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Research Paper

Overcoming Barriers for Indonesia's Women-Led Food SMEs in Export

Wahyudi Wibowo*, Visi Saujaningati Kristyanto, Purnomohadi Sutedjo
Universitas Katolik Widya Mandala Surabaya, Indonesia

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Abstract

This study examines the export potential of women-led Small and Medium Enterprises (SMEs) in Indonesia's processed food sector by identifying key challenges and proposing targeted strategies for growth. Using a mixed-methods approach, the research surveyed 191 SMEs and collected qualitative insights through Focus Group Discussions and in-depth interviews with women entrepreneurs. An analytical framework was employed to classify their export readiness. The findings confirm that while these SMEs possess significant export potential, they are constrained by interconnected barriers, including limited access to finance, insufficient knowledge of international markets, low digital literacy, and socio-cultural obstacles. A key contribution of the study is the classification of SMEs into three tiers of export readiness: "having export potential," "on the right track," and "not ready to export." This framework reveals the need for tailored support mechanisms rather than generic, one-size-fits-all solutions. The paper addresses a notable gap in research on the internationalization of women-led SMEs within a major developing economy. By applying a unique analytical framework to empirical data, it moves beyond a general discussion of barriers by offering specific and actionable policy recommendations tailored to the needs of women entrepreneurs in a sector critical for their economic empowerment.

Keywords: *Women Entrepreneurship, SMEs, Export Readiness, Indonesia, Food Industry, Sustainability.*

INTRODUCTION

Global trade is a powerful engine for economic growth, yet its benefits are far from guaranteed to be shared equally. While trade can unlock transformative economic opportunities, leading to better jobs and greater financial independence, a persistent gender gap prevents the world from realizing its full potential (ITC, 2020; World Bank Group and World Trade Organization, 2015). Recent analyses suggest that advancing women's equality in the workforce could add trillions to global GDP, a monumental gain the world can ill afford to forego (McKinsey Global Institute, 2022).

This challenge lies at the heart of the United Nations' Sustainable Development (UN SDG) Goal 5: to achieve gender equality and empower all women. The urgency of this mission was thrown into sharp relief by the COVID-19 pandemic, which disproportionately harmed female entrepreneurs through their concentration in hard-hit sectors and the intensification of their domestic responsibilities (Wu, 2022; Kaberia & Muathe, 2021; Disli et al., 2024; Kumar & Singh, 2021; Baporikar, 2022).

Moreover, the intersection of gender, trade, and entrepreneurship is a rich field of study that reveals how the path to export is fundamentally different for women (Anggadwita & Indarti, 2023). While research confirms that exporting firms are more productive than their non-exporting counterparts (Wagner, 2012), it also shows that the benefits of trade are not gender-neutral.

The path to international markets is fundamentally different for women entrepreneurs, who face a transparent yet formidable "glass ceiling" composed of interlocking disadvantages. At the

Corresponding author's email: wahyudi@ukwms.ac.id

firm level, this barrier manifests primarily as a severe resource deficit. Consistent with the Resource-Based View, women-led enterprises often begin with fewer financial and human capital resources than their male counterparts (Brush et al., 2009; Brush, 1992; GEM, 2021).

This is most acute in the well-documented "credit gap," where women struggle to secure financing due to a lack of tangible collateral, thinner credit histories, and potential institutional biases, forcing a reliance on personal funds that severely limits their capacity to invest in production, innovation, and global marketing efforts (IFC, 2021; Muravyev et al., 2009).

These firm-level resource gaps are not accidental but are rooted in the broader institutional environment that shapes the "rules of the game." Formal institutions, such as discriminatory laws governing property rights and inheritance, can legally prevent women from owning the very assets required for collateral (World Bank, 2023). These legal hurdles are compounded by influential informal institutions, particularly the socio-cultural norm of the "double burden." This expectation to manage a business while performing a disproportionate share of unpaid household and care work results in acute "time poverty," directly restricting a woman's ability to pursue the training, market research, and networking essential for internationalization (UN Women, 2021; Samy et al., 2023).

Arising from these deeply rooted institutional constraints, the challenging context is further compounded by critical deficits in strategic capital. Women-led enterprises are often rich in supportive "bonding" capital from their local communities, but frequently lack the strategic "bridging" capital—connections to diverse, high-level networks of buyers, policymakers, and industry leaders—that is critical for accessing global value chains (Putnam, 2000; Malecki, 2012).

Furthermore, while digitalization offers a potential pathway to overcome physical and social barriers (Pergelova et al., 2019), it simultaneously reveals a new "digital gender gap." This disparity is less about access to technology and more about a lack of the strategic skills needed to compete effectively in the complex global platform economy and turning a potential solution into another formidable barrier (UNCTAD, 2022; GSMA Foundation, 2021).

In Indonesia, this global challenge has a distinct and urgent local context. As Southeast Asia's largest economy strives for a resilient post-pandemic recovery, its national strategy hinges on two parallel tracks: upgrading key industries through the industrial downstreaming strategy, or the "Making Indonesia 4.0" initiative, and harnessing the explosive growth of its digital economy, projected to be worth hundreds of billions of dollars (Bain & Company, 2023).

Within this dynamic landscape, Small and Medium Enterprises (SMEs) remain the undisputed backbone of the economy, constituting 99.99% of all businesses and contributing over 60% of the national GDP. The processed food sector, a priority area within the "Making Indonesia 4.0" roadmap, emerges as a critical nexus of these national ambitions—a space ripe for innovation and a field where women already have a significant entrepreneurial foothold (ADB, 2022).

Yet, a stark structural paradox exists that threatens to undermine these development goals. Despite their strong presence and proven capabilities in the domestic economy, women-led SMEs are critically underrepresented in international trade. Based on the data of the Indonesian Ministry of Cooperatives and SMEs in 2019, women-led SMEs accounted for a mere 15.65% of Indonesia's non-oil and gas exports. This is not merely a statistic; it is a profound bottleneck limiting Indonesia's potential for inclusive, sustainable, and diversified growth.

The persistence of this gap signifies that past policies have been insufficient to dismantle the deep-seated, gender-specific barriers these entrepreneurs face. This creates an urgent need for policymakers and development agencies to implement more precise, evidence-based interventions, a conclusion supported by extensive research showing that tailored, targeted support is vastly more effective for SME development than one-size-fits-all programs (OECD, 2021). Hence, this study aims to provide the granular analysis required for such precision policymaking.

Academically, this research contributes to a growing body of literature that applies an intersectional lens to entrepreneurship, examining how gender interacts with firm size, sector, and national context to create unique sets of challenges and opportunities (Marlow & Martinez Dy, 2018). Furthermore, by focusing on dismantling barriers to trade for a marginalized group, this study directly addresses the need for sustainable and inclusive economic participation. Its primary contribution moves beyond a simple diagnosis of barriers—a well-documented area—to developing and empirically testing a diagnostic framework that can inform practical, stage-appropriate solutions.

Therefore, building on the conceptual inquiries of Samy et al. (2023), this study aims to investigate the following core set of questions as they apply to Indonesia's processed food sector:

1. Why do some sectors create more and better jobs for women?
2. How do these jobs contribute to their economic empowerment? And
3. What strategies are needed to ensure these sectors work optimally for women?

This paper seeks to answer these questions by providing an in-depth analysis of the barriers and opportunities facing Indonesia's women food entrepreneurs before concluding with specific, actionable policy recommendations designed to finally unleash their global potential.

LITERATURE REVIEW

Small and Medium Enterprises (SMEs) are widely recognized as the engine of economic growth and job creation globally. Concurrently, the economic empowerment of women is a central pillar of sustainable development, as enshrined in the United Nations' Sustainable Development Goals (UN SDG 5). The intersection of these two domains—women-led SMEs—represents a monumental opportunity for inclusive growth. However, a persistent paradox limits this potential: while women own and operate a significant percentage of SMEs worldwide, they are critically underrepresented in international trade (World Bank, 2023). This "gender gap in trade" means that economies are foregoing significant gains in productivity, innovation, and economic resilience.

The barriers preventing women from exporting are complex and deeply entrenched. They are not merely the standard challenges of internationalization faced by all SMEs but are compounded by gender-specific disadvantages (Boutaleb, 2021; Expósito et al., 2022). The post-COVID-19 global economic landscape, with its emphasis on resilient supply chains and the accelerated shift to digital trade, has made addressing these barriers more urgent than ever. Disregarding the barriers risks widening the gender divide and leaving a key economic demographic behind.

The conceptual framework guiding this analysis is grounded primarily in Institutional Theory (North, 1990), which provides the anchor for understanding the systemic root causes of discrimination. This is complemented by the Resource-Based View (RBV), which explains the resulting firm-level deficits, and Social Capital Theory, which frames the network-level constraints. This multi-theoretical approach is essential for capturing the interconnected nature of the "glass border".

The "glass border" framework utilized in this study was developed following a systematic literature review methodology, drawing from academic databases and key institutional reports published between 2010 and 2025, which is elaborated in the Research Method section. This synthesis allowed us to structure the primary barriers preventing women-led SMEs from exporting into a multi-level analytical framework, categorized as Individual, Firm, Institutional, and Network-Level Barriers.

A thematic analysis approach was then used to synthesize the findings from the selected literature. Data was extracted and coded based on the research questions, allowing for the identification of recurring themes. These themes were then organized into the multi-level analytical framework presented in the following.

The thematic analysis reveals a complex, multi-layered system of interconnected barriers that constitute a "glass border" framework for women-led SMEs. These are categorized into:

(1) Individual-Level Barriers, including gaps in human capital such as export-specific knowledge and managerial skills. A lack of export-specific human capital, such as knowledge of trade finance and logistics, severely limits women-led SMEs' ability to overcome the liability of smallness and low productivity.

(2) Firm-Level Barriers, primarily severe financial constraints (the "credit gap") and challenges related to smaller firm size and productivity, consistent with the Resource-Based View. Effective empowerment strategies include targeted financial capabilities and specialized training in digital trade and export readiness.

(3) Institutional-Level Barriers, comprising formal obstacles like discriminatory laws and informal socio-cultural norms like the "double burden" of unpaid care work. These are the primary exogenous constraints, directly contributing to the firm-level "credit gap" and inadequate resource accumulation for internationalization; and

(4) Network-Level Barriers, characterized by limited access to strategic "bridging" social capital. The absence of strategic "bridging capital" (i.e., connections to high-level buyers and policymakers) prevents women-led SMEs, even those with high potential, from accessing vital market information and successfully negotiating global value chains.

To guide the subsequent analysis, the four barrier categories—Individual, Firm, Institutional, and Network—are organized as a "glass border" framework, a multi-layered obstacle women entrepreneurs face. This framework emphasizes the interconnectedness of the challenges, where barriers at one level, such as institutional norms, fundamentally determine the resources and opportunities available at the individual and firm levels. The following parts explore each of these four levels in detail.

The cycle of exclusion often begins at the individual level, with barriers related to human capital. As Human Capital Theory suggests, an entrepreneur's skills and knowledge are paramount. Yet, the literature consistently identifies a lack of export-specific knowledge—a clear understanding of international standards, logistics, customs procedures, and trade finance—as a primary obstacle for many women entrepreneurs (ITC, 2022). This is often coupled with lower reported levels of confidence in managerial skills and a higher degree of risk aversion, which can be interpreted not as an inherent trait but as a rational response to their greater vulnerability to the consequences of business failure.

Crucially, the effectiveness of individual capabilities is often negated by severe firm-level resource constraints. Explained through the Resource-Based View (RBV) of the firm, these barriers pertain to the tangible and intangible assets of the business itself. Arguably, the most cited barrier is access to finance. Women-led SMEs face a severe "credit gap," a chasm caused by a combination of smaller loan applications, a lack of tangible collateral, implicit bias from loan officers, and thinner credit histories (IFC, 2021; Davies & Mazhikeyev, 2021).

Compounding this is the fact that women-owned businesses are, on average, smaller, younger, and less capitalized. This "liability of smallness" makes it profoundly difficult to achieve the economies of scale necessary to meet large export orders and absorb the high fixed costs inherent in internationalization (OECD, 2021). Specifically in the Southeast Asian context, empirical data from Indonesia reveal the severe economic cost of this gap. Women e-commerce entrepreneurs in Indonesia earn 22% less than men with similar characteristics, a deficit estimated to cost the Indonesian micro and ultra-micro business sector around $11 billion in Gross Merchandise Value (Women's World Banking, 2023).

These firm-level deficiencies, however, are not self-contained; they are deeply rooted in the broader institutional environment that shapes the “rules of the game” (Institutional Theory). Drawing from Institutional Theory (North, 1990), which frames institutions as the "rules of the game," these external barriers are the most fundamental. Formal institutions, such as discriminatory laws governing property rights, inheritance, and contractual capacity, directly impede a woman's ability to own collateral, sign contracts, or even register a business independently in some economies (World Bank, 2023). These are reinforced by powerful informal institutions—the socio-cultural norms and traditions that shape expectations. The most significant of these is the "double burden" of balancing business management with a disproportionate share of unpaid care and household work. This results in severe "time poverty," a critical constraint that limits a woman’s ability to network, travel, or pursue the very training needed to build her human capital (UN Women, 2021).

In turn, this challenging institutional context, particularly the informal “double burden”, directly curtails the development of crucial network-level assets. Based on Social Capital Theory, these barriers relate to an entrepreneur's professional connections. The literature highlights a critical distinction between "bonding capital"—strong, supportive ties within a homogenous group like family—and "bridging capital," which connects an individual to diverse, external groups like industry associations, government agencies, and international buyers. While women often possess strong bonding capital, they consistently report weaker bridging capital, which is essential for accessing the strategic information, resources, and market opportunities required for exporting (Sui & Morgan, 2024; Malecki, 2012; Mulyanti et al., 2025).

This problem is exacerbated by the rise of digital commerce. While e-commerce can offer new market access, studies in Southeast Asia show that women's participation is hampered not just by a lack of basic digital literacy, but by the absence of digital finance solutions and business networks tailored to their needs. This is certainly turning a potential solution into a new form of barrier (UN ESCAP, 2023; World Bank, 2023).

Overall, the literature review overwhelmingly confirms that the challenges faced by women-led SMEs are not isolated but form an interconnected system, constituting a "glass border" that is transparent yet formidable. This system of disadvantage can be deconstructed into four distinct but overlapping levels: individual, firm, institutional, and network-based barriers.

These barriers do not exist in isolation but create a reinforcing cycle. A lack of collateral due to discriminatory inheritance laws (institutional barrier) prevents access to finance (firm-level barrier). This, in turn, prevents investment in digital skills (individual-level barrier) and leaves no time or resources to build strategic networks outside the local community (network-level barrier). This interconnectedness explains why siloed approaches—such as offering only a digital marketing workshop without addressing the underlying credit gap or time poverty—are often ineffective.

In response to this multifaceted challenge, the literature coalesces around the need for a holistic ecosystem of support. Such an ecosystem must begin by dismantling financial barriers, moving beyond simple micro-credit to include loan guarantee schemes, gender-lens venture capital, and financial literacy programs that cover complex trade instruments. In parallel, it must foster human capital development through targeted, practical interventions like export-readiness coaching, mentorship from successful women exporters, and intensive training in digital trade skills (Dharmawansa et al., 2023).

To weave these entrepreneurs into the global economy, market, and network facilitation is key (Welter, 2011). Governments and trade support institutions can build crucial bridging capital by organizing women-centric trade missions, facilitating participation in trade fairs, and supporting formal women's business associations. Ultimately, however, sustainable change requires deep institutional reform. This includes legal reforms to guarantee equal economic rights and the implementation of gender-responsive trade policies, such as setting aside public procurement quotas for women-owned businesses to help them build capacity and a verifiable track record.

The key implication for policymakers and practitioners is the absolute necessity of an integrated, ecosystem approach. Interventions must be designed to address these barriers simultaneously. A successful program, for instance, might combine access to a guaranteed loan with mandatory participation in an export mentorship program, all within a legal framework that ensures a woman can sign the loan agreement on her own behalf.

This review of the literature reveals a complex system of interconnected barriers that stall women entrepreneurs ("glass ceiling" framework). Grounded in Institutional Theory, which provides the anchor for understanding the systemic root causes of discrimination, and complemented by the Resource-Based View (RBV), which explains the resulting firm-level deficits, this paper aims to contribute by moving beyond a diagnosis of these well-documented problems. By providing granular, empirical evidence from the vital Indonesian processed food sector, it tests these broad theories in a specific context and, through its tiered readiness framework, offers a practical model for dismantling these barriers one step at a time.

This review also illuminates several critical gaps in the current literature. There is a clear need for more longitudinal studies that track the long-term impact of such integrated empowerment programs. Furthermore, more research employing an intersectional lens is required to understand how these barriers are uniquely experienced by women based on other identity markers such as geographic location (rural vs. urban), race, ethnicity, and disability. Finally, a nascent but urgent research agenda must explore the impact of emerging technologies like Artificial Intelligence and blockchain on trade processes, to proactively assess whether they will dismantle old barriers or erect new ones for women exporters.

RESEARCH METHOD

To capture the complexity of this issue, this study employed a mixed-method design (Creswell & Plano Clark, 2018). The research process began in June 2021 with the administration of a structured online survey to 191 SME respondents within Indonesia's processed food sector. This sample size provides ample statistical power for descriptive analysis and categorization.

Using a purposive sampling technique in collaboration with organizations like the Indonesian Women Entrepreneur Association (IWAPI), we ensured significant representation from our target demographic. The inclusion criteria for the survey were: 1) the firm must be categorized as an SME according to Indonesian law, 2) the firm must operate within the processed food and beverage sector, and 3) the firm must be willing to participate in a study on export readiness.

This intentional selection of a specific sector and collaboration with women's associations was vital for maximizing the relevance of the findings to the study's core focus, resulting in 67.53% women-led SMEs (see Table 1). This profile was consistent with national data, with the majority being micro (64%) and small-scale (22%) businesses (IFC, 2016).

Table 1: Profile of Surveyed SMEs (N=191)

Characteristic	Category	Percentage (%)	Number
Leadership	Women-Led	67.53%	129
	Male-Led	32.47%	62
Business Scale	Micro	64.00%	122
	Small	22.00%	42
	Medium	14.00%	27
Export Experience	None	80.10%	153

Characteristic	Category	Percentage (%)	Number
	Has Experience	19.90%	38
Workforce Gender	Average Female Employment	78%	N/A

Source: Own record.

The survey instrument was designed to cover five key domains: (1) Business Profile, (2) Export Potential, (3) Export Readiness, (4) Market Structure, and (5) Employment and Sustainability (Wibowo, 2021, 2022). The items within these domains were adapted from an established Export Readiness Checklist provided by TPSA (2018).

To add depth and context to the survey data, we conducted virtual in-depth interviews with 36 key informants from women-led SMEs. This number was intentionally selected and continued until thematic saturation was reached. Saturation was determined when no new themes, concepts, or categories of barriers emerged from three consecutive interviews, ensuring we captured the full range of experiences across provinces, business scales, and export experience.

Finally, a Focus Group Discussion (FGD) brought together government officials, business association leaders, and SME owners (N=8) to validate our initial findings and gather multi-stakeholder perspectives, thereby strengthening the ecological validity of the study.

The data analysis followed a two-stage process. First, a quantitative scoring method was used to rank the SMEs based on their survey responses. This method resulted in a composite export readiness score by assigning differential weights to indicators based on their perceived critical necessity for export success. The weights were derived from the established Export Readiness Checklist provided by TPSA (2018) and validated by a panel of three expert trades and SME development practitioners from the Indonesian Ministry of Trade.

In the second stage, the initial quantitative ranking was enriched by a deeper qualitative review. The interview and FGD transcripts were analyzed using a thematic analysis approach. Transcripts were coded based on a preliminary codebook derived from the literature review's 'glass border' framework, with new themes emerging inductively from the data. Afterward, using comparative data from FGD, a structured matrix approach was produced in order to map qualitative insights to the four-level barrier framework (Miles et al., 2018).

The triangulation of data in this study occurred primarily at the analysis and interpretation stages. Specifically, the qualitative insights from interviews and the Focus Group Discussion (FGD) were used to validate the quantitative tier cut-off points and provide explanatory context for the clustering of SMEs into the three readiness tiers. This structured integration—mapping qualitative insights to the four-level barrier framework—enhanced the validity and credibility of the final readiness classification.

This rigorous, sequential analysis allowed us to move beyond simple labels and classify all 191 SMEs into three distinct tiers of export readiness based on their demonstrated capabilities (TPSA, 2018). This classification provides the analytical foundation for the targeted policy recommendations that follow.

The foundational tier, "Not Ready to Export," comprised firms whose operations were geared almost exclusively for local, informal markets. For these SMEs, key indicators were at a baseline level. Their product value was locally accepted but often lacked a consistent quality standard or a unique selling proposition that could stand out internationally. Their packaging was basic and functional for immediate sale, but not durable for shipping nor compliant with international labeling standards.

Critically, their production capacity was small-scale and often inconsistent, making it impossible to fulfill a minimum export order. Their marketing and financial capabilities were similarly nascent, typically characterized by word-of-mouth promotion, commingled personal and business finances, and a lack of the formal bookkeeping required to access credit.

Moving up the ladder, the "On the Right Track" tier represented SMEs in a crucial transition phase. These firms showed significant progress in their internal capabilities. Their product was of a high and consistent quality with a clearer, unique selling proposition. Their packaging showed better branding, though it often still required upgrades to meet the durability and regulatory demands of foreign markets. Their production capacity was more formalized and could handle larger domestic orders, indicating a potential to scale for export.

In terms of marketing and finance, these firms typically had a basic digital presence, separate business bank accounts, and formal financial records, making them bankable for domestic credit. Their key challenge, however, was meeting external standards; while they possessed domestic certifications (like PIRT or BPOM), they had not yet secured the international certifications (e.g., HACCP, ISO 22000) that serve as a passport to global markets.

At the top of the spectrum, the "Having Export Potential" tier consisted of SMEs that had already mastered most domestic challenges and were on the cusp of internationalization. The indicators for this group were demonstrably strong across the board. Their products were internationally competitive, and their packaging was professional, durable, and designed with export regulations in mind. Their production capacity was sufficient to reliably fulfill export-volume orders.

These firms displayed sophisticated marketing and financial capabilities, including a comprehensive digital strategy, experience with formal credit, and the administrative readiness to handle complex trade finance instruments. Crucially, they had often already obtained or were in the final stages of securing key international certifications, signaling their readiness to compete on the global stage. Their primary remaining barrier was no longer internal capability, but external market linkage.

Systematic Literature Procedure

A systematic review methodology was employed in this study, drawing from academic databases (Scopus, Web of Science, Google Scholar) and study reports from key institutions (World Bank, OECD, UN Women, ITC) published between 2010 and 2025. This systematic literature review synthesizes existing academic and institutional research to identify the primary barriers preventing women-led Small and Medium Enterprises (SMEs) from participating in international trade and to evaluate the evidence-based strategies designed to overcome these challenges. Given the vast body of research on this topic, in order to provide clarity on the nature of the problem and the evidence base for effective solutions, it moves beyond a simple enumeration of challenges to structure them within a multi-level analytical framework.

The search strategy utilized keywords related to women's entrepreneurship, SMEs, internationalization, and barriers. After applying inclusion and exclusion criteria, the selected literature was analyzed using a thematic synthesis approach, organized around a multi-level framework of barriers and corresponding empowerment strategies.

A structured search was conducted across major academic databases, including Scopus, Web of Science, and Google Scholar. The search was supplemented with a review of study reports from the official publication portals of key international organizations such as the World Bank, the Organisation for Economic Co-operation and Development (OECD), the International Trade Centre (ITC), UN Women, and the International Finance Corporation (IFC). Search strings combined keywords using Boolean operators, such as: ("women entrepreneurs" OR "female-led" OR "women-owned") AND ("SMEs" OR "MSMEs") AND ("export*" OR "internationalization" OR "global trade") AND ("barrier*" OR "challenge*" OR "constraint*").

The literature screening and selection process followed a systematic, multi-stage approach. The initial search yielded a total of 1,925 records from both academic databases and institutional sources. After compiling these results, 410 duplicate records were identified and removed. The remaining 1,515 records were then screened based on their titles and abstracts. During this stage, 1,285 articles were excluded as they did not meet the core focus of the review; common reasons for exclusion included a lack of focus on women-led enterprises, a sole focus on domestic entrepreneurship without an internationalization component, or being an irrelevant publication type, such as a conference presentation summary. This left 230 potentially relevant studies for a full-text review.

In the final stage, the full text of these 230 articles and reports was thoroughly assessed against the pre-defined inclusion and exclusion criteria. A further 155 studies were excluded at this point. The primary reasons for exclusion after full-text review were a superficial treatment of gender as a variable without substantive analysis, a focus on large corporations rather than SMEs, or being set in a high-income economy without a comparative dimension relevant to developing countries. Only literature available in English and published between January 2010 and June 2025 was considered to ensure accessibility.

This rigorous screening process resulted in a final selection of 75 high-quality, relevant studies that form the basis of this systematic literature review. This curated collection includes peer-reviewed articles, books, and major institutional reports that specifically address the barriers to internationalization for women-led SMEs, providing a comprehensive foundation for the thematic synthesis that follows.

FINDINGS AND DISCUSSION

Indonesia's processed food and beverage sector is not just an economic powerhouse; it is a critical dual engine for national economic growth and inclusive social development, making it a pivotal arena for women's empowerment. The industry stands as the cornerstone of the nation's non-oil and gas manufacturing sector, consistently contributing over 38% to its GDP and demonstrating remarkable resilience (Tambunan, 2009).

Despite global economic headwinds, the Ministry of Industry projects robust growth for the sector, targeting an increase of over 5% in 2025, driven by strong domestic consumption and a focused export strategy (Kemenperin, 2024). Indonesia's processed food exports reached over US$40 billion in recent years, with key markets including the ASEAN bloc, China, and the United States, showcasing its expanding global footprint (GAPMMI, 2024).

This growth is fueled by several converging trends. Domestically, a rising middle class with increasing disposable income is demanding higher-value, convenient, and well-packaged food products. On the international front, there is surging demand for uniquely Indonesian products like specialty coffee, spices, tropical fruit snacks, and marine-based foods. Furthermore, Indonesia is strategically positioning itself as a global leader in the burgeoning Halal market, leveraging the world's largest Muslim population to create a "Halal value chain" for export, a market projected to be worth trillions of dollars globally (Bappenas, 2023).

Crucially, this sector is uniquely suited for fostering women's entrepreneurship. The barriers to entry for micro and small-scale food processing are relatively low compared to other manufacturing industries, allowing for the creation of home-based businesses that can be managed alongside domestic responsibilities. This aligns with findings that women's entrepreneurship often flourishes in sectors that allow for such flexibility (World Bank, 2023). Culinary skills are often passed down through cultural and familial lines, providing a foundation of indigenous knowledge that can be transformed into commercial products.

Our own survey powerfully confirms this dynamic on the ground. Within our survey sample, a striking 67.53% of SMEs were women-led, and these businesses, in turn, employed a workforce that was, on average, 78% female. This high concentration makes the processed food sector a primary vehicle for achieving Indonesia's goals for gender equality and inclusive growth, creating a direct pathway from household kitchens to the global marketplace.

Empirical Findings: An Interconnected Glass Border

Despite this potential, our research reveals that women entrepreneurs face a web of interconnected challenges that stall their journey from local to global markets. The path is often blocked at the very outset by a fog of uncertainty. For the vast majority of respondents, 80.1% of whom had no prior export experience, the international market felt opaque and intimidating, filled with complex sanitary regulations and unfamiliar labeling standards they struggled to navigate (Wibowo, 2021, 2022).

This initial hurdle of limited knowledge is immediately compounded by a more persistent and critical bottleneck: the difficulty in securing affordable finance. Most SMEs are forced to rely on personal savings, as bank loans are perceived as inaccessible due to high interest rates and rigid collateral requirements. This challenge is acutely gendered. This challenge is acutely gendered, as women not only confront discriminatory social norms (Abor & Biekpe, 2006) but also formal legal barriers to property ownership, which is essential for collateral (World Bank, 2023).

Consistent with Institutional Theory, the entrepreneur's experience highlights how formal discriminatory laws directly translate into a firm-level resource deficit. As one entrepreneur summarized the challenge, articulating a firm-level constraint rooted in an institutional failure, 'The bank asks for property documents in my husband's name, not mine. Without collateral that is legally mine, my business is stuck. This financial roadblock acts as the 'glass ceiling,' raising the cost and productivity threshold that women must overcome, a clear manifestation of the Resource-Based View (RBV), where a lack of financial assets prevents a firm's growth and internationalization.

This lack of capital, in turn, starves the business of investment in another critical area: human capital and digital skills. The Resource-Based View (RBV) suggests that this lack of financial investment prevents the accumulation of key human capital. This reality was vividly illustrated by our finding that there was an almost universal lack of familiarity with strategic B2B e-commerce platforms like Alibaba.com, a key tool for global outreach (Wibowo, 2021). In the words of a respondent, illustrating the 'digital gender gap' as a human capital deficiency, "I know how to sell on Instagram, but the B2B sites feel like really different. I can't afford the staff or the time to learn that complex international system".

The finding highlights the "digital gender gap," where a lack of specific skills prevents women from unlocking the full potential of digital trade (Pergelova et al., 2019; GSMA Foundation, 2021). This pattern is consistent across ASEAN, where studies show the digital transition is erecting new, non-technical barriers related to digital finance and platform literacy (UN ESCAP, 2023), requiring targeted, public-private solutions.

Underpinning this entire structure of challenges is the profound and pervasive impact of socio-cultural constraints. Women entrepreneurs in Indonesia often navigate a "double burden"—the immense pressure of managing a business while simultaneously overseeing the household (Wibowo, 2021, 2022).

In line with Institutional Theory, this informal institution results in acute 'time poverty'. One interviewee captured the essence of this institutional-level constraint and its subsequent Social Capital Theory impact: "I want to attend the government's export training in the city, but it runs all day. If I am away, who cooks dinner, who helps with the children? That is always my bottleneck". This relentless demand on their time and energy restricts their ability to engage in the very activities—networking, building business relationships, pursuing training, or building strategic 'bridging capital' that is essential for internationalization, a shared experience for women across the region (Samy et al., 2023).

Interpretation and Implications: A Tiered Readiness Framework

A key contribution of this research is the classification of SMEs into three distinct tiers of export readiness. This framework moves beyond a monolithic view of small businesses and allows for a shift from one-size-fits-all solutions toward a strategic, stage-appropriate support system. The thresholds for these tiers were determined using the composite export readiness score, where cut-off points were statistically defined based on natural breaks in the data distribution and qualitatively validated against the presence or absence of key indicators, such as business scale, export orientation, and availability of food-related certifications. The distribution of firms across these tiers is not random; it is a direct reflection of the systemic barriers discussed previously, revealing a clear pathway for targeted intervention (see Table 2).

The largest group, at 45% of respondents, consists of firms that are "On the Right Track." These businesses, predominantly led by women, have a solid foundational product but are stalled at a critical threshold: meeting international standards. Their primary challenge lies in overcoming the non-tariff barriers to trade that govern global food markets. For them, support must be highly technical, focusing on upgrading packaging and labeling to meet regulatory requirements and, most importantly, securing essential food safety certifications like HACCP and ISO 22000. These certifications are no longer optional extras but are often mandatory requirements for entry into major markets in North America, Europe, and Japan (Henson & Jaffee, 2008). Because this tier represents the largest cohort and is dominated by women, providing targeted assistance here offers the highest return on investment for moving a significant number of women-led SMEs over the "glass ceiling."

At the next level are the 33% of SMEs deemed as "Having Export Potential." These enterprises have successfully navigated the internal and conformity challenges. They possess high-quality products, adequate production capacity, and often the necessary certifications. Their primary barrier is now external and transactional: a lack of market linkage. Their needs revolve around reducing the costs and risks of finding international partners and executing trades.

Finally, the 22% of SMEs classified as "Not Ready to Export" represent the starting point of the journey. This group is overwhelmingly comprised of women-led micro-enterprises, a finding that vividly illustrates the impact of the barriers discussed earlier. These entrepreneurs are often trapped at the base of the pyramid by limited access to initial capital, a lack of foundational business skills, and the intense time poverty imposed by the "double burden." Their immediate challenge is not exporting, but achieving stability and competitiveness in the domestic market.

Only by strengthening their domestic footing can these enterprises begin to accumulate the resources and knowledge necessary to eventually look towards the global stage. This tiered understanding demonstrates that empowering exporters requires a patient, long-term strategy that systematically guides firms along the entire pathway, rather than a single program that only addresses those already near the finish line.

Table 2. Framework for SME Export Readiness Tiers

Tier	Key Characteristics	Primary Barrier
Not Ready to Export	a) Operations for local, informal markets b) Inconsistent product quality	Foundational Capabilities: Lack of basic business formalization, financial management, and production stability.

	c) Basic packaging not suitable for shipping d) Small, inconsistent production capacity e) Commingled personal/business finances	
On the Right Track	a) High, consistent product quality b) Better branding, but packaging needs export-grade upgrades c) Formalized production with potential to scale d) Formal financial records and access to domestic credit	External Standards: Inability to meet international certification requirements (e.g., HACCP, ISO 22000).
Having Export Potential	a) Internationally competitive product and packaging b) Sufficient capacity for export orders c) Sophisticated digital strategy and financial capabilities d) Key international certifications obtained or in progress	Market Linkage: Difficulty in finding and connecting with international buyers and partners.

Source: Own data collection.

An important finding revealed by our study is the paradoxical concentration of women at the high-potential end (67.53% ownership in the study sample), yet their massive underrepresentation in actual export data (80.1% of our sample had no experience). This underscores that the processed food sector is a powerful incubator, but the "glass border" acts as a structural filter, preventing all but the most resilient firms from breaking through.

A primary limitation influencing our results is the reliance on self-reported data for the quantitative scoring, which may introduce social desirability bias. Furthermore, as the study focused only on the processed food sector, the findings, while highly relevant, should be applied to other industries with caution. This highlights the need for continued intersectional research to test the framework across different ASEAN contexts and sectors.

CONCLUSIONS

This research confirms that Indonesia's processed food sector holds immense promise for driving inclusive growth, with women entrepreneurs at its very heart. Yet, their potential is currently caged by a clear set of intertwined challenges. To break these barriers, Indonesia must move beyond generic programs and adopt a strategic, multi-pronged approach that recognizes that the journey from local micro-enterprise to global exporter is not the same for everyone. To unlock this potential, Indonesia can architect a comprehensive support ecosystem, such as proven successful policies in other economies, while tailoring them to its unique context (TFO Canada, 2022).

The cornerstone of this ecosystem must be a shift from generic to tailored support, operationalizing the tiered readiness framework identified in this study. A one-size-fits-all export seminar fails the majority of SMEs who are not yet ready for market linkage. Instead, Indonesia could emulate the differentiated approach of Malaysia's SME Corporation (SME Corp.), which assesses firms and provides tailored grants and training based on their specific stage of development. This ensures that newcomers receive foundational business training, developing firms get help with crucial international certifications, and export-ready firms receive high-level market-matching support.

The resulting diagnostic framework guides interventions precisely. The "Not Ready to Export" tier (22% of firms) requires foundational business training and formalization; while the largest tier, "On the Right Track" (45%), requires technical assistance with international standards and certification (e.g., HACCP, ISO 22000); and the "Having Export Potential" tier (33%) needs high-level market linkage support and bridging capital. This tiered approach ensures that limited policy resources are deployed where they can have the greatest impact based on the firm's demonstrated readiness.

For the "Having Export Potential" tier, support for this group should therefore concentrate on high-level activities such as curated business-matching with foreign buyers, subsidized participation in major international trade shows, and specialized training in complex trade negotiation and export financing. This stage aligns with advanced phases of internationalization models, where firms actively seek to reduce the "psychic distance" to foreign markets through direct engagement and relationship-building (Johanson & Vahlne, 2009).

Meanwhile, for the "On the Right Track" tier, support must be highly technical, focusing on upgrading packaging and labeling to meet regulatory requirements and, most importantly, securing essential food safety certifications like HACCP and ISO 22000. Next, for the "Not Ready to Export" tier, suggesting an export seminar for this group would be ineffective. Instead, support must be foundational, focusing on building core firm capabilities in financial management, domestic marketing, and production efficiency (Knight & Cavusgil, 2004).

This framework, however, requires fuel. The most significant barrier, particularly for women at the bottom tier, is access to finance. Therefore, this tiered system must be paired with a redesign of financial access. Addressing this requires moving beyond traditional banking models towards targeted financial products, a strategy successfully implemented by Kenya's Women Enterprise Fund, which provides affordable credit with flexible collateral requirements. Such initiatives directly tackle the credit gap (IFC, 2021) and begin to dismantle the systemic disadvantages that hold women back (World Bank, 2023).

Beyond financial capital, building human and social capital is paramount. To bridge the digital divide with targeted skills, interventions must be practical and strategic. Instead of basic social media tutorials, programs could draw inspiration from Chile's "Mujer Exporta" (Women Export) program, which provides specific training on leveraging global B2B e-commerce platforms, digital marketing for international audiences, and navigating online trade logistics. This transforms the internet from a simple communication tool into a tangible asset for global sales.

Academically, this study makes three core contributions. First, it empirically validates the existence of the "glass border" through the Indonesian context, providing granular evidence of its economic cost. Second, it refines the Resource-Based View (RBV) by demonstrating that firm-level resource deficits (the credit gap, time poverty) are not inherent deficiencies but are systematic consequences of external institutional failures (discriminatory laws, the double burden), thereby strengthening the explanatory power of Institutional Theory in international entrepreneurship.

Finally, the tiered readiness framework operationalizes Social Capital Theory by linking specific deficiencies (the lack of bridging capital) to distinct, measurable stages of export failure, moving beyond a simple diagnosis of barriers to a prescriptive diagnostic tool.

Looking forward, future research should focus on longitudinal studies that track the outcomes of policies aligned with this tiered framework to measure their long-term efficacy and ROI. Furthermore, research should prioritize using an intersectional lens to explore how the digital gender gap and time poverty are uniquely experienced by women entrepreneurs based on regional (rural vs. urban) and ethnic differences within Indonesia.

Simultaneously, policies must actively cultivate strategic networks and role models to counter cultural biases and build confidence. Canada's Women Entrepreneurship Strategy (WES) offers a powerful benchmark, where the government funds and supports a nationwide ecosystem of organizations that provide mentorship programs (Orser et al., 2004). Creating similar platforms in Indonesia would connect aspiring entrepreneurs with successful women exporters, fostering the peer effects (Sui & Morgan, 2024) and social capital (Malecki, 2012) proven to accelerate internationalization.

Finally, even the most skilled and well-funded entrepreneur can be thwarted by bureaucratic friction. Therefore, the entire support system must be housed within an environment that is transparent and easy to navigate. The call to demystify the export process is a call for radical simplification. Echoing findings from the Philippines (Bacasmas et al., 2022), the information gap in Indonesia is a critical, yet solvable, problem. The ultimate goal could be a system modeled on Singapore's Networked Trade Platform (NTP), a one-stop digital portal for all trade-related information, permits, and services. While ambitious, developing a user-friendly information hub and streamlining procedures is a fundamental step toward making government support truly accessible to all.

By implementing these interconnected strategies, Indonesia can systematically dismantle the barriers holding its women entrepreneurs back. In doing so, it can unlock a vast reservoir of talent and ambition, transforming a vibrant domestic sector into a powerful force in the global marketplace and paving the way for truly inclusive and sustainable economic growth.

LIMITATION & FURTHER RESEARCH

The research is focused specifically on Indonesia's processed food sector; therefore, the findings may not be directly generalizable to other industries or to developing countries with different institutional and cultural contexts. Sectoral concentration may also limit the applicability of results to industries with higher technological intensity. Furthermore, the study's cross-sectional design offers a snapshot in time, identifying firm characteristics within each tier but not capturing the dynamic process of how these enterprises evolve between stages over time.

Therefore, further research may take a longitudinal study that tracks a cohort of SMEs from each readiness tier over several years would be invaluable for understanding the specific triggers that enable successful advancement. Building on this, comparative research could apply the tiered framework to other sectors and countries, revealing how different policy ecosystems impact the internationalization of women-led firms.

Future inquiries could also adopt a more intersectional lens, investigating how barriers are compounded by factors like geographic location or socio-economic background to inform more inclusive policies. To bridge the gap between theory and practice, researchers could conduct action research or pilot program evaluations to rigorously measure the effectiveness of the proposed tiered support system. A more focused study could also conduct a deep dive into the specific nature of the "digital gender gap," moving beyond access to explore barriers related to leveraging complex e-commerce platforms and international online logistics.

Collectively, these future directions will advance the field of sustainable entrepreneurship research by providing the rigorous, evidence-based tools needed to systematically close the gender gap and realize truly inclusive economic participation. Ultimately, the limitations of a single study underscore the immense opportunity for researchers to generate the transformative knowledge required to dismantle the "glass ceiling" and fulfill the promise of global trade for all women entrepreneurs.

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