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The Role of Gender Inclusivity in Promoting a Sustainable Economy: A Study on Women's Empowerment among MSMEs in Kutai Kartanegara Regency, East Kalimantan

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Abstract: Gender inclusivity plays a crucial role in promoting sustainable economic development through women's empowerment in Micro, Small, and Medium Enterprises (MSMEs) in Kutai Kartanegara Regency, East Kalimantan, Indonesia. This study aims to analyze the challenges, opportunities, and impacts of women's empowerment in MSMEs. A qualitative research approach was employed, using purposive sampling of four MSME group leaders in Kutai Kartanegara. Data were collected through semi-structured in-depth interviews conducted online in July 2025 and analyzed using Braun and Clarke's (2019) thematic analysis. Women's empowerment through MSMEs provides significant multidimensional impacts. MSMEs have proven to be flexible environments for empowerment, characterized by empathetic, collaborative, and sustainability-oriented leadership. Despite challenges such as limited capital, small production scale, and gender inequality, women MSME actors develop adaptive strategies through product diversification, waste utilization, and business network development. These efforts result in improved family welfare, job creation, and contributions to sustainable economic growth. Women's empowerment through MSMEs is an effective strategy for sustainable socio-economic transformation, achieved through three pillars: building self-confidence, open communication, and empowering other women. The multidimensional impact encompasses economic, social, and environmental aspects, requiring comprehensive institutional support to make MSMEs the engine of sustainable inclusive economic growth.

Keywords: Women's Empowerment, MSMEs, Gender Inclusivity, Sustainable Economy.

INTRODUCTION

Gender inclusivity has emerged as a fundamental pillar in achieving sustainable economic development in the contemporary era. The sustainable development paradigm not only prioritizes economic growth, but also emphasizes justice, inclusivity, and long-term

sustainability involving all layers of society without gender discrimination (Duflo, 2012). Beyond being a moral imperative, inclusivity—particularly gender inclusion—has demonstrated significant empirical benefits for productivity, innovation, and equitable growth (Kabeer & Natali, 2013). Women entrepreneurs constitute active agents of change in achieving the Sustainable Development Goals (SDGs) by 2030, yet significant disparities between the number of women and men as owners and managers of micro, small, and medium enterprises persist globally (Aterido & Hallward-Driemeier, 2011).

The transformative gender approach has been recognized as an important strategy to address structural gender inequality in entrepreneurship. Recent studies indicate that closing the gender gap in the workforce and entrepreneurship could increase global GDP by 20%, according to the World Bank (Sen, 2017). Furthermore, women-led businesses bring diverse perspectives, promote inclusive leadership, and often develop innovative solutions to address social and environmental challenges (Kelley et al., 2017). Empirical research demonstrates that companies with higher female representation in leadership positions exhibit superior financial performance and greater adaptability to market changes (Hunt et al., 2018). Women's involvement in entrepreneurial activities, particularly in Micro, Small, and Medium Enterprises (MSMEs), plays a strategic role in driving local economies and enhancing economic resilience, especially in developing countries (Tambunan, 2009). The empowerment of women entrepreneurs constitutes an integral component in promoting inclusive economic growth and development. The development of women's leadership in entrepreneurial business through MSMEs is crucial for enhancing women's participation in production and operational management, as well as in strategic decision-making processes (Marlow & Patton, 2005).

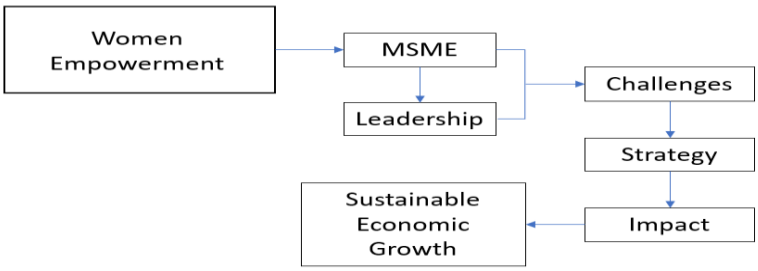
In Indonesia, MSMEs represent more than 99% of all business entities and contribute approximately 60% to the national GDP (BPS, 2024.). The contribution of the MSME sector to the national economy is not only quantitatively significant but also qualitatively important in terms of employment absorption, income distribution, and regional economic development (Keshava, 2023). However, cultural and structural barriers faced by women entrepreneurs affect not only the individual level, but also the meso and macro levels. In this context, the double burden of women in domestic and productive roles becomes a crucial factor affecting their ability to thrive in the entrepreneurial world (Paustian-Underdahl et al., 2014).

Empirical studies demonstrate that women's empowerment in entrepreneurship yields broader social benefits, including poverty reduction, improved educational outcomes for children, and stronger community resilience (Panda, 2018). Moreover, companies with gender diversity are more likely to adopt sustainable business practices and contribute to environmental and social objectives (Bocken et al., 2014). Women's empowerment is not merely a moral obligation, but rather a strategic foundation for sustainable development and long-term economic prosperity (SDGs, 2025).

Recognizing the importance of this issue, the United Nations Sustainable Development Goals (SDG 5 – Gender Equality) emphasize the significance of gender equality for holistic societal advancement. However, the challenges faced by women entrepreneurs in developing countries remain highly complex and multidimensional. Current women's economic empowerment interventions are insufficient to address all the barriers they encounter (Fletschner & Kenney, 2014).

Based on the aforementioned background, this research examines how gender inclusivity promotes sustainable economic growth through the empowerment of women entrepreneurs in the MSME sector. This research is important to conduct as it can analyze the dynamics of women's participation, the barriers they face, and the strategies they implement to achieve business sustainability in local contexts. Furthermore, this study will also discuss the implications of women's empowerment through MSME entrepreneurship in economic, social, and environmental dimensions, which will subsequently impact the contribution of women's

roles in promoting inclusive spaces and sustainable economic growth. The research flowchart below illustrates the relationship between Women's Empowerment and its implications for Sustainable Economic Growth.



Source: Research flowchart

Figure 1. Themes and Codes Based on Data

This research provides theoretical benefits by enriching academic literature in the fields of gender studies, development economics, and entrepreneurship, as well as providing a framework for understanding the interconnection between gender empowerment and SDGs. The policy benefits of this research provide evidence-based recommendations for policymakers to strengthen gender-inclusive policies in the MSME ecosystem, aligned with national and international commitments such as SDG 5 and SDG 8, and support efforts to achieve more inclusive sustainable development targets.

METHODS

The research was conducted in Kutai Kartanegara Regency, East Kalimantan, Indonesia—a strategic region where MSMEs are vital to the local economy and women's entrepreneurial activities play a significant role, yet remain underexplored in academic literature (Siddiq et al., 2020). As of December 2024, the number of MSMEs in Kutai Kartanegara reached 59,236, representing an almost threefold increase from 21,000 in 2021 (BPS, 2024). The sampling technique employed was purposive sampling with the following criteria: (1) MSME actors who have been actively running their businesses for at least 2 years, (2) business units located in Kutai Kartanegara, East Kalimantan, (3) holding the position of MSME group leader, and (4) willing to participate in the research (Patton, 2014).

The research subjects consisted of four key informants who serve as MSME group leaders, namely: UMKM Berkah Game, UMKM Bukwiskula, UMKM Barokah, and UMKM Pusaka. Subsequently, data were collected through semi-structured in-depth interviews, which involved pre-constructed questions that were supported by several follow-up questions related to the main questions to explore information more deeply (Hartono, 2018). The interviews were conducted online using the Zoom Meeting platform in July 2025. Interviews were selected as the primary method due to their ability to reveal meaning and deep understanding from the informants' perspectives (Kvale & Brinkmann, 2009). The duration of each interview ranged from 45-90 minutes, and all interviews were recorded with the informants' consent. Data analysis employed Virginia Braun; Victoria Clarke (2019) thematic analysis, which comprises six stages: (1) familiarization with data, (2) initial coding, (3) searching for themes, (4) reviewing themes, (5) defining and naming themes, and (6) report writing. Furthermore, research instruments were developed by constructing questions to be asked to the informants. These questions encompassed research-related inquiries based on the literature review above.

RESULTS AND DISCUSSION

Results

Data collection from informants involved 4 respondents who met the criteria outlined in the methodology section. The number of informants in this study was determined by data saturation, meaning the data obtained already represented the research data adequately, so there was no need to increase the number of informants for data collection (Creswell, 2015). The results of the interviews conducted online are as follows:

Table 1. Research Interview Results

Theme	Question	Statement			
		INF-1	INF-2	INF-3	INF-4
Women's Empowerment	Personal Dimension	Initially, I didn't know anything about coconut fiber, but I learned on my own through Google and joined AISKI.	If you want to advance, you must be confident first. Knowledge can be acquired later.	We always identify each member's capabilities so they can work according to their expertise.	I acknowledge that building self-confidence among housewives is quite difficult.
	Relational Dimension	If someone needs permission due to family events, I give it. What's important is open communication.	I take products everywhere and give testers first, so people know and trust them.	We always maintain good relationships with partners through both service and attractive pricing.	Our way of introducing products to the market is by providing free testers, creating attractive packaging, and maintaining product quality.
	Collective Dimension	I deliberately employ housewives, especially single mother. They need stable income.	Rather than just gossiping, it's better to work together making processed fish products.	We involve community members equally.	I'm involved in SMEs as a leader, and also motivate housewives to join SMEs.
SME Characteristics and Role	Flexibility and Adaptability	Our work starts at 9 AM, breaks for prayer and lunch, continues again at 2 PM. If someone can't come, it's no problem, we adjust according to each person's schedule.	In big businesses, they might not give leave for family matters. Here, I understand their position because I'm also a mother.	Main work is not disrupted; products can even be marketed at every event.	I'm able to separate business matters from family so they can run proportionally.
	Economic Contribution	We successfully absorbed 16 workers and processed	We use snakehead fish, catfish, tilapia... all	This business has now become the main source of	Able to help the family economy and

Theme	Question	Statement			
		INF-1	INF-2	INF-3	INF-4
		coconut fiber waste into economically valuable products.	from the surrounding swamps. Now Jirak Village is known as the snakehead fish village.	income as a single mother.	SME members.
Women's Leadership	Leadership Style	I'm not just a boss. I want them to be developed together. If possible, they can also have their own business later.	I don't want to force. If they have family matters, we arrange it together. The important thing is work continues.	I apply a collaborative leadership style.	The leadership model I apply is supportive and facilitating leadership.
	Long-term Orientation vs Growth	I'm not in a hurry for large-scale expansion. It's better to strengthen quality first.	The philosophy I follow is "from bottom to top" to build a strong foundation and stay focused on product quality consistency.	We focus on sustainability by forming derivative groups.	We encourage member independence and product diversification development.
Challenges in Women's Entrepreneurship	Individual Level	I had to learn from YouTube, from Google, also ask people.	I was once looked down upon, but gradually they saw the results. Now many are following.	We're behind in mastering online marketplaces and coordinating 40 members is quite overwhelming.	I think the heaviest is dividing time between household and business time.
	Organizational Level	We face large demand but limited production capacity.	We need support so we can expand the market.	We have dependency on external assistance for digital platforms.	We depend on PHM (Pertamina Hulu Mahakam) support for production facilities.
	Social Cultural Level	I must increase my confidence as a female entrepreneur.	Family and community give positive responses through the support they can provide.	I'm viewed as a single mother so I have to prove my capabilities.	I get support from my husband and am motivated to prove that women can have roles as

Theme	Question	Statement			
		INF-1	INF-2	INF-3	INF-4
					both mothers and entrepreneurs.
Empowerment and Development Strategies	Financial Access	I established funding in 2014 from investors, PNPM (National Program for Community Empowerment) and PHKT (Pertamina Hulu Kalimantan Timur).	Capital is not clearly explained and we rely on hereditary skills.	We received initial capital and development supported by Pertamina EP's CSR program.	Initial capital was from PHM as production facilities.
	Capacity Development	Besides learning through YouTube, I'm also active in webinars and training, and receive mentoring from PHKT.	We participate in training from Pertamina and the fisheries department	We participate in training from both private and government parties	For training, we utilize various relationships and learning sources.
	Networks and Support	I partner well with PHKT and social media networks as support	We partner with Pertamina CSR and distribute products in minimarkets and participate in official government events.	We partner with Pertamina EP and strategic retail	I utilize various forms of meetings to expand networks and prioritize humanistic relationships.
Impact of Women's Empowerment	Impact on Family	There are 16 families whose income is now stable.	We're able to provide decent income to employees.	The economic welfare of our members is currently experiencing significant improvement.	My family's income sources have now become more diverse and welfare has increased.
	Impact on Community	We can raise local potential and become a model for successful developing businesses.	We can raise the name and identity of Jirak Village.	Our SMEs provide diverse economic impacts for the community.	With this business, the surrounding women now become more productive.
	Impact on Environment	We can process waste that potentially pollutes the environment.	We can utilize local fish resources sustainably.	Proving that SMEs can survive during the COVID-19 crisis.	Currently, I'm able to change the paradigm from "unproductive gossiping" to "productive networking".

Theme	Question	Statement			
		INF-1	INF-2	INF-3	INF-4
Sustainable Economic Growth	Contribution to Economy	We utilize waste into economic value and can open job opportunities.	We are able to provide decent income to employees.	The economic welfare of our members is currently experiencing significant improvement.	My family's income sources have now become more diverse and welfare has increased.
	Business Sustainability	We have 75% female employees and our products receive international awards.	We always maintain product quality and quantity.	Products made by our SMEs are diverse, from food, crafts, and textiles.	Our production quantity always increases accompanied by market area expansion.

The interview results above show alignment between the informants' answers/statements and the general themes used in this research, including:

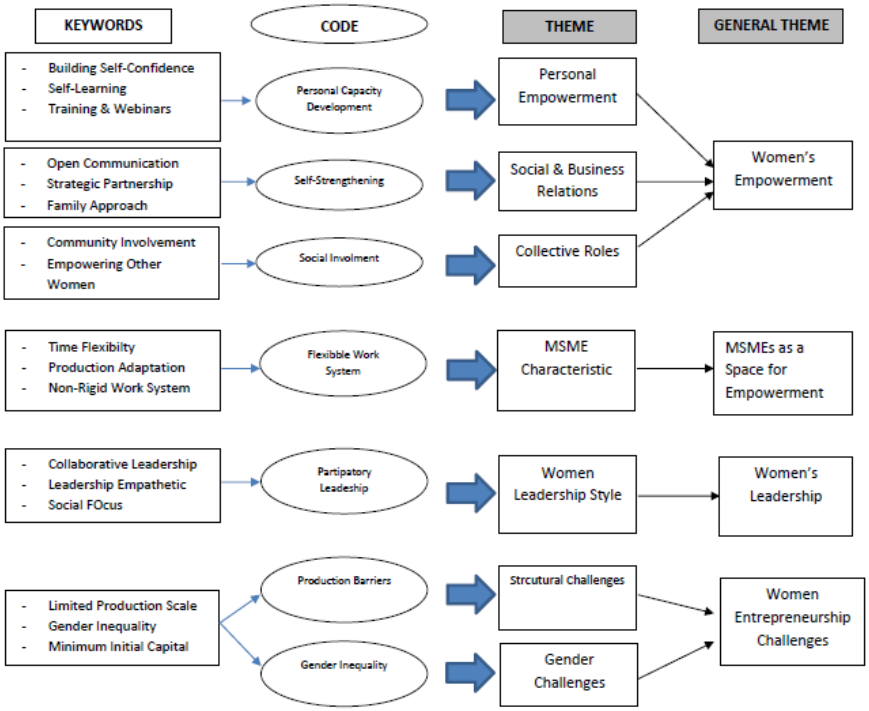
1. Women's Empowerment
   The interview results indicate that women's empowerment through MSMEs is driven by complex factors, not solely determined by technical skills, but also supported by personal confidence, social support, and collective contribution. MSME actors serve not only as economic agents but also as agents of social transformation within their communities. They should exemplify how women can actively participate in building the local economy and sustainably empowering their communities.
2. SME Characteristics as Empowerment Environment
   SMEs provide flexible environments for women to continue carrying out dual roles in domestic and public spheres. An inclusive and non-rigid work approach allows women to adjust business activities to family needs. SMEs also make concrete contributions to the local economy through job creation and utilization of regional resources. This flexibility makes SMEs a vehicle for empowering women at the grassroots level.
3. Women's Leadership
   The women's leadership demonstrated by the four informants reflects characteristics of empathy, collaboration, and sustainability orientation. The four informants emphasize interpersonal relationships and team empowerment rather than merely achieving profit. They prioritize flexibility in leadership and focus on stable, long-term growth, with emphasis on quality improvement and strengthening business foundations.
4. Challenges in Women's Entrepreneurship
   The interview results from the four informants show that they face complex challenges in running SMEs at the personal, organizational, and socio-cultural levels. Personally, they must learn independently and overcome resource limitations. Gender-related challenges also become significant barriers, especially in building trust and legitimacy as female entrepreneurs amid male dominance. Limited access to capital and the need for family support are important factors affecting the sustainability of their businesses. These challenges have proven to be manageable through perseverance, adaptive strategies, and demonstrated results.
5. SME Development Strategies
   The SME development strategies implemented by the four informants emphasize continuous learning, network strengthening, and product diversification. Involvement in training, collaboration with strategic partners, and utilization of government programs become important factors in improving business capacity. The most significant impact generated is economic growth; this strategy also has broad social and environmental

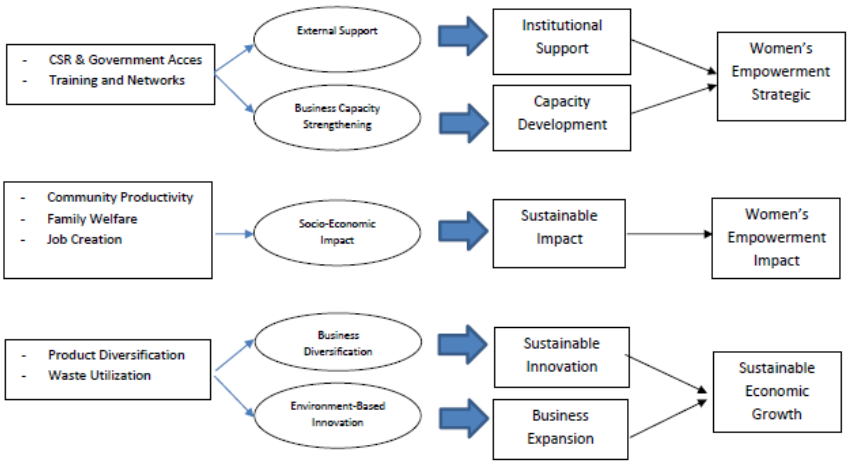
impacts, ranging from empowering underprivileged families, managing waste into valuable products, to raising local community identity.

6. Impact of Women's Empowerment
   The impact of women's empowerment on the four informants is reflected in the stabilization of their income, allowing them to better plan household expenses for primary needs and children's education. Female employees receive decent wages, which comprehensively improves the economic welfare of their families. The success of this initiative extends to the community level, providing not only an alternative source of income but also serving as a driving force for the local economy by enhancing the potential of traditional crafts and culinary arts and strengthening village identity as a center of creativity. Environmentally, waste processing practices that were once problematic have now become economic opportunities through value-added product innovation, demonstrating an awareness of circular economy principles and resource sustainability.
7. Sustainable Economic Growth
   The existence of these MSMEs has directly helped absorb labor, especially for women, thereby strengthening community purchasing power and driving local demand chains, as their income is spent back in village markets. The added value generated from waste processing and product diversification—from food to crafts—demonstrates efficient business creativity in utilizing resources. Furthermore, from a sustainability perspective, the MSME business model managed and owned by women shows high resilience to external crises. Consistency in maintaining quality standards and expanding market areas simultaneously creates stable growth cycles. Additionally, the presence of women as the majority workforce strengthens gender inclusivity values in organizational structures while encouraging sustainable innovation.

Discussion

Data analysis was conducted according to the stages of thematic analysis. The first stage is familiarization, which involves becoming acquainted with the collected data (as shown in Table 1). Next, the coding process begins by identifying keywords from the statements recorded in Table 1. These codes are then grouped into categories during the theme generation stage to identify patterns that align with the research themes. Based on the interview results from the four informants, the following are the results of the thematic analysis:





Source: Research result

Figure 2. Themes and Codes Based on Data

1. Women's Empowerment
   a. Building Self-Confidence is the most fundamental foundation in the women's empowerment process. In this context, self-confidence is not only about confidence in business capabilities, but also about reconstructing women's identity that may have been limited by restrictive social norms. The process of building self-confidence involves a shift from a "I cannot" mindset to "I am capable of learning and developing."
   b. Open Communication in the context of women's empowerment has a very deep dimension. This is not only about the ability to communicate in business contexts, but also about women's ability to express their needs, aspirations, and views in spaces that may not have been previously available to them. Open communication also includes the ability to negotiate, both in family and business contexts.
   c. Empowering Other Women shows the most transformative aspect of this empowerment model. Women who have succeeded in MSMEs not only become individual success stories, but also become agents of change who create ripple effects. They share knowledge, provide mentoring, and even create job opportunities for other women.
   d. The results of this study show that the self-confidence of MSME actors reflects an increase in human capital as stated in endogenous growth theory (Institution, 2015) which mentions that human capacity development is the foundation of long-term growth.
2. MSME Characteristics as Empowerment Environment
   a. Time Flexibility in MSMEs becomes very crucial for women who often still bear the double burden as workers and household managers. MSMEs provide environment for women to arrange their own work schedules, so they can balance domestic and professional roles.
   b. Production Adaptation shows how MSMEs managed by women are often more responsive to changing market needs. This adaptation ability is not only about operational flexibility, but also about creativity in responding to challenges.
   c. Flexible Work Systems reflect a more humanistic approach in management, where organizational structures are not rigid and provide space for creativity and individual initiative.
   d. The results of this study show that MSMEs provide flexible and inclusive work environment for women. These results are in line with the views of Indriani et al., (2024) that MSME flexibility provides easier access for women to participate in formal economic activities. MSME actors in this study have work time flexibility and the ability to balance domestic and public roles as distinctive advantages of MSMEs, while

also providing answers to socio-cultural barriers as described by (Aterido & Hallward-Driemeier, 2011). SMEs have proven to have a role as local development agents through the utilization of regional resources, which also supports the principles of sustainable economic growth (Vanoli, 2012).

3. Women's Leadership
   a. Collaborative Style shows how women tend to lead with a more inclusive and participatory approach. This differs from traditional leadership models that are more hierarchical and top-down.
   b. Empathetic Leadership reflects women's ability to understand and respond to the emotional and practical needs of their teams. This creates a more supportive and productive work environment.
   c. Social Focus shows how women in MSME leadership often focus not only on the bottom line, but also on the social impact of their business activities.
   d. The research results show that MSME actors have empathetic, collaborative, and sustainability-oriented leadership styles that reflect transformational leadership characteristics as proposed by Eagly & Carli (2008). Bottom-up strategies and focus on interpersonal relationships support the findings of Vieira et al. (2022) regarding the importance of effective communication, emotional intelligence, and inclusive decision-making. This leadership style gives SMEs competitive advantages because it encourages loyalty, team efficiency, and sustainability.
4. Challenges in Women's Entrepreneurship
   a. Limited Production Scale is one of the main challenges faced by MSMEs, namely limitations in achieving economies of scale. This is not only a technical problem but is also related to access to technology, capital, and markets.
   b. Minimal Initial Capital reflects systemic challenges in women's access to financial resources. This is often related to gender bias in banking and investment systems, where women are considered higher-risk borrowers.
   c. Gender Inequality shows that although women have been involved in MSMEs, they still face systemic discrimination and bias. This can be in the form of unequal access to training, business networks, or even recognition of their contributions.
   d. Organizational & Structural Challenges reflect broader barriers in economic and social systems that are still gender-biased. These barriers include regulations that are not gender-sensitive, unsupportive infrastructure, and limiting social norms.
   e. The research results show that the challenges faced in developing women's entrepreneurship include all levels as categorized by Marlow & Patton, (2005): individual (access to skills and knowledge), organizational (access to capital and legitimacy), and societal (cultural norms and gender stereotypes). Respondents' statements reflect that autodidactic learning and social support are very important to overcome these challenges. According to Fletschner & Kenney (2014), structural limitations such as access to infrastructure and financing remain major obstacles. The survival strategies adopted by the four business actors show women's resilient capacity in facing these systemic challenges.
5. SME Development Strategies
   a. Product Diversification shows adaptive strategies that are very important in MSMEs. Women are often more creative in creating product variations that respond to diverse market needs.
   b. Waste Utilization reflects an approach that is not only economical but also environmentally conscious. Women in MSMEs are often more sensitive to environmental issues and seek ways to minimize waste.

c. Community Productivity shows how MSMEs managed by women often involve communities in the production process, creating multiplier effects in terms of job creation and skill transfer.
d. Access to CSR & Government shows the importance of institutional support in women's empowerment. Corporate Social Responsibility and government programs can serve as catalysts that accelerate the empowerment process.
e. Training and Networks reflect the importance of sustainable capacity building and the formation of strong networks as foundations for business sustainability.
f. The research results show that continuous learning and business network development are the main strategies for business development. The research results also emphasize the importance of training, mentorship, and policy interventions as strategies for empowering MSME women (Panda, 2018). Product diversification and collaboration with external parties become concrete forms of strategic partnerships that support sustainability. These actions will impact sustainable development, where businesses not only create economic value but also social and environmental value such as utilizing coconut fiber waste, or raising local identity.

6. Impact of Women's Empowerment
   a. Family Welfare shows how women's empowerment through MSMEs has a direct impact on family quality of life. Research shows that women tend to invest their income in family health, education, and nutrition.
   b. Job Creation reflects MSME contributions to employment creation, which is very important in developing economic contexts where job creation is a major challenge.
   c. Sustainable Impact shows that women's empowerment through MSMEs not only provides short-term benefits, but creates a foundation for long-term sustainable development.
   d. The research results show that overall comprehensive women's empowerment interventions—including training, access to capital, and networks—not only improve macroeconomic variables such as income and employment opportunities, but also strengthen social and ecological structures at the community level. Women's empowerment through increased access to economic resources, capacity, and power to make decisions not only increases access to health services and creates direct pathways to gender equality, poverty alleviation, and inclusive economic growth (World Bank, 2018).
7. Sustainable Economic Growth
   a. Sustainable Innovation shows how MSMEs managed by women are often more innovative in creating solutions that are not only profitable but also sustainable. This reflects a stronger long-term perspective compared to short-term profit focus.
   b. Business Expansion in this context is not only about scale growth, but also about sustainable and inclusive growth. Women in MSMEs often consider social and environmental impacts more in their expansion strategies.
   c. The research results show that MSMEs managed by women have great potential for innovation, growth, and reducing the impact of climate change and environmental degradation. Recent research reveals that digitalization and business strategies applied by women in MSMEs not only affect competitive advantages, but also improve overall MSME sustainability (Budiarto et al., 2023). This finding reinforces the argument that women in MSMEs tend to adopt a more holistic approach in running their businesses, considering social and environmental aspects as integral parts of their expansion strategies. This aligns with the concept of sustainable innovation that focuses not only on short-term profitability, but also on long-term impacts on society and the environment.

CONCLUSION

This research shows that women's empowerment through MSMEs is an effective strategy in creating sustainable economic and social transformation. The empowerment process operates through three fundamental pillars: building self-confidence, open communication, and empowering other women. MSMEs have proven to be an ideal ecosystem for women because they offer flexibility that enables balance between domestic and professional roles. Women's collaborative, empathetic, and socially-impact-oriented leadership style creates competitive advantages and long-term business sustainability, despite still facing systemic challenges in access to skills, capital, and legitimacy.

The impact of women's empowerment through MSMEs is multidimensional, encompassing economic aspects (income increase and job creation), social aspects (community strengthening and skill transfer), and environmental aspects (environmentally friendly innovation and sustainable practices). The development strategies adopted show a holistic approach through product diversification, waste utilization, and community productivity. The success of this empowerment requires comprehensive institutional support in the form of gender-responsive policies, continuous training, and business network development. Thus, MSMEs can become the driving force of inclusive and sustainable economic growth, where women play roles as agents of change who create positive impacts for society and the environment.

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