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**Women's Experiences in Managing Small Businesses in The Digital Age:
a Narrative Approach**

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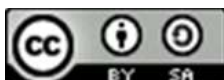
ABSTRACT

This study explores women's experiences in managing small businesses in the digital age using a narrative approach. By collecting in-depth stories from female entrepreneurs, the research highlights how digital technologies such as social media, e-commerce platforms, and digital business tools have transformed the way women operate and grow their businesses. The findings reveal that digitalization has opened up new market opportunities, enhanced business efficiency, and empowered women to innovate and assert greater autonomy in their entrepreneurial roles. However, challenges such as digital literacy gaps, limited financial resources, and socio-cultural constraints remain prevalent. Despite these barriers, many women demonstrate resilience and adaptability, especially when supported by family, community networks, and access to digital training. The study underscores the importance of integrating digital support systems into entrepreneurship development programs to foster inclusive economic empowerment. Overall, digitalization emerges not only as a technical tool but also as a strategic means to advance gender equality in the economic sector.

Keywords: women entrepreneurs, digitalization, small business, empowerment, narrative research

INTRODUCTION

The development of digital technology has fundamentally transformed the way businesses operate, especially in the micro, small, and medium enterprise (MSME) sector. Digitalization enables operational efficiency, process automation, and access to much wider markets through online platforms such as e-commerce, social media, and digital payment systems. This opens up significant opportunities for MSMEs to compete and grow without being constrained by geographical distance or business scale. On the other hand, this transformation has also contributed to increasing women's involvement in entrepreneurship. Many women start small or home-based businesses as a response to household economic needs, the search for flexible working hours, or a drive for financial independence. This phenomenon has become increasingly evident as digital technology allows women to market products from home, build networks, and manage businesses without having to completely step away from their domestic roles. However, women in business often face gender-specific challenges. Limited access to resources such as business capital, technological training, and business networks remain significant barriers. In addition, women frequently face a double burden the expectation to fulfill both domestic and professional responsibilities. In many cases, cultural and social norms still restrict women's freedom to fully develop as entrepreneurs.



Digitalization itself is a double-edged sword. On one hand, it offers great opportunities through technologies that simplify marketing, transactions, and communication. On the other, women especially those in remote areas or with low levels of education often experience a digital divide due to lack of access to devices, internet connectivity, and adequate digital literacy. This makes digitalization a new challenge that must be approached with gender-sensitive strategies. Unfortunately, most research on women and entrepreneurship still focuses on statistics, general trends, or purely technical and economic aspects. Very few studies provide space for women to deeply share their stories about how they face, interpret, and survive the dynamics of doing business in the digital era. These personal and subjective perspectives are crucial and deserve closer attention.

A narrative approach is particularly relevant in this context. Narratives not only reveal what women do in their businesses, but also uncover how they make sense of each challenge, decision, and change they experience. Narrative research allows participants to become the narrators of their own experiences, rather than mere objects of study. This is important to capture the social, emotional, and cultural complexity that shapes their entrepreneurial journeys.

The main objective of this research is to explore and understand women's experiences in managing small businesses in the digital era through a narrative approach. This study aims to identify the challenges, strategies, and opportunities faced by women in running their businesses, particularly in utilizing digital technology. Using the narrative method, the study seeks to give women the main voice as narrators, exploring the personal meaning they assign to their entrepreneurial journey, and examining how they overcome existing obstacles, both those related to gender and limited access to technology. Furthermore, the research aims to provide deeper insights into the role of digitalization in empowering women, and how social, cultural, and economic factors influence their success or difficulties in managing small businesses. The findings are expected to offer practical recommendations for women's empowerment policies and contribute scholarly value to the development of inclusive and sustainable digital entrepreneurship.

METHODS

This study uses a qualitative approach as its main objective is to understand the subjective experiences and perspectives of women in managing small businesses in the digital era. A qualitative approach enables the researcher to explore participants' personal stories in depth, providing a more comprehensive understanding of the challenges, opportunities, and entrepreneurial contexts they experience. Through a narrative approach, this research aims to explore women's experiences not merely as isolated data, but as complete and meaningful life stories. The narrative approach allows women to be the main narrators in illustrating their journeys in managing digital-based small businesses from the initial struggles to the successes they achieve. In this regard, the research focuses not only on numbers or statistics, but on the stories and meanings shaped by the participants' experiences.

This research adopts a case study design, focusing on several women who run digital-based small businesses. Through this design, the research can delve deeper into the specific contexts influencing how they manage their businesses. In this case study, each participant will be analyzed individually to understand the nuances of their stories in navigating the digital world, and how they utilize technology to develop their businesses. Narrative analysis will be used to identify and explore key themes that emerge from the participants' stories, such as digital marketing strategies, resource

management, gender-related challenges, and the use of technology to expand market reach. This approach allows the researcher to weave individual experiences into a larger narrative about women's entrepreneurship in the digital world.

The research participants consist of women who run small businesses utilizing digital technology, such as e-commerce, social media, or other digital platforms for marketing and product distribution. Participants will be selected using purposive sampling, meaning participants are chosen based on their relevant experiences with the research topic. It is estimated that around 10–15 participants will be involved in this study. Participant involvement will include in-depth interviews that give them the opportunity to share personal experiences regarding how they manage their businesses, as well as the challenges and successes they face in using digital technology. Semi-structured interviews will allow the researcher to gain richer and more in-depth insights into their narratives.

Data collection in this study will be carried out using several techniques, with a primary focus on in-depth interviews. These interviews will be semi-structured, providing participants with the flexibility to speak freely about their experiences while maintaining focus on the topics relevant to the research. Additionally, observation of participants' digital business practices will be conducted to obtain a more holistic picture of how they practically run their businesses. This observation will cover aspects such as the use of social media for marketing, customer interactions, and digital transaction management. Relevant business documents, such as digital marketing materials and operational records, will also be analyzed to provide additional context to the data collected through interviews and observations.

The data collected through interviews and observations will be analyzed using thematic analysis. This technique enables the researcher to identify patterns and main themes that emerge in the participants' narrative stories. Data coding will be conducted to mark segments of the narratives that are relevant to the main topics of the research, such as the use of technology in entrepreneurship, gender challenges, and successful business strategies. After coding, the researcher will reflect on the meanings of the emerging themes, link them to existing entrepreneurship and gender theories, and contextualize the findings with relevant literature to provide deeper insight into women's experiences in managing small businesses in the digital era.

The validity and reliability of this research will be maintained through data triangulation comparing findings obtained from interviews, observations, and documentation. This triangulation aims to ensure that the collected data is not biased and accurately represents the participants' experiences. Member checking will also be conducted, where interview results are returned to the participants to ensure that the findings truly reflect their experiences. These steps will help improve the accuracy and credibility of the research findings. In this study, research ethics will be strictly maintained. Informed consent will be obtained from each participant before they participate in the research, explaining the purpose, procedures, and their right to withdraw at any time without consequences. Participants' identities will also be kept confidential, and all collected data will be securely stored and used only for research purposes. The researcher will also ensure that diversity of perspectives is respected, giving voice to women from different backgrounds to share their experiences, while maintaining objectivity in data collection and analysis.

This study has several limitations that need to be acknowledged. One of them is the limitation of representation, where a small sample (10–15 participants) may not fully represent the entire population of women running digital-based small businesses. Therefore, the results of this research are more exploratory in nature and cannot be

generalized broadly. In addition, researcher bias must also be recognized, especially in a narrative approach that involves personal interpretation. The researcher will strive to minimize this bias through a transparent and reflective approach in data analysis.

RESULTS AND DISCUSSION

The following tables and diagrams illustrate the distribution of respondents based on their business location and type, as well as the key digitalization barriers faced by women entrepreneurs. These visual representations provide a clearer understanding of how different environments influence entrepreneurial activity and highlight the most pressing challenges that need to be addressed to support women in the digital economy.

Table 1. Respondent Distribution by Location and Type of Business

Respondent Location	Culinary Business	Fashion Business	Service Business	Other Types of Business	Total
Major Cities	12	10	8	5	35
Medium Urban Areas	8	7	6	4	25
Remote Areas	4	3	2	1	10
Total	24	20	16	10	70

Source : Data Processed in 2025

The table shows the distribution of respondents based on their location and type of business, providing insight into how business types vary across different geographic settings. From the data, it is evident that major cities host the highest number of women entrepreneurs (35 out of 70 total respondents), with culinary businesses being the most common (12), followed by fashion (10), services (8), and other businesses (5). This suggests that urban environments offer more opportunities and resources that support diverse business ventures. In medium urban areas, the number of entrepreneurs is slightly lower (25 respondents), with a similar trend: culinary (8) and fashion (7) remain dominant, followed by service (6) and other businesses (4). This indicates that while opportunities are still available, the scale and diversity of businesses are somewhat reduced compared to major cities. In remote areas, the number of women entrepreneurs is significantly lower (10 respondents), and all business categories are underrepresented: culinary (4), fashion (3), services (2), and others (1). This stark contrast highlights the limited access to resources, markets, and digital infrastructure in these regions. Overall, the table suggests that geographic location plays a crucial role in shaping the entrepreneurial landscape for women, with more developed urban centers offering greater support and possibilities for diverse business activities.

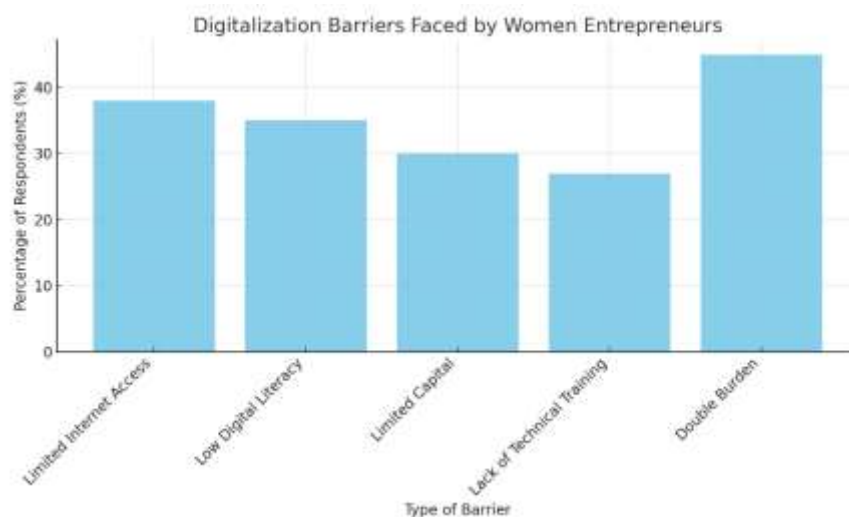


Fig 1. Bar chart: change in turnover before and after digitization

Table 2. Digitalization Barriers Faced by Women Entrepreneurs

Type of Barrier	Percentage of Respondents (%)
Limited Internet Access	38%
Low Digital Literacy	35%
Limited Capital	30%
Lack of Technical Training	27%
Double Burden (domestic & business)	45%

Source : Data Processed in 2025

The table presents the main barriers faced by women entrepreneurs in the process of digitalization. The most frequently reported challenge is the double burden of managing domestic responsibilities alongside business activities, affecting 45% of respondents. This highlights how traditional gender roles continue to impact women's ability to fully engage in entrepreneurial activities. Limited internet access (38%) and low digital literacy (35%) also emerge as significant obstacles, particularly in rural or underserved areas, where infrastructure and digital education may be lacking. Additionally, limited capital (30%) and lack of technical training (27%) are noted as constraints that hinder women from maximizing the potential of digital platforms. These findings emphasize the need for targeted interventions that address both technological and socio-cultural barriers to support the digital empowerment of women entrepreneurs.

Participant Profile

The participants in this study consist of women running small digital-based businesses. The average age of participants ranges from 25 to 45 years, with varied educational backgrounds, from high school graduates to university degree holders. Many have between 3 to 10 years of entrepreneurial experience, although some have only started their businesses within the past 1–2 years. The types of businesses run by the participants vary, including culinary, fashion, beauty, and handicrafts. All participants utilize digital technology in their business operations, whether through social media for marketing, e-commerce platforms for sales, or applications to manage finances and inventory. This digital technology has enabled them to expand their market reach, although they continue to face various challenges and obstacles.

Challenges of Digitalization

Most participants reported difficulties in accessing and utilizing digital technology to its fullest. Limited access to stable internet and difficulty operating digital platforms were major barriers, especially for those in areas with inadequate digital infrastructure.

Nonetheless, they continue to strive to learn and adapt to technological developments in order to sustain their businesses.

Empowerment through Technology

On the other hand, many participants felt that digital technology, especially e-commerce and social media, had empowered them to significantly grow their businesses. By leveraging digital platforms, they could reach a wider customer base, increase product visibility, and receive quick feedback from consumers. This empowerment also led to a higher level of financial independence.

Gender Roles in Entrepreneurship

Several participants noted that they faced significant gender-related challenges in running their businesses. Social stereotypes that suggest women should focus more on domestic work often limited their opportunities to grow in the business world. However, many participants managed to overcome these barriers by demonstrating their leadership and managerial skills, proving that they could succeed despite societal constraints.

Utilization of Technology

Most participants relied on digital technology for various aspects of their businesses. They used social media, such as Instagram and Facebook, to promote products, communicate with customers, and conduct direct transactions. Some also utilized apps to manage finances and product inventory, enhancing their operational efficiency. E-commerce platforms like Tokopedia and Bukalapak were also used to sell their products online.

Innovation and Adaptation

To face challenges stemming from digitalization and intense market competition, many participants adopted innovative strategies. Some adapted their products to more specific market needs by launching new collections aligned with trends or modifying their business models to be more flexible and responsive to changes in customer demands.

Impact of Digitalization on Business Success

Digitalization has had a significant impact on the growth of participants' businesses. Many stated that using digital platforms enabled them to expand market access, not only locally but also globally. With online stores, they could sell their products to other cities or even countries something that was previously hard to achieve. Additionally, increased revenue was clearly observed due to ease of marketing and online transactions.

Digital Divide

For women living in remote or underdeveloped areas, limited access to technology poses a major challenge. Unstable internet connections and limited knowledge of digital technology were primary obstacles to developing online businesses. Many of them require further training to effectively utilize digital technology.

Limited Capital and Resources

Limited capital for business development, as well as difficulties accessing technological training, are barriers that cannot be overlooked. Many participants found it challenging to access resources to strengthen their digital foundation, such as website development or more advanced digital marketing.

Double Burden

As business owners and homemakers, many participants struggled to divide their time between running their businesses and managing household duties. This double burden often reduced the time they could dedicate to developing their businesses, especially in areas requiring full attention, such as financial management or marketing strategies.

Business Networks and Communities

Most participants expressed that the presence of business communities both online and offline greatly helped them develop their businesses. Through these networks, they could share experiences, gain information, and exchange ideas on how to overcome the challenges they faced. Such support accelerated their learning process in the digital business world.

Support from Family and Friends

Support from family and friends also played an important role in helping women persist and thrive. Most participants felt empowered by the encouragement and motivation from those closest to them, which inspired them to keep going despite difficulties.

Impact of Digitalization on Women's Businesses

The findings of this study indicate that digitalization has had a significantly positive impact on women-owned businesses. Through digital technology such as social media and e-commerce, women can expand their market reach globally, increase income, and manage their businesses more efficiently. This technology enables cost savings and enhances product or service visibility. Furthermore, women now have easier access to market information, can better understand consumer needs, and develop products adaptively in line with digital market dynamics.

Gender Roles in Entrepreneurship

While digitalization opens many opportunities, gender stereotypes and social norms remain significant barriers for women entrepreneurs. Some women face stigma related to their domestic roles. However, digital technology allows them to manage their businesses from home and operate more flexibly, thus reducing the social pressures that limit women's public activities. Therefore, digitalization can serve as a tool for empowerment in navigating gender-based barriers in entrepreneurship.

Challenges and Opportunities in Digitalization

In line with previous studies, this research confirms that access to technology and training is a major challenge for women entrepreneurs. It also reveals a wider gap for women in remote areas due to limited infrastructure and technology access. Conversely, in major cities, women have greater opportunities to adopt and benefit from digital platforms. These findings reinforce the evidence that digitalization can widen disparities across regions and among groups of women.

Gender Impact on Entrepreneurship

International studies have shown that gender-based barriers remain strong in women's entrepreneurship. This study confirms that these barriers are more prominent in areas with conservative cultures. However, women who adopt technology are able to overcome many of these barriers and strengthen their market position, demonstrating that digitalization can be a tool to combat structural gender obstacles.

Technology Adaptation in Business

The women in this study showed a high capacity to adapt to digital technology. They utilized social media for promotion, e-commerce platforms for sales, and digital tools for financial management. Some even used international platforms to reach global markets without large investments. These findings suggest a more complex and strategic cross-platform integration compared to previous studies.

The Role of Technology in Women's Empowerment

Digital technology not only improves business efficiency but also enhances women's autonomy and independence. By reducing the need for large capital and physical locations, women can significantly expand their businesses. Technology acts as a bridge that connects women entrepreneurs with market opportunities, training, and support resources that accelerate business growth.

Lessons from Success and Failure

Women's experiences in running businesses provide important lessons on the value of adaptation, innovation, and the courage to try new things. Initial failures often become the foundation for designing more effective and resilient business strategies in the face of digital challenges.

Outlook on the Future

Most participants expressed optimism about the future of their digital businesses. They plan to expand their ventures through product diversification, stronger digital branding, and continued training to enhance competitiveness.

Government Support for Enhancing Digital Access

The government needs to expand equitable digital access through infrastructure development, internet subsidies, and the launch of digital literacy programs for women in underdeveloped, frontier, and outermost (3T) regions.

Technology Training and Education for Women

Gender-friendly, inclusive, and needs-based digital training programs are crucial for accelerating empowerment. Multi-sector collaboration is necessary to expand the reach and quality of such training.

Sample and Generalization Limitations

This study is dominated by participants from urban areas, and thus does not fully represent women in rural regions. Caution is needed in generalizing the findings.

Data and Methodological Limitations

Data collection through short-term interviews limits deeper exploration of business transformation dynamics. Further studies using longitudinal approaches are necessary.

Broader and In-Depth Studies

Future research is recommended to involve participants from various geographical and cultural backgrounds to gain broader and more representative insights.

Longitudinal Studies

Long-term studies will help observe changes in strategies and success of women-owned businesses in adapting to digital technology developments.

CONCLUSIONS

This study shows that digitalization has a significant positive impact on women's economic empowerment, particularly in the context of entrepreneurship. The use of digital technologies such as social media, e-commerce platforms, and business management tools has opened up new opportunities for women to expand market reach, increase income, and manage their businesses more efficiently. Although challenges remain such as the digital divide, limited capital, and socio-cultural barriers women who are able to adopt technology effectively have proven to be more resilient and innovative in navigating market dynamics. Social support from family, communities, and access to digital training are key factors that contribute to the success of their ventures. Thus, digitalization is not merely a technical tool but also a strategic means to strengthen women's position in business and accelerate gender equality in the economic sector.

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