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EXPLORING BUSINESS CONTINUITY AMONG WOMEN ENTREPRENEURS IN INDONESIA: A PHENOMENOLOGICAL STUDY

ABSTRACT

In developing countries, women's roles are often marginalized, including in the business sector, despite the fact that many enterprises are initiated, managed, and successfully operated by women as Small and Medium Enterprises (SMEs). In Indonesia, more than 64.5% of SME owners are women, making the identification of business continuity factors among women a critical area of research. While many women-owned businesses succeed, a significant number also fail, emphasizing the importance of investigating sustainability factors, particularly within patriarchal and developing contexts such as Indonesia. Research on the sustainability of women-led enterprises remains limited, necessitating further studies to determine the essential factors contributing to business continuity. This study aims to identify the key factors that shape business continuity in women-led enterprises. This study adopts a qualitative approach using a hermeneutic phenomenological method to capture and interpret the lived experiences of women in managing their businesses. Participants were selected based on the criteria of being women who own a business with a minimum operational period of five years. The participant represents various business sectors in Indonesia and operates within the SME category. Data collection and validation were carried out through five stages: interviews, transcription, coding, data analysis, and validation. The findings indicate that women in business management emphasize several critical factors, there are product innovation, technology and digitalization, market orientation, networking and partnerships, work environment, financial strategy, adaptability, and risk management. The findings also showed that women entrepreneurs running SMEs are less constrained by patriarchal culture, reflecting the influence of modernization and a growing embrace of gender equality. This study successfully identifies the strategies employed by women to sustain their businesses. The results can serve as a foundation for designing training programs and formulating policies aimed at strengthening the role of women in SMEs and promoting business sustainability.

Keywords

Women Entrepreneurs; Business Continuity; Small and Medium Enterprises (SMEs).

1. Introduction

Business continuity represents a critical aspect of enterprise management, reflecting an organization's capacity to endure and grow amid internal and external environmental shifts. Sustaining a business demands the strategic management of resources, continuous adaptation, and innovation to address diverse consumer preferences. Long-term continuity is anchored in sustained business performance, operational efficiency, product innovation, and measurable risk management. Business continuity management encompasses both continuity and contingency planning, aimed at identifying, preventing, and mitigating operational risks (Turulja & Bajgoric, 2022).

While numerous studies have addressed the relationship between business continuity and business success, for example Brás et al. (2023), limited research has specifically explored women entrepreneurship within SMEs in developing countries. In 2021, Indonesia, one of the world's largest developing economies, recorded that 64.5% of SMEs were owned and managed by women (Raspati & Kadiyono, 2023). This proportion reflects a substantial presence, particularly considering the strategic role of SMEs as a driving force in Indonesia's economy. SMEs operate within local markets and are primarily driven by local sellers and buyers, thus exhibiting resilience against global economic fluctuations. A strong SME sector reinforces national economic stability.

Various strategic efforts have been undertaken to ensure competitive positioning, enhance customer loyalty, and create value for stakeholders. The ability to uphold these business values plays an essential role in supporting long-term sustainability for women-led SMEs. A comprehensive understanding of sustainability provides a foundational framework for long-term business management (Chatzistelios et al., 2022). Research in this area allows for the identification and elaboration of factors influencing adaptive capacity and business resilience, particularly among female entrepreneurs. Previous studies emphasize that the most influential drivers of sustainable enterprises include behavioral and business-related factors, where ethical principles, personal values, and competitive intelligence serve as key enablers for sustainable action (Tur-Porcar et al., 2018).

Many businesses fail to maintain performance and continuity due to a range of contributing factors. Prior research suggests that business failure tends to stem more from internal managerial shortcomings than from external environmental influences (Rahman & Amalia, 2020). Competent business management plays a vital role in reducing the likelihood of failure, as ineffective managerial capabilities often lead to business decline, weakened competitiveness, and eventual collapse. While some enterprises succeed and survive despite numerous obstacles, others face early bankruptcy and struggle to sustain operations (Lattacher & Wdowiak, 2020). However, limited research specifically addresses the factors shaping business continuity among women-led SMEs.

Business growth is not exclusively driven by male entrepreneurs; substantial progress has also been made through women-led enterprises. Women entrepreneurship has emerged as a multidisciplinary domain, intersecting with entrepreneurial education, social entrepreneurship, and socio-cultural dimensions to reduce the gender gap and promote inclusive economic development (Cardella et al., 2020).

The increasing involvement of women in family-owned businesses has attracted scholarly interest, with recent studies focusing on the intersection of gender, entrepreneurship, and family enterprise (Marín-Palacios, 2023). In Indonesia, the expansion of women-led ventures illustrates a significant societal shift, particularly within a predominantly patriarchal cultural context (Wahdiniwaty & Rustam, 2019; White et al., 2023).

Patriarchal societies, such as Indonesia, often confine women's roles to domestic responsibilities, thereby limiting opportunities for independent economic participation. This perception conflicts with the growing global momentum toward gender equality. Encouraging women to establish their own businesses is essential for advancing women entrepreneurship, although many continue to face barriers such as caregiving duties and limited access to equal opportunities (Cardella et al., 2020). These challenges reinforce the urgency of exploring women's entrepreneurial success within cultural settings that offer minimal institutional support for women in business, making the topic both socially and economically compelling.

Women entrepreneurship develops within social and cultural conditions that shape opportunities, constraints, and patterns of participation in business. In Indonesia, gendered entrepreneurship theory clarifies how patriarchal norms restrict access to resources, undermine role legitimacy, and narrow the decision-making authority of women business actors. These conditions place women who run SMEs at a disadvantage, limiting their access to essential resources and exposing them to various forms of inequality. Their entrepreneurial journeys unfold within social structures that remain unequal and demand continuous adaptive strategies. Thus, the social environment and gendered constructions form key conceptual foundations for understanding women entrepreneurship in Indonesia.

Despite restrictive norms, the role of women in business has gained recognition. Nevertheless, a significant research gap remains regarding the determinants of long-term sustainability in women-led SMEs. Although prior studies have addressed challenges and success factors, limited attention has been paid to understanding key motivators and relevant performance metrics (Baral et al., 2023). A deeper examination of the factors enabling long-term business continuity among female entrepreneurs is thus necessary. Furthermore, policy implications derived from current research are often generalized and cautious, primarily emphasizing skill deficiencies rather than offering targeted strategies (Foss et al., 2019).

Based on the research background, women in Indonesia constitute a larger statistical proportion of SME ownership; however, business continuity within this group remains insufficiently explored. This study further highlights the relevance of Indonesian cultural characteristics, particularly the patriarchal culture in which women are often positioned as less prominent than men, including in business management. This study addresses the following research questions:

- What factors contribute to the establishment of business continuity in SMEs managed by women in Indonesia?
- Does gender difference within Indonesia's patriarchal culture influence business continuity in SMEs?

The present study provides a foundation for the development of focused empowerment strategies and evidence-based policy interventions that support women-owned SMEs and enhance their sustainability.

2. Methodology

In the methods section, this part elaborates on the research design to explain the approach used in the study. Details of the participants as well as the stages of the research process are described thoroughly in this section.

2.1 Research Design

This study employed a qualitative approach to explore the phenomenon of business continuity among women entrepreneurs operating within patriarchal cultural contexts such as Indonesia. A phenomenological method was adopted to gain a deeper understanding of participants lived experiences (Heimann et al., 2023). Phenomenology, in its original sense, is a distinct qualitative methodology that centers on lived experience and requires rigorous, reflective inquiry (Van Manen, 2017). This study is grounded in hermeneutic phenomenology, which emphasizes the interpretive understanding of lived experience. This approach aligns with Van Manen (2017) perspective that phenomenological inquiry requires reflective interpretation to reveal the meaning embedded in participants' experiences. This study adopts a phenomenological approach to capture the perspectives and lived experiences of women entrepreneurs, which are essential for understanding business continuity and identifying key factors for sustained operations. This approach is further reinforced by previous studies on SMEs that emphasize the importance of experience in managing businesses. The use of phenomenology aims to capture the direct experiences of business actors. Al-Fadly (2020) also employed phenomenology to explore the experiences of business owners in managing enterprises during a crisis. This is further reinforced by Yunus & Ernawati (2025), who applied phenomenology to gain perspectives and lived experiences when facing specific phenomena, particularly in business management.

Experience-based research is more suitable for phenomenology, as it allows access to the direct viewpoints of owners or managers, as highlighted by Adikaram & Surangi (2024) in the context of SMEs encountering crisis. Given its emphasis on meaning-making and lived realities, phenomenology is considered an appropriate methodological lens for identifying the elements that shape business continuity from the perspectives of women entrepreneurs. The researcher maintained a reflexive stance throughout the study by continuously examining personal assumptions and positionality to ensure that data interpretation remained grounded in participants' accounts and to avoid research bias.

2.2 Participants

This study ensured that participants held a clear representation of the research objective, which was to examine and analyze business continuity. In addition, specific criteria were established to ensure coherence with this objective. Participants in this study were women business owners who had maintained their enterprises for a minimum of five years. Sustaining a business for this duration is considered an indicator of resilience, particularly in light of major disruptions such as the COVID-19 pandemic in 2020, which caused many small businesses to shut down. The inclusion criteria for participants were as follows: (a) the business owner is female; (b) the business has been operating for at least five years; and (c) the owner plays a primary economic role in the household, either as the main provider or a key contributor. The study included women from various business sectors, enabling a broader identification of common factors contributing to business continuity across different industries.

2.3 Data Collection

Data were collected through in-depth interviews with women entrepreneurs who met the established criteria. Within phenomenological research, the interview serves as a methodological tool that enables the researcher to directly engage with participants and co-construct an understanding of lived experiences (Høffding & Martiny, 2016). This approach is regarded as particularly valuable, as it facilitates the generation of rich and meaningful data while providing a robust foundation for rigorous phenomenological analysis (Williams, 2021).

The five-year threshold ensured that each business had withstood significant challenges, including economic downturns and health crises. Participants were recruited based on the criteria. Initially, the researcher conducted a screening process on MSMEs that met the specified criteria in several cities in Indonesia. The screening was carried out on MSMEs that collaborated with universities through community service programs. In the next stage, the researcher established communication to obtain the opportunity for an interview with the business owner, thereby enabling data collection. The next stage involved conducting interviews with informants to obtain the necessary responses.

A semi-structured interview approach was used to allow for more flexible answers from the informants. Interviews were conducted face-to-face for approximately 1–2 hours using a set of predetermined questions, followed by probing questions. Data collection was considered sufficient once saturation had been reached. This study builds on Lauterbach (2018) recommendation that integrating semi-structured interviews with complementary formats, specifically think aloud and stimulated recall, enables participants to engage more immediately with the phenomenon as it manifests in consciousness rather than relying solely on retrospective recall.

Within the think aloud method, participants are instructed to articulate their thought processes while engaging in business-related tasks (Rosenblum & Hughes, 2017).

This approach enables the researcher not merely to elicit responses through questioning, but to encourage participants to engage in active reflection on their own actions. In the stimulated recall method, participants are asked to reflect on their actions with the aid of stimuli (Stefánsdóttir & Östersjö, 2022), in this case documentation and SME data, which help reconstruct past activities and thereby strengthen the data obtained in the research. In addition, the interviews employed probing questions designed to elicit rich, reflective narratives and to uncover deeper insights into the personal, social, and structural factors that support business continuity.

2.4 Data Analysis

The data collected through interviews were analyzed using a phenomenological framework as outlined by Englander & Morley (2023), incorporating standard qualitative research procedures. The analysis followed several stages, including immersion in the data, identification of significant statements, thematic clustering, and synthesis of meaning structures. These steps allowed for the emergence of core themes that reflect how women entrepreneurs interpret and sustain their business practices over time. The overall research process is illustrated in Figure 1.

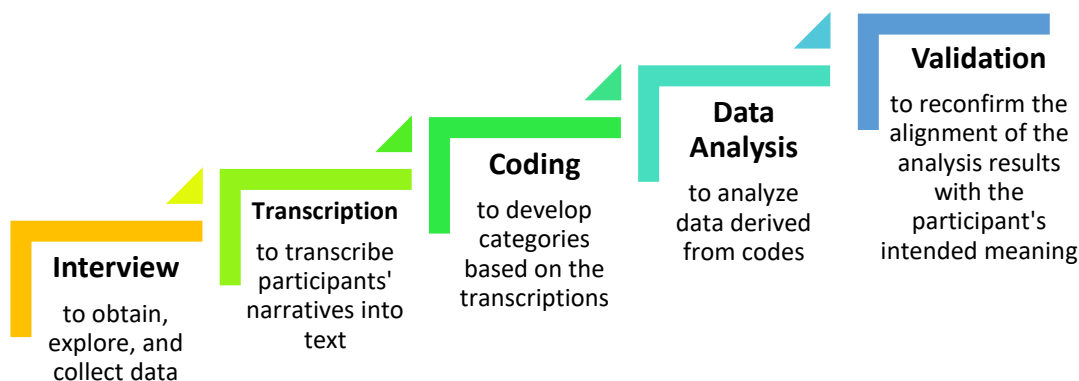


Figure 1. Research Data Collection Stages

This study follows key stages that include an understanding of core concepts such as pre-understandings, the hermeneutic circle, and the fusion of horizons, which are then applied in data analysis through a systematically structured framework. This approach is consistent with Alsaigh & Coyne (2021) research in providing a step-by-step strategy to ensure rigour and trustworthiness. The data analysis process consisted of five systematic stages. First, interview data were transcribed into textual form, allowing the researchers to closely examine participants' verbal expressions. Dependability was ensured by meticulously documenting each step of the research process and maintaining detailed records, making the procedures transparent and accountable (Ramsook, 2018). Second, both explicit and implicit meanings within the transcribed data were interpreted to understand how participants made sense of their lived experiences. A detailed presentation of the data was provided to assess the contextual relevance of the findings, thereby supporting transferability and confirmability.

Third, coding, categorization, and theme development were conducted using NVivo software, which helped organize the raw data into coherent thematic units. Fourth, the coded data were further analyzed using NVivo's features such as word frequency, network analysis, and cluster analysis to address the research objectives and identify key patterns. The fifth stage involved validation through member checking to ensure the accuracy and credibility of the findings.

The preliminary findings derived from the analysis were compiled into a provisional results document and subsequently sent to all research participants via email to obtain feedback. Email distribution was selected because participants were located in various cities across Indonesia. The document was accompanied by an invitation for suggestions or corrections, allowing participants to revise any portions that did not accurately reflect their intended views. This feedback process served as a form of cross-checking to minimize bias during data collection. Based on the feedback received via email, participants confirmed that the findings were accurate and aligned with their intended meanings. Several minor corrections were also provided, which strengthened the provisional results and supported the development of the final research findings, ensuring that the outcomes genuinely represented participants' perspectives. This process enhanced the credibility and trustworthiness of the study

3. Result

This study successfully gathered qualitative data from a diverse group of women entrepreneurs in Indonesia. The participants represented a variety of business sectors and were selected based on their ability to sustain their enterprises for at least five years. The demographic and business-related profiles of the participants are summarized in Table 1.

Table 1. Profile of Research Participants

Participant ID	Business Sector	Age	City	Years in Operation
W1	Creative and Cultural Industries	38	Yogyakarta	9
W2	Tourism and Hospitality	43	Denpasar	8
W3	Agriculture and Agribusiness	44	Magelang	12
W4	Retail and Wholesale Trade	39	Surabaya	10
W5	Food and Beverage Services	52	Bandung	11
W6	Personal and Professional Services	36	Malang	6

Table 1 shows that this study successfully collected participants from various cities across Indonesia, representing a diverse range of business sectors. The variety of business sectors among the participants helped to provide a broader perspective. The interview data were transcribed and coded, and the analysis involved identifying meaning units in participants' narratives and interpreting them to understand the underlying structures of lived experience. The results of the coding, as shown in Table 2, were used as a foundation for analyzing the data. Table 2 provides a detailed breakdown of the coding and transcript examples.

Table 2. Code and Transcript Example

No	Code	Description	Example from Transcripts
1	Market Orientation	Focus on understanding market and customer needs to guide business direction.	"I try to figure out what the market wants... sometimes I check online, sometimes I ask customers directly, sometimes I just chat with them to find out what's lacking..."
2	Product Innovation	Efforts to create or improve products to stay competitive and relevant.	"I observe what kind of products my competitors offer — it gives me ideas to improve my own."
3	Technology and Digitalization	Use of technology and digital tools to improve efficiency and business development.	"These days we have GrabFood and GoFood, so I use those platforms to reach more customers... makes it easier for people to order without having to come in."
4	Work Environment	Physical and non-physical conditions that affect employee comfort and productivity.	"Employees are like the front line, right? If they're friendly, people who come here will be well taken care of. Friendly staff usually means the work environment is comfortable too, they tend to stay longer and don't keep quitting."
5	Financial Strategy	Planning and managing finances to support business sustainability.	"Whenever I think about taking a loan, I really think it through that I don't want the hassle of paying the interest. You really have to be careful, so you don't get stuck in debt and the business stays stable."
6	Adaptability	Ability of the business to adjust to market changes or external challenges.	"Like it or not, we have to adapt....otherwise it's going to be hard to survive."
7	Network and Partnership	Collaborations and business relationships that support business growth.	"If we don't collaborate, we'll just end up overwhelmed. So far I've maintained good relations with suppliers, because they care about quality too."
8	Risk Management	Strategies to identify and reduce potential risks in running the business.	"Of course I want to grow, open more branches someday. But we need to be realistic, if we open a new branch and it doesn't do well, then what? That's why everything has to be managed carefully."

The results of this study successfully analyzed word frequency, revealing the most frequently repeated words in the respondents' answers. The word frequency analysis results are shown in Figure 2.



Figure 2. Word Frequency Result

Figure 2 illustrates that the most frequently repeated words in the respondents' answers are 'business,' 'financial,' 'market,' and 'continuity'. This indicates that the respondents' answers focus on finance and the market, suggesting that sustaining a business requires careful financial management and the ability to analyze market trends. The findings of this study show that women entrepreneurs need detailed financial management and strong market analysis skills. Female business owners mentioned that consumer analysis and market trends are crucial components.

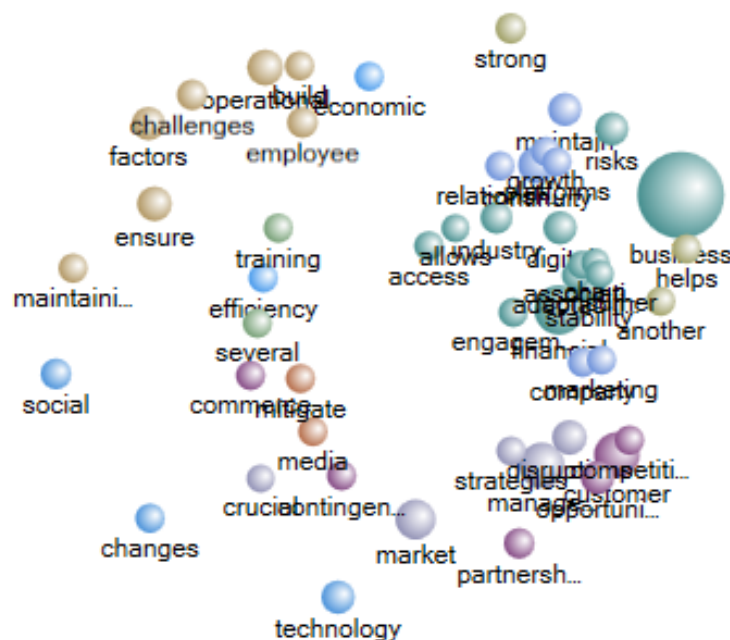


Figure 3. Cluster Analysis

In Figure 3, which displays the cluster analysis, the results show words that are closely related. The cluster analysis in this study reveals groups of words that play a role in business dynamics, including "engagement," "disruption," "competitiveness," "risks," and "agility." The cluster analysis indicates that there is a direct influence on business, both in internal and external environments.

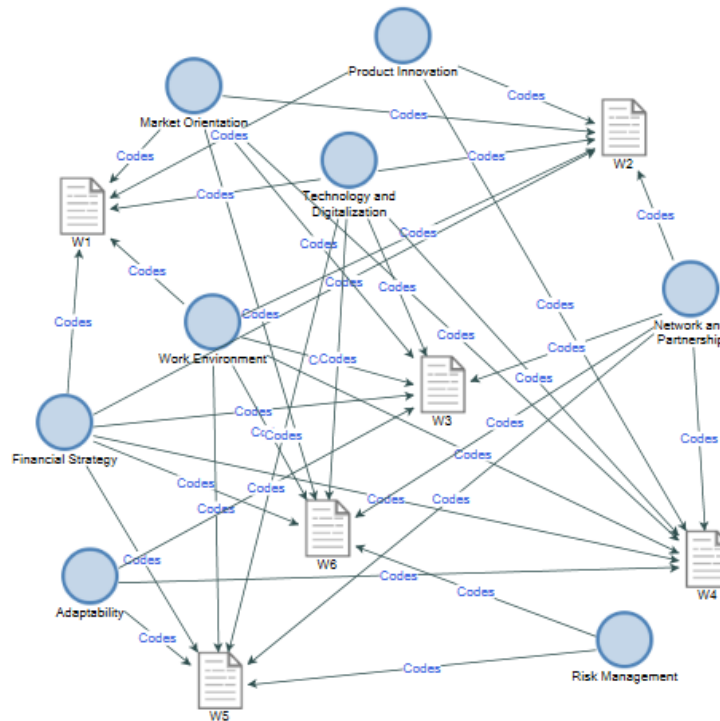


Figure 4. Network Analysis Result

In Figure 4, the network analysis explains the relationships between codes and participants. The results of this study show that there are correlations between codes across participants. Figure 4 demonstrates the consistency of the research based on the responses of the participants. Several participants mentioned the importance of financial management. Further exploration revealed that many businesses do not understand the significance of financial management. Many businesses fail to separate personal finances from business finances, leading to difficulties in managing profits. Additionally, the improper management of loan mechanisms results in poor financial turnover.

Business owners who cannot manage the large interest rates, loan installments, and profits end up with poor cash flow and are vulnerable to bankruptcy. Proper financial management helps businesses continue to grow and survive during crises.

This study also found that product innovation is a crucial component in business. One of the innovations implemented by businesses is digitalization. Women entrepreneurs in SMEs recognize the shift in the market in the digital age, where many consumers now prefer online shopping. Based on interviews with participants, this study shows that food and beverage businesses have widely adopted food delivery services, which have rapidly grown in Indonesia.

In other sectors, many businesses have turned to e-commerce to reach customers over a wider distance. This study finds that innovation, aligned with digitalization and technology, is applied by women entrepreneurs in SMEs in Indonesia. The research highlights that product innovation is linked to the ability of female SME owners to understand ongoing market trends and their ability to analyze shifting consumer preferences. The innovation carried out by female SME owners is an effort to align with market orientation. This study has found that women entrepreneurship in Indonesian SMEs has recognized that market orientation is essential to avoid losing customers.

Furthermore, female SME owners also understand the importance of partnerships with other parties to ensure the success of their businesses. The research, based on interview data, found that co-creation and negotiation skills to form partnerships are crucial components in business continuity. Women entrepreneurs in Indonesian SMEs work on collaborations with suppliers or intermediaries to maintain product quality and enhance service. The adaptability of female SME owners in this study is related to their ability to innovate products, build partnerships, and implement business digitalization. When faced with a crisis, women entrepreneurs in SMEs have successfully adapted through various strategies, and this business capability supports business continuity.

The ability of female SME owners to create a comfortable work environment aid in business continuity, as business management is supported by skilled and committed human resources. Women entrepreneurs understand that employee support is a key component in their business, as skilled workers help produce high-quality goods. Friendly employees also greatly contribute to businesses in the service sector. This study found that the factors identified and elaborated on in this research show that women SME owners are resilient in business, which enables them to build business continuity.

This research has proven that none of the factors determining business continuity are related to culture. This is because Indonesia tends to have a patriarchal society, where the traditional role of women as housewives is increasingly being sidelined. The study emphasizes that there is a shift towards emancipation, where there is now equality between men and women in establishing business continuity in Indonesia.

4. Discussion

This study successfully identified the factors contributing to business continuity in Indonesia, particularly among women business owners. One of the key findings is that product innovation plays a crucial role in sustaining a business. The study reveals that women are capable of deeply analyzing the innovations needed in their businesses. These findings are supported by prior research, which shows that female entrepreneurs positively influence product and process innovativeness in small enterprises, thereby increasing their chances of introducing new innovations (Zastempowski & Cyfert, 2021). This study aligns with previous research, which states that women entrepreneurs utilize resilience, networking, and entrepreneurial orientation to innovate new products (Sahi et al., 2023).

Nascent female entrepreneurs have a positive impact on innovation in emerging ventures, driven by motivations for recognition, respect, and autonomy. Innovation is considered a crucial factor in this study, as women are regarded as capable of innovating both products and processes.

Other studies have shown that social capital positively influences the business performance of women entrepreneurs in Bali, Indonesia, although opportunities for women entrepreneurs are limited due to constraints in capital, entrepreneurship skills, and cultural norms (Setini et al., 2020). Furthermore, previous research found that institutional and social factors, interpersonal connections, and the age of women entrepreneurs positively impact innovation performance, while education and prior experience show limited effects (Chávez-Rivera et al., 2024). These findings reinforce the idea that a supportive business environment helps female SME owners continue to thrive in the face of business uncertainties. Previous research also suggests that stakeholder engagement, through interactive, two-way processes, can foster innovative initiatives by women entrepreneurs and build a competitive advantage (Nair, 2020).

The results of this study further suggest that adaptability is a vital component in achieving business continuity. This finding is consistent with Cabrera & Mauricio (2017), who stated that adaptability is shaped by human capital, education, experience, and access to resources, which affect opportunity identification, performance, and entrepreneurial success. The study also found that women manage their businesses with careful financial management, enabling them to develop appropriate strategies for business growth. This finding is supported by Ara (2021), who states that women entrepreneurs often rely on semiformal and informal sources of funds to start and expand their businesses. In line with this, digital financial inclusion plays a significant role in promoting female entrepreneurship by easing financing constraints, providing business information, and enhancing work flexibility, especially for vulnerable women (Yang et al., 2022).

Currently, Indonesia is actively pursuing financial inclusion initiatives, supported by the government to strengthen SMEs. Integrating both explicit and symbolic factors into research on women's access to and investment in entrepreneurial finance can help untangle contradictory findings and provide a deeper understanding of their financial needs (Serwaah & Shneor, 2021). In line with the findings of previous research, the study by Hechavarria et al. (2019) highlights that high-growth women's entrepreneurship contributes to economic and social development by focusing on individual, venture, resource, location, and environmental factors. In the current era, successful women entrepreneurs face challenges such as multitasking, lack of financial resources, and insufficient marketing skills. However, they also encounter opportunities and are driven by innovation (Kamberidou, 2020). Successful women entrepreneurs focus on innovation and employment, with family support being crucial despite challenges and traditional gender role expectations (Rastogi et al., 2022).

This study has proven that gender differences do not significantly influence business continuity, as women entrepreneurs operate similarly to male-run businesses. This aligns with research that suggests digital technology helps women entrepreneurs address challenges and promote social innovation, enhancing social impact in education, employment, environment, community development, and healthcare (Suseno & Abbott, 2021).

Moreover, gender shapes the lives of women technology entrepreneurs in incubator settings, where incubator environments intensify gender-related issues (Reyes & Neergaard, 2023).

This study contrasts with the findings of Markussen and Røed (2017), which suggest that gendered peer influences occur, with men being more influenced through other men and women through other women. The findings of this study do not align with gendered entrepreneurship theory, which argues that social structures and patriarchal norms tend to restrict women's access to resources and limit their role legitimacy (Callerstig et al., 2024). This study was conducted among SMEs located in major urban areas of Indonesia, where awareness of gender equality is relatively stronger compared to rural regions. In urban settings, patriarchal norms tend to be less dominant, providing a plausible explanation for why the findings diverge from the expectations of gendered entrepreneurship theory, despite the fact that patriarchal culture remains deeply rooted in Indonesia. In Indonesia's major urban centers, interactions between men and women have become increasingly egalitarian, reducing the emphasis on gender identity in everyday business practices. This condition is supported by a broader shift among urban SMEs toward minimizing gender-based discrimination and fostering more inclusive work environments. In line with Raman et al. (2022), women's entrepreneurship research focuses on decent work, reducing inequalities, and promoting gender equality, particularly in socio-political contexts and SMEs.

This study also reinforces the growing role of technology in SMEs for women entrepreneurs in Indonesia. The findings suggest that business continuity among women entrepreneurs is closely related to digitalization and technology. Previous research supports these findings, showing that technology and digitalization help businesses survive market challenges. Digital technologies positively impact the internationalization of female-led SMEs by providing access to international market knowledge and facilitating interactions with customers and partners (Pergelova et al., 2019). Technological strategies, including ICT and processing technology, can improve business performance and growth in women-owned SMEs by opening new markets, increasing production capacity, and adding product diversification.

Women entrepreneurs in micro-businesses show a positive link between technology adoption and usage, promoting social inclusion and accelerating women's empowerment (Mehta & Sinha, 2022). Furthermore, high-tech entrepreneurship has the potential to enhance women's status in society and advance gender equality through the support of academic incubators (Gupta & Etzkowitz, 2021). This study strengthens previous research, demonstrating that women's entrepreneurship is closely tied to digitalization and technology, particularly in Indonesia, which is experiencing rapid development. Digitalization includes utilizing delivery services supported by a robust digital business ecosystem. Moreover, business continuity is linked to the more effective payment digitalization strategies.

5. Conclusions

This study aimed to identify the factors in women entrepreneurship that influence business continuity in SMEs, as well as the role of patriarchal culture in shaping SME practices in Indonesia.

This study has successfully identified business continuity among women entrepreneurs in SMEs in Indonesia. Hermeneutic phenomenology provides a way to explore the lived meanings and day-to-day realities of women who manage businesses as entrepreneurs within a patriarchal cultural setting. This approach enables a deeper interpretation of the key factors that support business continuity and reveals how gender differences shape entrepreneurial experiences.

The findings show that women entrepreneurship with business continuity focuses on factors such as product innovation, technology and digitalization, market orientation, networking and partnership, work environment, financial strategy, adaptability, and risk management. Women entrepreneurs in SMEs with business continuity in Indonesia have successfully managed various aspects of their business. The study found that gender differences do not significantly affect SME businesses in Indonesia. A strong shift towards emancipation and gender equality is occurring, especially in urban areas, where gender equality is increasingly prevalent in managing SME businesses in Indonesia.

The findings refine the gendered entrepreneurship theory by showing that women-owned SMEs in Indonesia, especially those in major urban areas, have begun to adopt perspectives that are no longer shaped by gender-based distinctions. In these cities, the idea of gender equality has grown stronger and is increasingly accepted as a new norm, suggesting that women entrepreneurs now operate in environments where emancipatory values are gradually replacing the country's traditionally patriarchal culture.

The study offers a methodological contribution by combining hermeneutic phenomenology with meaning-based analysis and participant validation, enabling a more nuanced interpretation of women's entrepreneurial experiences in urban Indonesia. This approach extends the methodological choices commonly used in SME research and demonstrates the value of interpretive depth in examining gendered contexts.

The findings of this study can serve as a reference for government policies aimed at supporting the successful management of SMEs. Additionally, this research can inform the design of training programs, especially those related to finance and digital marketing, which are still facing challenges due to limited understanding. Digitalization training and skill development are crucial for women entrepreneurs to enhance and sustain their business growth.

This study has a limitation in that participants were recruited only from major urban areas, which may not reflect the conditions in rural regions. Future research could specifically and exclusively explore rural areas to provide a more accurate understanding of patriarchal phenomena in non-urban contexts.

Ethical Approval: All ethical standards regarding the protection of study participants were met, in accordance with the World Medical Association's Declaration of Helsinki. Ethical clearance was obtained from Universitas Negeri Semarang under approval number 522/KEPK/EC/2025.

Informed Consent: Written informed consent was secured from every participant prior to data collection, with full assurance that participation was voluntary and that all information provided would be treated confidentially.

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