Journal of Business, Law, and Education* 5, no. 1 (2024): 119-132. <https://doi.org/10.56442/ijble.v5i1.355>

⁸ Arfi, Zanetta Najlaa Putri, and Dewi Deniaty Sholihah. "Pengembangan Strategi Pemasaran Produk UMKM Perempuan Melalui E-commerce Di Kelurahan Rembang Kota Blitar." *Jurnal Pengabdian Masyarakat Sains dan Teknologi* 2, no. 3 (2023): 94-102. <https://doi.org/10.58169/jpmsaintek.v2i3.182>

⁹ Henseler, Jörg. *Composite-based structural equation modeling: Analyzing latent and emergent variables*. Guilford Publications, 2020.

¹⁰ Kyal, Hitesh, et al. "Individual entrepreneurial orientation on MSME's performance: the mediating effect of employee motivation and the moderating effect of government intervention." *IIM Ranchi Journal of Management Studies* 1, no. 1 (2022): 21-37. <https://doi.org/10.1108/irjms-07-2021-0041>

Without adequate access to capital, female MSMEs entrepreneurs find it difficult to develop their, increase production capacity, or expand the market.

In addition to access to capital, women MSMEs entrepreneurs¹¹ also face challenges in terms of education and training. Many women start their with skills acquired by themselves or through previous work experience. However, the lack of access to formal education and structured entrepreneurship training makes them less prepared to cope with complex business dynamics. Adequate education and training are essential to enhancing managerial skills, technical skills, and market knowledge, all of which are key factors in the success of MSMEs enterprises.

Another challenge faced by female MSMEs entrepreneurs is their dual responsibilities¹² as an entrepreneur and a housekeeper. Women often have to divide their time and energy between managing a business and caring for a family. Heavy domestic responsibilities can hinder them from developing a business and undertaking training or a business network that is essential for business growth. In addition, the still strong social stigma and cultural norms in some societies can also limit the role of women in the business world.

Despite their role, women entrepreneurs face gender-specific challenges that are often exacerbated by legal and institutional shortcomings. Socially embedded gender norms and patriarchal culture have positioned women in secondary roles, making it harder for them to access resources, formalize their businesses, and compete in the marketplace. These barriers are compounded by limited access to legal information, the absence of gender-sensitive policies, and the lack of legal support services.

¹¹ Andersson, Marius, Oystein Moen, and Per Olaf Brett. "The organizational climate for psychological safety: Associations with SMEs' innovation capabilities and innovation performance." *Journal of Engineering and Technology Management* 55 (2020): 101554. <https://doi.org/10.1016/j.jengtecman.2020.101554>

¹² Tambunan, Tulus. "Recent evidence of the development of micro, small and medium enterprises in Indonesia." *Journal of Global Entrepreneurship Research* 9, no. 1 (2019): 18. <https://doi.org/10.1186/s40497-018-0140-4>

In this context, the role of legal advocacy becomes increasingly important. Legal advocacy refers to systematic efforts by individuals or organizations to influence law and policy to promote justice and equality. For women entrepreneurs, advocacy may involve fighting for gender-responsive regulations, promoting access to legal aid, or supporting community-based legal empowerment initiatives. Additionally, advocacy groups may act as intermediaries to bridge the gap between government programs and the women they are meant to serve. This article aims to explore how legal advocacy can be harnessed to overcome gender-based barriers in the MSME sector. It analyzes existing legal policies, evaluates the impact of legal aid and advocacy organizations, and discusses how global advocacy networks can support local initiatives. This study uses a normative juridical approach, supported by a gender perspective, to assess both the content and implementation of MSME-related regulations in Indonesia.

The structure of this article is organized as follows: the next section outlines the research method. The discussion is divided into two main sections: the challenges faced by women in MSMEs from legal and gender perspectives, and strategic recommendations to empower them through legal advocacy. The paper concludes with a set of practical recommendations for policymakers, legal institutions, and international stakeholders.

This research applies a normative juridical approach that emphasizes the study of laws, regulations, and legal doctrines related to women's empowerment in the MSME sector. The focus is on how existing legal frameworks accommodate or hinder gender equality in entrepreneurship, particularly within Indonesia's regulatory context. This method is supported by descriptive-analytical specifications, which involve the examination of both primary and secondary legal materials. Primary sources include national laws such as Law No. 20 of 2008 on Micro, Small, and Medium Enterprises and Law No. 11 of 2020 on Job Creation (Omnibus Law). Secondary sources include academic literature, journal articles, policy reports, and documents from advocacy organizations.

In addition, this research incorporates a gender-sensitive lens to assess the intersection between law and gender, and it introduces several comparative references from international

best practices in legal advocacy. By evaluating both formal legal texts and their practical implications for women entrepreneurs, the study aims to produce recommendations that are grounded in legal analysis while being responsive to gender justice.

B. Women's Challenges in MSMES Management: Legal and Gender Perspective

Women play a crucial role in the micro, small and medium-sized enterprise sectors. (MSMES). In many countries, including Indonesia, MSMES is the backbone of the economy¹³, accounting for more than half of the gross domestic product (GDP) and absorbing most of the labour force. However, women who manage MSMES often face a variety of unique challenges¹⁴ that their male counterparts do not experience. These challenges are rooted in a variety of factors, including gender inequality, restricted access to resources, and a less supportive legal framework. This article will review the challenges faced by women in managing MSMES, as well as linking them with legal and gender perspectives.

Women have long been involved in the business world, both as micro, small and medium-sized entrepreneurs¹⁵. They often manage in various sectors such as culinary, handicrafts, services, and trade. The role of women in MSMES is not only economically important but also has a broad social impact,¹⁶ such as improving

¹³ Tambunan, Tulus TH. "The potential role of MSMEs in achieving SDGs in Indonesia." *Role of micro, small and medium enterprises in achieving SDGs: Perspectives from emerging economies*. (Singapore: Springer Nature Singapore, 2023), pp. 39-72. https://doi.org/10.1007/978-981-99-4829-1_3

¹⁴ Mabenge, Blessing Kudzai, Grace Portia Kuda Ngorora-Madzimure, and Charles Makanyeza. "Dimensions of innovation and their effects on the performance of small and medium enterprises: The moderating role of firm's age and size." *Journal of Small Business & Entrepreneurship* 34, no. 6 (2022): 684-708. <https://doi.org/10.1080/08276331.2020.1725727>

¹⁵ Exposito, Alfonso, and Juan A. Sanchis-Llopis. "Innovation and business performance for Spanish SMEs: New evidence from a multi-dimensional approach." *International Small Business Journal* 36, no. 8 (2018): 911-931. <https://doi.org/10.1177/0266242618782596>

¹⁶ Yuanitasari, Deviana, Agus Sardjono, and Heru Susetyo. "Tantangan Regulasi Halal Untuk Pelaku Usaha Mikro dan Kecil: Sebuah Studi Socio-Legal di Kupang Nusa Tenggara Timur." *Acta Diurnal Jurnal Ilmu Hukum*

the well-being of families and communities. However, despite their significant contributions, women MSMEs perpetrators still face many obstacles that hinder their potential to grow and thrive.

One of the biggest challenges facing women MSMEs perpetrators is the limitation of access to capital¹⁷. Research shows that women often find it difficult to gain access to adequate financial resources to start or develop their. This is due to a variety of factors, including lack of asset security, gender discrimination, and lack of information on funding sources. In many cases, financial institutions tend to be more confident to lend to male entrepreneurs than women, as they are considered more risky.

These restrictions on access to capital hinder women from developing their, increasing production capacity, or expanding markets¹⁸. Without adequate capital, women MSMEs perpetrators are often trapped in small business¹⁹ circles that are difficult to develop. They can't buy new equipment, increase stockpiles, or invest funds in promotion and marketing. This makes it difficult for them to compete with a business run by men or even with a larger company.

In addition to access to capital, women MSMEs perpetrators also face challenges in terms of education and training. Many women start their with skills acquired by themselves or through previous work experience. However, the lack of access to formal education and structured entrepreneurship training makes them

Kenotariatan 6, no. 2 (2023): 254-267.
<https://doi.org/10.23920/acta.v6i2.1474>

¹⁷ Maksum, Irfan Ridwan, Amy Yayuk Sri Rahayu, and Dhian Kusumawardhani. "A social enterprise approach to empowering micro, small and medium enterprises (SMEs) in Indonesia." *Journal of Open Innovation: Technology, Market, and Complexity* 6, no. 3 (2020): 50. <https://doi.org/https://doi.org/10.3390/joitmc6030050>

¹⁸ Guo, Feng, et al. "Financial slack and firm performance of SMMEs in China: Moderating effects of government subsidies and market-supporting institutions." *International Journal of Production Economics* 223 (2020): 107530. <https://doi.org/10.1016/j.ijpe.2019.107530>

¹⁹ Tian, Hongyun, et al. "Supply chain integration, interfirm value co-creation and firm performance nexus in Ghanaian SMEs: mediating roles of stakeholder pressure and innovation capability." *Sustainability* 13, no. 4 (2021): 2351. <https://doi.org/10.3390/su13042351>

less prepared to cope with complex business dynamics. Adequate education and training are essential to enhancing managerial skills, technical skills, and market knowledge, all of which are key factors in the success of MSMEs enterprises.

In many developing countries, including Indonesia²⁰, women's access to formal education is still lower than men's due to various factors²¹, including social and cultural norms that consider education less important to women, and economic constraints²² that make families prefer to educate boys. As a result, women often do not have enough knowledge and skills to manage their effectively.

Another challenge that women MSMEs perpetrators²³ often face is their dual responsibilities as entrepreneurs and housekeepers. Women often have to divide their time and energy between managing a business and caring for a family. Heavy domestic responsibilities can hinder them from developing a business and undertaking training or a business network that is essential for business growth. In addition, the still strong social stigma and cultural norms in some societies can also limit the role of women in the business world²⁴.

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- ²⁰ Yuanitasari, Deviana, Hazar Kusmayanti, and Agus Suwandono. "A comparison study of strict liability principles implementation for the product liability within Indonesian consumer protection law between Indonesia and United States of America law." *Cogent Social Sciences* 9, no. 2 (2023): 2246748. <https://doi.org/10.1080/23311886.2023.2246748>
- ²¹ Matarazzo, Michela, et al. "Digital transformation and customer value creation in Made in Italy SMEs: A dynamic capabilities perspective." *Journal of Business research* 123 (2021): 642-656. <https://doi.org/10.1016/j.jbusres.2020.10.033>
- ²² Bauman-Vitoliņa, Ilona, et al. "Organizational innovation implications for manufacturing SMEs: Findings from an empirical study." *Procedia Computer Science* 200 (2022): 738-747. <https://doi.org/10.1016/j.procs.2022.01.272>
- ²³ Caballero-Morales, Santiago-Omar. "Innovation as recovery strategy for SMEs in emerging economies during the COVID-19 pandemic." *Research in International Business and Finance* 57 (2021): 101396. <https://doi.org/10.1016/j.ribaf.2021.101396>
- ²⁴ Muafi, Muafi, and Ratna Roostika. "MSMEs Business Sustainability Models in Indonesia." *International Journal of Sustainable Development & Planning* 17, no. 1 (2022). 207– 217. <https://doi.org/10.18280/ijstdp.170120>

This dual responsibility places immense pressure on women, who must often work harder to balance domestic and professional obligations. In addition to managing the household, caring for children, and assisting with their homework, women are also tasked with running their businesses. The lack of support from spouses or family members can exacerbate these challenges, further hindering women's ability to focus on the growth and development of their enterprises.

In many countries,²⁵ including Indonesia, there are laws and regulations designed to support the development of MSMEs. However, the implementation and effectiveness of these laws are often far from expected, especially in terms of providing specific protection and support to women MSMEs perpetrators. One of the relevant laws in Indonesia is the Law No. 20 of 2008 on Micro, Small and Medium Enterprises. (UU MSMEs). This law is intended to provide protection, facility, and empowerment for MSMEs entrepreneurs. However, in practice, many women who are still having difficulty accessing the facilities and support promised by this law. Lack of socialization²⁶ and understanding of their rights as MSMEs perpetrators are often the main obstacles²⁷.

In addition, there are various government policies and programmes designed to support women MSMEs perpetrators, such as the People's Enterprise Credit (*Kredit Usaha Rakyat*, KUR) program that provides low-interest financing. Although the program has helped many women entrepreneurs, there are still

²⁵ Leung, Sidney, et al. "Enhancing the competitiveness and sustainability of social enterprises in Hong Kong: A three-dimensional analysis." *China Journal of Accounting Research* 12, no. 2 (2019): 157-176. <https://doi.org/10.1016/j.cjar.2019.03.002>

²⁶ García-Morales, Víctor J., Antonia Ruiz-Moreno, and Francisco Javier Llorens-Montes. "Effects of technology absorptive capacity and technology proactivity on organizational learning, innovation and performance: An empirical examination." *Technology Analysis & Strategic Management* 19, no. 4 (2007): 527-558. <https://doi.org/10.1080/09537320701403540>

²⁷ Bandara, KBTUK, JMSB Jayasundara, Naradda Gamage, Sisira Kumara, EMS Ekanayake, and PSK, Rajapackshe, GAKNJ Abeyrathne, and RPIR Prasanna. "Entrepreneurial Marketing & Performance of Small & Medium Enterprises in Developed and Developing Economies: A Conceptual Exploration". *Munich Personal RePEc Archive* (2020): 104341. <https://mpra.ub.uni-muenchen.de/104341/>

many challenges in terms of accessibility and inclusion.²⁸ Many women MSMEs perpetrators do not have adequate information about these programmes or do not meet strict administrative requirements to gain access to funding. Gender inequality within the legal framework is also one of the major challenges faced by women MSMEs perpetrators. Although laws in many countries, including Indonesia, state gender equality and prohibit discrimination, in practice, women often still face various forms of discrimination and structural barriers. For example, in terms of asset ownership and access to capital, women are often in a less favourable position than men.

Property ownership²⁹ is one of the key factors in obtaining access to financing. In many communities, especially in rural areas, land and property ownership is often registered in male names. This makes it difficult for women to use assets as collateral in applying for loans. The lack of security of these assets makes it difficult for women MSMEs perpetrators to gain access to the financial resources they need to develop their business³⁰.

Moreover, patriarchal social and cultural norms often limit the role of women in the business world. These norms create stereotypes and expectations that assume that the primary role of women is as housekeepers and babysitters, while men are regarded as primary livelihoods. These stereotypes³¹ can affect

²⁸ Larashati, Monika Dyah Novy, and Hariyati Hariyati. "Pengaruh Strategi Inovasi Terhadap Kinerja Bisnis Dengan Literasi Keuangan Sebagai Variabel Intervening Pada Ukm Tas dan Koper Tanggulangin Sidoarjo." *Jurnal Akuntansi AKUNESA* 10, no. 1 (2021): 68-80. <https://doi.org/10.26740/akunesa.v10n1.p68-80>

²⁹ Belas, Jaroslav, et al. "The impact of the COVID-19 pandemic on selected areas of a management system in SMEs." *Economic Research-Ekonomska Istraživanja* 35, no. 1 (2022): 3754-3777. <https://doi.org/10.1080/1331677X.2021.2004187>; Sudjatmoko, Agung, et al. "The impact of COVID-19 pandemic on the performance of Indonesian MSME with innovation as mediation." *Cogent Business & Management* 10, no. 1 (2023): 2179962. <https://doi.org/10.1080/23311975.2023.2179962>

³⁰ Kurniawati, Elya, et al. "Digital transformation of MSMEs in Indonesia during the pandemic." *Entrepreneurship and Sustainability Issues* 9, no. 2 (2021): 316-331. [https://doi.org/10.9770/jesi.2021.9.2\(21\)](https://doi.org/10.9770/jesi.2021.9.2(21))

³¹ Mubarak, Muhammad Faraz, et al. "The impact of digital transformation on business performance: A study of Pakistani SMEs." *Engineering Technology*

perceptions and attitudes towards female entrepreneurs, both from family, community, and financial institutions.

Women play a vital role in the MSME sector, but they often face a variety of unique challenges that impede their potential to grow and thrive. These challenges are rooted in a variety of factors, including gender inequality, restricted access to resources, and a less supportive legal framework. To address these challenges, a comprehensive and coordinated approach is needed, including improved access to capital³², education and training, support for managing dual responsibility, and strengthening business networks.

These efforts require close cooperation between governments, financial institutions, non-governmental organizations, the private sector, and society. With the right support, women MSME perpetrators can more easily overcome existing challenges³³, develop their ventures, and greater success. Optimizing the role of women in MSME is an important step in creating a more inclusive and sustainable economy, as well as strengthening gender equality.

Women entrepreneurs in the MSME sector in Indonesia face multi-dimensional challenges rooted in structural gender inequalities and legal discrimination. Although they contribute significantly to the economy, they encounter greater obstacles than their male counterparts in gaining access to capital, navigating business licensing processes, managing dual roles, and participating in networks.

As highlighted earlier, access to capital remains one of the most prominent issues. Legal structures—such as asset ownership regulations and banking collateral requirements—disproportionately disadvantage women. Property ownership,

& *Applied Science Research*. 9, no. 6 (2019): 5056-5061. <https://doi.org/10.48084/etasr.3201>

³² Whalen, Peter, et al. "Anatomy of competitive advantage: towards a contingency theory of entrepreneurial marketing." *Journal of Strategic Marketing* 24, no. 1 (2016): 5-19. <https://doi.org/10.1080/0965254X.2015.1035036>

³³ Sharma, Sarika, and Sonica Rautela. "Entrepreneurial resilience and self-efficacy during global crisis: study of small businesses in a developing economy." *Journal of Entrepreneurship in Emerging Economies* 14, no. 6 (2022): 1369-1386. <https://doi.org/10.1108/JEEE-03-2021-0123>

often registered under the name of the husband in a patriarchal society, excludes women from leveraging these assets for business loans.

Furthermore, Indonesia's MSME laws do not yet provide affirmative legal mechanisms that explicitly support gender equality. Law No. 20/2008 on MSMEs, while promoting empowerment, lacks a clear gender mainstreaming framework. Similarly, although the Job Creation Law (Law No. 11/2020) simplifies business licensing, it does not address gender-specific barriers, such as the digital divide or the cultural constraints that limit women's engagement in formal economic systems. These legal blind spots have real-world implications. In practice, many women are left out of support programs like the People's Business Credit (KUR), either due to administrative complications or lack of access to information. Social norms further restrict their ability to participate fully in business development programs or community-based entrepreneurship networks.

C. The Role of Legal Advocacy in Supporting Women Entrepreneurs

To address the persistent legal and structural barriers faced by women in the MSME sector, the role of legal advocacy has gained increasing importance. Legal advocacy refers to strategic efforts aimed at reforming laws, policies, and institutional practices to uphold justice and human rights, especially for marginalized and underrepresented groups. For women entrepreneurs, legal advocacy is not only about eliminating discriminatory laws, but also about securing enabling legal conditions that foster their business development and economic empowerment.

Legal advocacy in this context can be categorized into three primary domains: legal education and aid, policy and institutional reform, and strategic litigation. Each of these domains contributes to the broader objective of promoting legal empowerment, ensuring access to justice, and dismantling the systemic barriers that limit women's full participation in the entrepreneurial economy.

1. *Legal Counseling and Aid Services*

In Indonesia, many women entrepreneurs, particularly those in rural or informal sectors, operate their businesses without full awareness of their legal rights or obligations. This knowledge gap exposes them to legal vulnerabilities such as being deceived in contracts, denied access to permits, or excluded from financial services. Legal aid services play a fundamental role in closing this gap. Organizations such as Lembaga Bantuan Hukum *Asosiasi Perempuan Indonesia untuk Keadilan* (LBH APIK) have provided legal assistance and counseling for women, especially victims of domestic violence, workplace discrimination, and economic marginalization. In recent years, LBH APIK and similar institutions have expanded their services to include economic justice and entrepreneurship, recognizing that financial independence is closely linked to legal awareness and protection.

University-based legal clinics, such as those operated by Faculty of Law Universitas Indonesia and Universitas Padjadjaran, also offer consultation and advocacy programs targeting women MSMEs. These clinics often partner with local governments to facilitate training on business licensing, labor law, and intellectual property protection.

A notable initiative is *Dompot Dhuafa's Rumah UMKM*, which integrates legal aid into business development programs for micro-entrepreneurs. By providing one-stop assistance—including legal documentation, notarial support, and guidance on taxation—such programs help formalize informal businesses and reduce the risk of exploitation. Furthermore, the Ministry of Law and Human Rights (Kemenkumham) has launched mobile units for free legal services (*Layanan Bantuan Hukum Keliling*) in cooperation with Legal Aid Institutions (LBH) under the national access-to-justice framework. These mobile clinics often target districts with high concentrations of informal businesses, including women-led enterprises.

2. *Policy Advocacy and Gender-Sensitive Law Reform*

Legal advocacy does not stop at case-by-case assistance—it extends to influencing systemic change through policy advocacy and legal reform. Gender-sensitive legal advocacy involves engaging in legislative processes to ensure that laws and

regulations accommodate the specific needs of women entrepreneurs.

During the legislative debate over Law No. 11/2020 on Job Creation (Omnibus Law), civil society groups including *Koalisi Perempuan Indonesia* and *Yayasan PEKKA* voiced concerns that gender dimensions were largely absent. They submitted policy briefs highlighting the disproportionate impact of deregulatory provisions on women operating in the informal economy. Their advocacy helped to spark further dialogue on gender mainstreaming within economic policies. At the regional level, the *Peraturan Daerah (Perda) Kabupaten Sleman No. 2 Tahun 2021* on women's empowerment and child protection provides an example of sub-national legal innovation. This regulation explicitly mandates local government to facilitate women's access to business development services, including legal education and complaint mechanisms in case of discriminatory treatment. Such advocacy-informed local legislation demonstrates how gender equality goals can be embedded in economic governance. Moreover, national financial inclusion strategies, such as OJK's Roadmap for Sustainable Finance, have been influenced by inputs from advocacy organizations demanding more inclusive access to capital for women. Legal experts and civil society groups continue to lobby for the integration of gender indicators in monitoring and evaluation mechanisms for state-supported MSME programs.

3. Strategic Litigation and Legal Representation

While policy reform often takes time, strategic litigation offers a more immediate and impactful pathway to redress individual injustices and set legal precedents. Strategic litigation refers to the use of carefully selected legal cases to bring attention to structural inequalities and catalyze broader change.

In Indonesia, although strategic litigation in the business context remains underutilized, there have been growing efforts to support women entrepreneurs in disputes involving:

- 1) Business registration rejections based on marital status or lack of spousal consent
- 2) Land and property disputes where business premises are located on jointly owned land not recognized under the woman's name

3) Contractual exploitation, such as unfair loan agreements from informal creditors that exploit legal illiteracy

For example, in 2020, a case supported by LBH Yogyakarta involved a group of women market traders who were evicted from their stalls due to a local government regulation that prioritized male-led cooperatives. Through legal action, the court found the regulation to be discriminatory, forcing local authorities to revise their market permit policy. This case is often cited as a turning point for recognizing indirect gender-based discrimination in economic regulation. Internationally, public interest law organizations such as the International Women's Rights Action Watch Asia Pacific (IWRAP-AP) and Legal Empowerment Network (Namati) provide training and strategic frameworks for legal advocates in developing countries, including Indonesia. These networks have highlighted the importance of integrating gender into customary dispute resolution processes, especially in rural areas where formal legal systems may be inaccessible.

4. Cross-Sector Collaboration and Capacity Building

Legal advocacy for women MSMEs thrives when there is collaboration among multiple actors: government, academia, non-governmental organizations, legal professionals, and the private sector. Integrated advocacy platforms allow for a holistic response to the challenges faced by women entrepreneurs.

For example, "*Klinik UMKM Perempuan*", a collaboration between the Ministry of Cooperatives and Small and Medium Enterprises and universities, offers legal literacy programs tailored for women. The modules cover topics such as intellectual property, cooperative law, halal certification, and digital business compliance.

The role of bar associations such as PERADI and law student organizations (e.g., ALSA) in providing pro bono assistance has also expanded through community legal empowerment projects. These efforts build the legal capacity of women to advocate for themselves and create peer-support systems where knowledge is shared horizontally.

Furthermore, corporate legal departments under CSR initiatives are beginning to incorporate legal empowerment into their community outreach. For example, Unilever Indonesia's

"*Ibu Inspirasi*" program not only trains women in entrepreneurship but also facilitates access to notarial services and assists in the registration of business licenses.

5. Global Advocacy Networks and Legal Empowerment

Legal empowerment of women MSMEs is increasingly recognized as a global priority. International frameworks such as CEDAW and the Beijing Platform for Action emphasize the importance of eliminating legal and institutional obstacles to women's economic participation. Indonesia, as a signatory, is obligated to harmonize its national legislation accordingly.

Global organizations such as WEConnect International and UN Women's Empower Women platform help local women entrepreneurs connect to international markets, while also advocating for legal reforms that improve women's business environment. These networks provide access to templates for contracts, guides on trade law compliance, and mentorship from global legal experts.

Indonesia's partnership with ASEAN Women Entrepreneurs Network (AWEN) has also promoted dialogue on harmonizing legal standards to support cross-border female entrepreneurship in Southeast Asia. For example, shared efforts to simplify visa and trade documentation procedures have a direct impact on female-led MSMEs engaging in international commerce.

6. Challenges in Implementing Legal Advocacy

Despite these promising initiatives, several obstacles remain in maximizing the potential of legal advocacy:

- 1) Fragmented institutional coordination: Ministries, regional governments, and legal aid providers often work in silos, leading to duplicated or contradictory programs.
- 2) Funding limitations: Many legal aid institutions operate with minimal funding and struggle to expand services beyond major urban centers.
- 3) Patriarchal resistance: Advocacy efforts often face resistance from traditional structures that view women's entrepreneurship as secondary to family roles.

- 4) Low legal literacy among women entrepreneurs: Even when services are available, women often do not utilize them due to fear, shame, or lack of trust in legal systems.

Addressing these challenges requires continuous support from both state and non-state actors, including donor agencies, development banks, and media platforms that can amplify successful advocacy outcomes.

Legal advocacy is not merely a supplementary support mechanism—it is a fundamental pillar for achieving gender equity in the entrepreneurial landscape. By expanding access to justice, reforming discriminatory laws, and building institutional capacity to respond to the needs of women entrepreneurs, legal advocacy acts as both a shield and a sword. It protects rights and opens new paths for inclusive development.

For Indonesia to realize the full potential of its women-led MSMEs, legal empowerment must be made an integral component of economic policy. This requires investing in legal aid services, integrating gender into law reform processes, and building robust partnerships between legal actors and entrepreneurial communities.

D. Strategy in Gender Perspective for Optimizing the Role of Women in MSMEs

To address these challenges and optimize the role of women as MSME entrepreneurs, a comprehensive and coordinated approach is needed. First, access to capital must be enhanced. Governments and financial institutions need to develop more inclusive and gender-sensitive funding schemes. This includes offering financial products tailored to the specific needs of women MSME entrepreneurs, such as loans with minimal collateral requirements, micro-credit options, and credit guarantee programs. Furthermore, providing financial training and business consultancy services would equip women with the skills necessary to more effectively manage their business finances and enhance overall business sustainability.

Secondly, entrepreneurship education and training should be expanded and facilitated better. A training program specifically designed for women MSME entrepreneurs can help

them improve their managerial, technical, and marketing skills.³⁴ It can cover a wide range of topics, ranging from financial management, marketing strategies, the use of digital technology, to product development. In addition, the training should be accompanied by support and mentoring to provide sustainable support to female MSMEs entrepreneur.

Thirdly, it is important to create an environment that supports women in managing their dual responsibilities. This can be done by providing supporting facilities such as childcare services, flexible work schedules, and a fair leave policy. Besides, cultural and social change is also needed to reduce the stigma and norms that limit the role of women in the business world. Awareness-raising and public education campaigns can help change traditional views and encourage women's active participation in the business world³⁵.

Fourthly, networking and business partnerships must be strengthened. A strong business network can provide many benefits for women MSMEs entrepreneurs, including access to market information, partnership opportunities, and support from fellow entrepreneur. Governments, non-governmental organizations³⁶, and the private sector need to work together to form and support a gender inclusive business network. This includes organizing business forums, exhibitions, and workshops that can serve as a platform for women to share experiences, learn, and build partnerships.

One notable example of an initiative aimed at enhancing the role of women in MSMEs is Indonesia's KUR (People's Enterprise

³⁴ Avelar, Sónia, et al. "Confluence of sustainable entrepreneurship, innovation, and digitalization in SMEs." *Journal of Business Research* 170 (2024): 114346.

<https://doi.org/https://doi.org/10.1016/j.jbusres.2023.114346>

³⁵ Afdal, Zul, Menik Kurnia Siwi, and Tri Kurniawati. "MSMEs Business Sustainability: A Literature Review." *Seventh Padang International Conference on Economics Education, Economics, Business and Management, Accounting and Entrepreneurship (PICEEBA 2021)*. Atlantis Press, 2021. <https://www.atlantis-press.com/proceedings/piceeba-21/125964006>

³⁶ BAPPENEAS. "IDF2019: Modernisasi Umkm Atasi Permasalahan Masyarakat, Bantu Perekonomian Nasional", *Online* July 23, 2019. <https://www.bappenas.go.id/id/berita-dan-siaran-pers/idf-2019-modernisasi-umkm-atasi-permasalahan-masyarakat-bantu-perekonomian-nasional/>

Credit) program. Through KUR, many women entrepreneurs have gained access to more affordable financing, enabling them to grow their businesses. In addition to financial support, the government also offers training and guidance to help KUR beneficiaries manage their businesses more effectively and sustainably.

At the global level, initiatives such as the WEConnect International program have also made significant contributions in supporting women MSMEs entrepreneurs. WEConnect International is working to connect women entrepreneurs to the global market through certification, training, and business networking.³⁷ The program helps women enterprises to gain access to broader business opportunities and strengthen their ability to compete in international markets.

In addition, there are also initiatives undertaken by the private sector to support women MSMEs entrepreneurs³⁸. Several large companies have launched corporate social responsibility (CSR) programmes that specifically focus on women's empowerment³⁹. These programs include entrepreneurial training, business support, and market access for women MSMEs entrepreneurs. Examples are the “*She Means*

³⁷ Hoa, Nguyen Thi Xuan, and Nguyen Thanh Tuyen. "A model for assessing the digital transformation readiness for Vietnamese SMEs." *Journal of Eastern European and Central Asian Research (JEECAR)* 8, no. 4 (2021): 541-555. <https://doi.org/10.15549/jeecar.v8i4.848>. See also Rochman, Auliya. "How does the government reduce unemployment? Legal Policy Analysis of the Government's Role in Strengthening SMEs in Indonesia." *Unnes Law Journal* 7, no. 2 (2021): 319-332; Waspiah, Waspiah, et al. "How economic rights for SMEs protected? Analysis of national and international property rights law." *Indonesian Journal of Advocacy and Legal Services* 2, no. 1 (2020): 71-88; Islamy, Ilma Maulana Fitra, and Anita Indah Widhiastuti. "Socialization of Business Identification Number Towards MSME's Sustainability in Tambakrejo Urban Village, Gayamsari Subdistrict, Semarang City." *Jurnal Pengabdian Hukum Indonesia* 6, no. 2 (2023): 237-251.

³⁸ Nurhakim, Farid. "Kemenparekraf Fasilitas Kekayaan Intelektual kepada UMKM", *GATRA*, June 11, 2021. <https://www.gatra.com/news-514327-ekonomi-kemenparekraf-fasilitas-kekayaan-intelektual-kepada-umkm.html>

³⁹ Rongiyati, Sulasi. "Menata Regulasi Pemberdayaan UMKM Melalui Omnibus Law", *Pusat Penelitian Bidang Hukum Badan Keahlian DPR RI* Vol. XI, no. 23 (2019): 1-6.

Business" program launched by Facebook, which provides digital training and business support for women entrepreneurs in various countries, including Indonesia.

One of the major challenges is the lack of specific and detailed data on women MSMEs entrepreneurs. Accurate and complete data is crucial to designing targeted policies and programmes. Therefore, further efforts are needed to gather and analyze data about female MSMEs entrepreneurs, including their profiles, challenges faced, and their needs. Governments⁴⁰, financial institutions, non-governmental organizations, and the private sector need to work more effectively together to create an ecosystem that supports women MSMEs entrepreneurs. This includes coordination in the provision of funding, training, support, and infrastructure support. With good collaboration, the various existing programmes and initiatives can be more integrated and have a more significant impact.⁴¹

The role of women in MSMEs can also be strengthened through the use of digital technology. Digital technology opens up new opportunities for women MSMEs entrepreneurs to access wider markets, improve operational efficiency, and develop innovative products and services. E-commerce, for example, has become a very important tool for women MSMEs entrepreneurs to market their products online. E-commerce platforms allow women to reach customers around the world without having to own a physical store. In addition, social media is also an effective tool for promoting business, interacting with customers, and building brands.

However, the use of digital technology also requires adequate skills and knowledge. Therefore, training and support programmes that focus on the use of digital technology are

⁴⁰ Karina, Anggit Primadita, and Rifelly Dewi Astuti. "The role of digital orientation, digital capability and digital innovation on the relationship of environmental dynamism towards FMCG SMEs's performance." *Proceeding of the International Conference and Family Business and Entrepreneurship*. Vol. 3. No. 1. 2022.

⁴¹ Yuliantari, Ni Putu Yeni, and Ni Made Wisni Arie Pramuki. "The role of competitive advantage in mediating the relationship between digital transformation and MSME performance in Bali." *Jurnal Ekonomi dan Bisnis Jagaditha* 9, no. 1 (2022): 66-75. 66-75.
<https://doi.org/10.22225/jj.9.1.2022.66-75>

essential to help women MSMEs entrepreneurs optimize the potential of technology⁴². This training can cover topics such as digital marketing, online inventory management, data analysis, and cybersecurity. With strong digital skills, women MSMEs entrepreneurs can compete more easily in an increasingly competitive and dynamic market.

In addition to technical training, it is also important to strengthen the soft skills of women MSMEs entrepreneurs. Soft skills such as leadership, negotiation, communication, and problem-solving are essential in managing and developing a business. In an effort to optimize the role of women as MSMEs entrepreneurs, it is also important to acknowledge and celebrate their successes⁴³. Governments, non-governmental organizations, and the private sector can organize competitions, awards, and campaigns that highlight the success of women MSMEs entrepreneurs.

Overall, optimizing the role of women as MSMEs entrepreneurs in the gender aspect requires a holistic and coordinated approach. Adequate education and training, access to capital, a supportive environment, and the use of digital technology are some of the key factors to consider. By addressing the challenges faced and providing appropriate support, women MSMEs entrepreneurs can contribute more to the national economy and strengthen gender equality.⁴⁴

The role of women in MSMEs is not only economically important but also has a broad social impact. By empowering women MSMEs entrepreneurs, we also strengthen communities

⁴² Purnamasari, Deti Mega, and Kristian Erdianto, "Klaim Pemerintah soal UU Cipta Kerja Perkuat UMKM", *KOMPAS*, October 21, 2020. <https://nasional.kompas.com/read/2020/10/21/09223681/klaim-pemerintah-soal-uu-cipta-kerja-perkuat-umkm?page=all>.

⁴³ Hendayana, Yayan, Eeng Ahman, and Hari Mulyadi. "The effect of innovation on business competitiveness of small and medium enterprise in Indonesia." *2019 International Conference on Organizational Innovation (ICOI 2019)*. Atlantis Press, 2019. <https://doi.org/10.2991/icoi-19.2019.21>

⁴⁴ Karina, et.al., "The role of digital orientation, digital capability and digital innovation on the relationship of environmental dynamism towards FMCG SMES's performance."

and create more inclusive and sustainable societies.⁴⁵ Therefore, all parties involved, including governments, financial institutions, non-governmental organizations, the private sector, and society, need to work together to create a supportive environment for women MSMEs entrepreneurs.⁴⁶ With the right support, women can more easily overcome existing challenges, develop their, and greater success.

The role of legal and advocacy institutions is central in building an enabling ecosystem that supports women entrepreneurs in the MSME sector, especially those facing structural and legal barriers. However, existing approaches have often been fragmented and short-term, with limited reach beyond urban centers. Therefore, a more comprehensive and sustainable strategy is needed to ensure that legal advocacy efforts can effectively contribute to inclusive economic development and gender equality.

To begin with, legal aid institutions must mainstream gender sensitivity in the delivery of their services. One way to achieve this is by establishing specialized units or legal desks focused on the needs of women-led MSMEs. These units can provide legal assistance in areas such as business registration, contract law, joint property arrangements, and debt management. Legal literacy modules should also be integrated into entrepreneurship training programs offered by government agencies or private sector actors. In addition, mobile legal aid clinics should be expanded to reach underserved areas—such as traditional markets, rural communities, and informal business clusters—where women are often concentrated.

Community-based legal empowerment is another essential strategy, particularly through the development of female paralegals. These paralegals, while not formally trained as

⁴⁵ Ch, Irwan, Titiek Tjahja Andari, and Mas Nur Mukmin. "Analisis Pengaruh Orientasi Kewirausahaan dan Pasar Serta Inovasi Terhadap Kinerja Ekonomi Produktif Kelompok Usaha Bersama (UEP KUBE) di Kota Bukit Tinggi Sumatra Barat." *Jurnal Sosial Humaniora* 11, no. 1 (2020): 40-52. <https://doi.org/10.30997/jsh.v11i1.2159>

⁴⁶ Dhewanto, Wawan, et al. "The entrance mode for small and medium enterprises in the Indonesian fashion industry to international market." *International Journal of Business Innovation and Research* 16, no. 3 (2018): 267-284. <https://doi.org/10.1504/IJBIR.2018.092619>

lawyers, can play a key role in bridging the gap between formal legal systems and the lived realities of women entrepreneurs. By receiving adequate training, paralegals can help other women understand their rights, prepare legal documents, access complaint mechanisms, and resolve basic legal disputes. Paralegal training programs can be initiated through partnerships between bar associations, law schools, and civil society organizations. In several regions, local regulations (*Perda*) can provide legal recognition to paralegals, enabling them to operate more effectively. Furthermore, technology should be leveraged to expand their reach through mobile apps, chat platforms, and interactive legal guides tailored to the needs of micro-entrepreneurs.

Beyond service delivery, advocacy institutions must actively engage in legal and policy reform. This means participating in legislative processes and regulatory drafting, not only at the national level but also within local governments. Multi-stakeholder platforms that include women entrepreneurs, legal experts, policymakers, and academic institutions can be effective spaces for generating evidence-based reform proposals. These forums can help formulate academic papers, conduct public consultations, and evaluate the gendered impacts of existing economic regulations. Gender impact assessments should become a standard tool in policymaking to ensure that laws do not perpetuate or exacerbate existing inequalities. Through these efforts, affirmative legal measures such as tax incentives for women-owned businesses, simplified registration procedures, and inclusive public procurement schemes can be promoted and institutionalized.

Equally important is the integration of legal support within broader economic development programs. In many cases, MSME empowerment initiatives are implemented without meaningful coordination with legal service providers. To overcome this gap, legal assistance should be embedded within business development centers and entrepreneurship hubs—such as the government's PLUT KUMKM or SME service centers—so that women can access one-stop advisory services for both legal and economic matters. Financial institutions, including banks and fintech companies, should also be encouraged to simplify the language used in loan contracts and to partner with legal aid

providers to assist women borrowers, particularly those unfamiliar with formal financial systems.

Reliable and inclusive data systems are crucial for designing effective interventions. Currently, the lack of sex-disaggregated data on legal service access, dispute resolution, and permit issuance poses a major barrier to targeted policymaking. Legal advocacy organizations should collaborate with national statistics agencies and SME ministries to collect and analyze data that reflects the lived experiences of women entrepreneurs. Legal access indicators should also be included in gender equality indexes and MSME performance evaluations. Moreover, participatory feedback mechanisms involving community members should be developed to ensure that legal services remain accountable, responsive, and transparent.

In today's globalized economy, legal empowerment can be significantly strengthened through international cooperation. Legal institutions in Indonesia can benefit from engaging with transnational networks such as Namati, the Open Society Justice Initiative, or the World Bank's Women, Business and the Law project. These platforms offer tools, methodologies, and capacity-building support to enhance local advocacy efforts. Cross-border learning exchanges with countries that have pioneered community legal empowerment—such as the Philippines, India, and Kenya—can also help Indonesian actors adapt successful models to their own contexts. Regionally, the ASEAN Women Entrepreneurs Network provides a promising avenue for aligning legal frameworks that facilitate women's participation in regional trade and cross-border business.

Finally, innovation in legal technology offers immense potential to scale up advocacy and service delivery. Legal institutions should invest in the development of accessible digital tools—such as legal chatbots, self-help apps, and interactive guides—that enable women to independently navigate business registration, contracts, and intellectual property protection. These tools should be localized in terms of language and interface, and they must consider the digital literacy levels of their target users. Public-private partnerships in legal tech development can also bring sustainability and creativity to this sector, particularly through collaborations with universities, tech startups, and donor agencies.

Recognizing and celebrating successful legal empowerment stories is also crucial to building momentum. Awards, media campaigns, and public recognition can highlight how women have used legal tools to overcome adversity, grow their businesses, or challenge unjust systems. Sharing these narratives not only inspires others but also helps normalize the idea that legal empowerment is integral to women's economic success.

In summary, empowering women entrepreneurs through legal advocacy is not a peripheral issue—it is a fundamental component of inclusive and just economic development. By investing in gender-responsive legal services, strengthening institutional partnerships, harnessing digital innovation, and advocating for systemic reform, legal and advocacy institutions can pave the way for a more equitable entrepreneurial ecosystem. The transformation of the business landscape for women in Indonesia requires both vision and commitment, and legal advocacy stands as a key driver of that transformation.

E. Conclusion

Women entrepreneurs in the micro, small, and medium enterprise (MSME) sector play a fundamental role in Indonesia's economic and social development. Despite their significant contributions, they continue to face systemic barriers rooted in gender inequality, limited access to legal and financial resources, and inadequate institutional support. These barriers are often reinforced by legal frameworks and administrative procedures that fail to accommodate the specific needs of women-led enterprises. This research has shown that legal advocacy can serve as a transformative tool to address these structural challenges. Through the provision of legal aid, community legal empowerment, strategic litigation, and policy reform, advocacy efforts have the potential to reshape the business environment into one that is more inclusive, equitable, and responsive to gender dynamics. Legal institutions, both formal and community-based, must adopt more gender-sensitive approaches, enhance cross-sector collaboration, and promote legal literacy among women entrepreneurs.

Furthermore, engagement with global advocacy networks offers Indonesian legal and advocacy institutions valuable opportunities for partnership, capacity building, and

international leverage. By aligning national reforms with global commitments—such as the CEDAW Convention, the Women’s Empowerment Principles, and the Sustainable Development Goals—Indonesia can strengthen its efforts to empower women in business while also contributing to international justice and economic equity.

The empowerment of women in MSMEs is not merely a matter of economic opportunity; it is a matter of legal and human rights. Legal empowerment must therefore be seen as a strategic pillar in national development policy. By recognizing the interconnectedness of gender justice, entrepreneurship, and legal reform, stakeholders can build a more inclusive economy that allows women to thrive as agents of innovation, growth, and transformation. Going forward, all actors—including governments, civil society, academia, financial institutions, and international partners—must work together to mainstream legal advocacy into economic empowerment programs. Only through such integrated and sustained efforts can Indonesia unlock the full potential of its women entrepreneurs and ensure that no one is left behind in the pursuit of equitable development.

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