

UNDERSTANDING THE STRESSORS AND COPING STRATEGIES OF MARRIED WOMEN ENTREPRENEURS IN INDONESIA

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Abstract

Women entrepreneurs face unique structural and cultural obstacles. In addition to the risks and uncertainties inherent in entrepreneurship, they frequently encounter challenges rooted in traditional and cultural values, particularly when navigating familial responsibilities as married women. Consequently, this study aims to investigate the specific stressors experienced by married women entrepreneurs and the corresponding coping mechanisms they deploy. Utilizing a qualitative approach, semi-structured interviews were conducted with 26 participants, and the gathered data were analyzed via thematic analysis using NVivo 14 software. The findings reveal six primary stressors: role conflict, work constraints, work overload, competition, slow sales, and customer complaints. Conversely, to mitigate these challenges, the participants adopted five predominant coping methods: social support, time management, religious activities, recreational activities, and continuous learning.

Keywords: Coping, entrepreneur, MSMEs, stress, women.

Introduction

It is a universally accepted fact that entrepreneurs are the engine of economic growth (Agrawal, 2018), with entrepreneurship catalyzing global economic growth and development (Rajan and Panicker, 2020).

Policymakers and business experts frequently highlight entrepreneurship involving women as a strategy for increasing income levels and fostering local self-determination (Tajeddini et al., 2017). Women-owned businesses represent one of the most rapidly expanding segments of the global entrepreneurial population (Brush et al., 2009), making substantial contributions to global economic growth and poverty alleviation (Sehgal and Khandelwal, 2020). As increasing numbers of successful women entrepreneurs are highlighted, a growing number of women, whether homemakers or employed, are motivated to establish their own businesses (Teoh and Chong, 2014).

Women entrepreneurship is intricately connected to the advancement of micro, small, and medium enterprises (MSMEs) (Anggadwita et al., 2017). Most women entrepreneurs in Indonesia are engaged in micro and small businesses (MSEs) (Mulawarman et al., 2020). By economic sector, women entrepreneurs are

predominantly engaged in trade and services, managing their own businesses such as food stalls, small shops, beauty parlors, fashion stores, and catering management (Hendratmi and Sukmaningrum, 2018).

This phenomenon is evident in Riau Islands Province, Indonesia. According to data from BPS Kepri (2020), from a total of 13,779 micro and small businesses in Riau Islands Province, around 54.64% are owned by women, and out of 13,779 micro and small businesses, around 8,333 are businesses involved in the food/culinary industry.

However, despite its contribution to economic growth, entrepreneurship is somewhat stressful. Entrepreneurs may encounter higher stress levels than workers in other professions (Cardon and Patel, 2015; Lee et al., 2023). Entrepreneurial stressors are prevalent business-related challenges that entrepreneurs encounter while managing their companies, which can impede their ability to perform effectively (Neneh, 2022). The stress is likely attributable to entrepreneurs frequently confronting numerous risks and uncertainties (Bockorny and Youssef-Morgan, 2019). This is even more the case for women entrepreneurs due to the number of challenges they face. In developing countries, women entrepreneurs must navigate cultural and traditional norms that offer

limited support, prioritize motherhood, position women as subordinate to men (particularly their husbands), and restrict their mobility (Rahayu et al., 2023). In Indonesia, women have been encountering various obstacles, including socio-cultural barriers, that impede their engagement in entrepreneurial activities (Anggadwita et al., 2017). Indonesian gender ideology designates men as community leaders, decision-makers, and representatives to the external world, whereas women are regarded as the foundational caretakers of the home and family values (Retnaningsih, 2013). This phenomenon illustrates a dilemma many married female workers face, including entrepreneurs, who must manage multiple responsibilities at home and in the workplace (Anita et al., 2020). It is widely recognized that, across various cultures, women tend to experience greater busyness and higher levels of stress compared to men (Furio Perez and Shah, 2022).

Stress presents a significant challenge for entrepreneurs; therefore, it is crucial to identify suitable approaches to assist them in managing stress effectively while safeguarding their physical health (Cardon and Patel, 2015). This study will address a gap in understanding married women's unique challenges in the entrepreneurial landscape. Although extensive research has been conducted on entrepreneurship broadly, there is a significant lack of studies that specifically examine the interplay between stress and coping mechanisms among married women entrepreneurs in Indonesia. This gap is critical, as cultural, social, and economic factors can uniquely impact their experiences and strategies. Exploring it from the point of view of married women entrepreneurs and MSMEs in Indonesian culture is believed to make this paper unique. Thus, this paper aims to explore stressors for married women entrepreneurs and how they cope with them. This research aims to enhance the existing literature on women's entrepreneurship stress within the Indonesian context and to offer practical insights for policymakers, practitioners, and future researchers. The research questions in this study are:

- (1) What are the stressors of married women entrepreneurs?
- (2) How do married women entrepreneurs cope with stress?

Women Entrepreneurs in Indonesia

Women entrepreneurs are individuals who engage in comprehensive entrepreneurial activities

and are driven by a strong motivation to achieve success (Anggadwita and Dhewanto, 2016). Women entrepreneurs participate in every facet of entrepreneurship, assume risks, and identify opportunities within their environment to integrate resources in innovative ways that advance their businesses (Hendratmi et al., 2022)

Indonesian women entrepreneurs appear to view themselves as sufficiently dynamic to balance family responsibilities and professional careers more effectively compared to their counterparts in Western societies (Hani et al., 2012). In Indonesia, women entrepreneurs can be categorized into necessity-oriented and growth-oriented. Survey data indicated that growth-oriented women entrepreneurs generally possessed higher educational qualifications compared to their necessity-oriented counterparts. Both groups experienced similar benefits from coaching and training, demonstrating a significant correlation with their self-assessed entrepreneurial success. Although role conflict had a minimal impact on women focused on growth, it had a statistically significant effect on women driven by necessity (Li et al., 2020).

According to Babbitt et al. (2015), most research on female entrepreneurs in Indonesia concentrates on their involvement in the informal sector and home-based businesses, highlighting their role in augmenting their partner's earnings. Existing literature indicates that limited access to education and formal training frequently drives women toward entrepreneurship, as these deficiencies preclude them from securing formal sector employment.

Stressors of Women Entrepreneurs

Stress may arise for women entrepreneurs when they encounter challenging situations (Rizki et al., 2021). These conditions or events, perceived as challenging or threatening, are referred to as stressors (Robbins and Judge, 2023).

Entrepreneurs face a wide range of potential stressors. In a study by Schonfeld & Mazzola (2015) involving 16 women, several stressors were identified, including income insecurity, interpersonal conflicts, constraints, work overload, role ambiguity, empathy-related stress, isolation, challenges in acquiring business knowledge, and uncertainty about the duration of work. These challenges are particularly prevalent among self-employed individuals working independently.

In a study specifically exploring women entrepreneurs, Panda (2018) found out several constraints can be perceived as stressors for women entrepreneurs, including gender-related bias, work-family struggle, financial limitations, inadequate infrastructural support, unstable business, economic and political landscape, insufficient entrepreneurial education, and personality-based constraints.

Regarding role conflict, a common stressor for working women, competing time demands were found to be a prevailing type of role conflict at all stages of business compared to behavioural expectations and strain-based conflicts (Hundera et al., 2019).

Coping Strategies of Women Entrepreneurs

According to Oren (2011), self-employed professionals tend to address challenges directly by confronting them, whereas those employed within organizations are more likely to manage them through avoidance strategies. Similarly, Schonfeld & Mazzola (2015) found that the self-employed used problem-focused coping much more frequently than emotion-focused coping.

Specifically, a range of coping techniques is available to assist married women entrepreneurs in managing stress. According to Xu et al. (2021), several coping strategies can be adopted, such as problem-focused coping, such as reducing costs, increasing income, planning, and preparing for recovery, or emotion-focused coping, such as socializing, cognitive reframing, positive comparison, avoidance, learning new hobbies, performing relaxing activities, performing physical activities, and performing religious practices.

Social support can also help in dealing with stress. The reduction of mental resources faced by women micro-entrepreneurs due to increased work demands and stress can be alleviated through the emotional and instrumental support offered by their families (Wijewardena et al., 2020).

Research Methods

Design and Approach

The present study adopted a qualitative research method. Qualitative research employs interpretive techniques to describe, analyze, translate, and understand the meaning of specific phenomena (Schindler, 2019). A qualitative design

is uniquely suited to this study's aim of investigating how married women entrepreneurs experience and cope with stress. By prioritizing richer description and participant perspectives, this methodology allows for a deeper contextual understanding of the distinct stressors emerging at the intersection of marriage and business ownership.

This study aims to investigate the stress experience of married women entrepreneurs and how they cope with it. By adopting a qualitative point of view, this study moves beyond generic indicators of stress to uncover the deeper meanings, contextual nuances, and diverse perspectives of the participants regarding their stress experiences.

Data Collection and Participants

This study collected primary data from in-depth interviews. An in-depth interview is a type of interview that is usually unstructured and conducted one-on-one between an interviewer and a respondent. Respondents are typically selected based on their experience or knowledge, which provides valuable insights into a specific topic (Hair et al., 2020)

The researchers utilized purposive sampling to identify and select the individuals best suited to address the research questions. The criteria for inclusion were being a married woman entrepreneur in MSMEs, having at least one year of entrepreneurial experience, and having a business registered under her name with the government.

A total of 26 married women entrepreneurs were selected as participants for this study. Participants were contacted to confirm their availability for interviews. Before the interviews began, they were briefed about the research and asked for consent. The interviews were recorded, and the recordings would be used for data analysis.

Table 1 elaborates on the participants involved in this study, providing information on the business type and year of business establishment.

In this study, 26 married women entrepreneurs were interviewed. As can be seen in Table 1, out of the 26 married women entrepreneurs, 19 are in the culinary business, 2 are in the retail business, 1 is in the greengrocer business, 1 is in the boarding house business, 1 is in the drinking water refill business, 1 is in the craft and gift business, and 1 is in the sewing business. The year they started their business also varies, from 2004 to 2023.

Table 1
Participants data

No	Participant	Business Type	Year of Business Establishment
1	WN	Green grocer	2021
2	ES	Sewing	2013
3	MI	Culinary	2011
4	SA	Culinary	2020
5	AE	Culinary	2023
6	AI	Culinary	2021
7	WM	Craft & gift	2015
8	SS	Culinary	2019
9	NI	Culinary	2023
10	WA	Culinary	2017
11	EN	Drinking water refill	2022
12	AY	Culinary	2023
13	SM	Culinary	2017
14	AN	Culinary	2017
15	AS	Retail	2015
16	PF	Culinary	2019
17	MR	Culinary	2020
18	ST	Culinary	2016
19	ER	Boarding house	2022
20	AA	Culinary	2004
21	UL	Retail	2020
22	DK	Culinary	2019
23	MG	Culinary	2013
24	HT	Culinary	2022
25	KE	Culinary	2022
26	AG	Culinary	2020

Data Analysis

Given that the study adopted a qualitative approach, the data collected were recorded in the form of words (Sekaran and Bougie, 2016) or images (Cresswell and Cresswell, 2018). The data were subsequently examined using thematic analysis with NVIVO 14 software to identify patterns or themes that describe the content (Howitt, 2019; Saunders et al., 2019). This analysis enabled the researchers to gain a comprehensive understanding of the participants' experiences and perspectives.

Thematic analysis followed a systematic four-stage process by using NVivo 14: (1) data familiarisation through reading and importing transcripts, (2) generating initial codes by highlighting and categorising meaningful units of text, (3) clustering initial codes into broader possible themes, and (4) reviewing and refining themes (Saunders et al., 2019). To enhance methodological rigor and credibility, member-checking procedures were conducted, allowing participants to review findings and confirm that their shared understandings were accurately represented (Howitt, 2019).

Results and Discussion

Stressors Experienced by Married Women Entrepreneurs

Thematic analysis conducted to answer the first research question in this study identified six themes regarding stressors experienced by married women entrepreneurs. Those themes are role conflict, work constraints, work overload, competition, slow sales, and customer complaints.

The first theme is role conflict. Given the role of women in Indonesian society, role conflict is a relatively common stressor if a woman chooses to have a career, including becoming an entrepreneur. Several participants mentioned that dividing their attention between work and nurturing their children is pretty tricky, especially when their children are still tiny. For example, WN mentioned, *“I also have to balance work and taking care of the children at home, which stresses me out.* However, as the children grow older, women entrepreneurs tend to feel less stress regarding their roles. This is mentioned by AE, who mentioned, *“Dividing the roles is not that difficult. I said earlier that someone helps with the work, so the mother's role is still carried out. My child is not a baby anymore, so he can understand more easily”.* Being an entrepreneur is harder in terms of managing time and juggling the roles since there is no precise work time, as mentioned by WM: *“You could say it is hard to divide your time because there are no clear working hours, working while taking care of children, I often have to stay awake late to complete orders”.*

The second theme is work constraint. This study identifies two types of work constraints women entrepreneurs face, both related to business processes: raw material prices and raw material quality. The continuous increase in raw material prices presents a significant challenge for entrepreneurs. For example, AI mentioned in the interview, *“There are many challenges, one of which is the increase in the price of raw materials.”.* The rise in raw materials price is related to the price they set for their product; as SS mentioned, *“The price of ingredients sometimes goes up, like sugar, but I can't sell it at a higher price”.* Another stressor is raw material quality. This is mentioned by MI, who said, *“If the raw materials, such as cassava, are not good, and it is difficult to find additional cassava because sometimes the supply from the garden is insufficient”.*

The third theme is work overload. The work overload experienced by women entrepreneurs in this study is the workload itself and time pressure. For entrepreneurs in MSMEs, most of the work process is handled alone or helped by a minimum number of helpers. This is one of the causes of work overload faced by women entrepreneurs. For example, WA mentioned, *"As a micro small business owner, I oversee almost all types of work such as marketing, purchasing materials, production, packaging, and shipping. This workload is a burden for me"*. Entrepreneurs also sometimes face time pressure to complete orders. For example, MR mentioned in the interview, *"When it comes to selling, I don't really feel the burden; it's just that sometimes consumers are impatient, sometimes the last ones to order always ask for it to be done quickly."*

The fourth theme is competition. Competition consistently drives women entrepreneurs to engage in critical thinking and innovation. For example, ER mentioned in the interview, *"The challenge is that there is price competition among boarding house businesses."* Another participant, WA, mentioned, *"In this business, there is pressure both from within and outside. We have to ensure our products provide good solutions for our customers while dealing with fluctuations in raw materials and diverse market competition"*.

The fifth theme is slow sales. A decline in sales may reduce the income of women entrepreneurs. MR mentioned *"stress when sales start to dwindle, and income starts to become unstable,"* while another participant, DK, mentioned in the interview, *"There are definitely times of stress. For example, our stress is when sales are quiet; we are stressed about looking for customers."*

The sixth theme is customer complaints. For example, HT said in the interview, *"The most stressful thing is when dealing with guests about complaints."* However, if addressed appropriately, customer complaints can serve as valuable feedback for the business. For example, MG mentioned, *"We listen to other people's complaints and use them as motivation to accept suggestions."*

Coping Method of Married Women Entrepreneurs

This study identifies five themes regarding coping methods adopted by married women entrepreneurs, which resulted from the thematic analysis and serve as the answer to the second

research question. Those themes are social support, time management, religious activities, recreational activities, and learning.

The first theme is social support. In this study, there are 2 types of social support: family support and peer support. Regarding family support, the role of the husband and children of women entrepreneurs is important in helping them cope with their stress. The results of this study show that husbands and children play roles in providing moral support, as well as directly helping the businesses. For example, AG mentioned in the interview, *"Support, permission, even doing it together, for example, when producing lemongrass, my husband helps with the packaging, or he helps print the packaging"*. Not only that, but husbands of married women entrepreneurs may also help by playing the role of caregiver in the family while their wives are busy with their business. For example, DK mentioned in the interview, *"Collaborate with my husband so that I don't have to worry about our child, so I share the role with my husband"*. Meanwhile, the children of women entrepreneurs play distinctive roles in supporting their mothers in managing the business. AG mentioned in the interview, *"Children like to help with technology"*. In terms of peer support, women entrepreneurs often look for opinions and discuss them with their peers. For example, AN mentioned in the interview, *"I discussed my problem with my friends, and then we looked for a solution together"*. Assisting their peers also serves as a buffer against stress; as SA mentioned, *"I have joined an NGO here, our focus is helping MSMEs, so I like being involved in the social world helping people; I just like being able to be useful to many people, and this is one way to reduce my stress"*. According to (Neneh, 2022), Women entrepreneurs with peer support can access and utilize critical resources from their peers, including financial and non-financial assistance as well as mutual support, which can aid them in navigating various entrepreneurial challenges and stressors.

The second theme is time management, enabling married women entrepreneurs to balance family and business responsibilities. As mentioned before, women manage dual roles, serving as the backbone of the home and family values (Retnaningsih, 2013), and performing their roles in leading and running their businesses. Thus, being able to manage time well is an important way to reduce the effect of stress among married women entrepreneurs. For example, SS

mentioned in the interview, *“I try to manage my time as best as possible so that my children and husband are not neglected. This is because my main priority is still my family...”*. Based on the result of this study, time management can be done in 2 ways, first is by planning daily activities as mentioned by PF *“It has been planned before what I need to do in the next day when I wake up”*, or by setting a procedure in the business like not accepting sudden last-minute order as mentioned by SS *“I told my customers, I will not accept last minute orders in the future. So that I can divide my time well, and nothing is neglected”*.

The third theme is related to performing religious activities. This could be linked to spiritual coping strategies. This points out that religious activities, such as prayer, are used to cope with stress and challenges in their entrepreneurial endeavours. Four interviewees mentioned that they engage in religious activities, such as prayer, and participate in spiritual groups when faced with business-related challenges. They believe seeking divine assistance enables them to develop strength and guide them through difficult times or when they encounter problems. For example, AA mentioned in the interview, *“Be patient and often pray to God Almighty; may He grant you ease in running your business”*.

The fourth theme is performing recreational activities. Taking periodic breaks and engaging in recreational activities may assist women entrepreneurs in managing the stress they experience. The participants in this study mentioned various recreational activities such as sightseeing, singing, and gardening. For example, UL mentioned, *“I like sightseeing the most. It is nice and relaxing, especially doing it with my husband and family too”*. Another participant, namely MG, prefers singing when she feels stressed. MG said in the interview, *“I sing when I'm stressed because I like to release my anger by singing.”* Another participant, WN, mentioned in the interview, *“I don't go for walks or anywhere like that; if I want to relieve stress, I just go to the garden to get rid of the headaches. It is better, and I like being in the garden”*. Engaging in leisure activities would drive them to participate in relaxation practices.

The last theme in coping is continuous learning. This theme is related to the necessity to acquire knowledge or be actively involved in continuous skill development. One participant mentioned that she is learning from various sources to help her deal with problems in her

business. Participant EN mentioned, *“... I often search on the Internet and YouTube to get information about the problems I experience so I can solve them. I have attended seminars and training about once every 4 to 5 months. I get a lot of information to help develop my business and improve product quality.”*

Discussion

The thematic analysis revealed six distinct stressors that can be further categorized into two overlapping domains: domestic-relational and operational-market stressors. This duality highlights that for married women entrepreneurs, especially in MSMEs environment, business stress cannot be decoupled from domestic realities.

First, role conflict emerged as a foundational domestic-relational stressor, driven heavily by societal and familial expectations within the Indonesian context. This aligns with DuBrin (2019) conceptualization of inter-role conflict, where fulfilling expectations in one domain compromises performance in another, a friction also observed globally by Mai and Thuy (2015). However, this study expands on this dynamic by contextualizing it within a highly localized economic reality.

The third stressor, work overload, acts as a direct compounding factor to role conflict. Compelling local data from BPS Kepri (2020) indicates that 56.85% of MSMEs in the Riau Islands Province operate as single-person workforces. Consequently, these women do not merely manage a business; they are the business. This structural constraint forces a state of constant time pressure and excessive psychological speed (Riggio, 2018).

This structural vulnerability magnifies the operational-market stressors identified in this study: work constraints (fluctuating raw material prices and substandard quality), intense competition, slow sales, and customer complaints. While external market pressures like raw material volatility and fierce competition are documented determinants of MSME survival (Anatan and Nur, 2022; McShane and Von Glinow, 2018; Oren, 2011), their adverse effects are uniquely pronounced among solo-operator married women in MSMEs environment. For instance, slow sales do not merely represent a business income deficit; they translate into immediate household income loss, bridging the market directly back to domestic anxiety (Schonfeld and Mazzola, 2015).

Furthermore, customer complaints function as acute social stressors (Spector, 2016; Xu et al., 2021). Because these women maintain deep interpersonal relationships with their clients to secure business longevity, negative interactions may disrupt both emotional well-being and fragile operational stability.

To navigate this stressful ecosystem, the participants deployed five primary coping mechanisms: social support, time management, religious activities, recreational activities, and continuous learning.

Social support emerged as the primary buffer against emotional exhaustion. Unpacking this support reveals a distinct hierarchy: while peer support moderates professional exhaustion (Neneh, 2022), the husband's active involvement acts as the linchpin for structural survival. Husbands who assisted with operations, childrearing, or strategic advice effectively absorbed a portion of the wife's role conflict, validating Aggrawal et al. (2022) emphasis on spousal backing.

Concurrently, time management (Robbins and Judge, 2023) was leveraged as an individual behavioral control mechanism, vital for those running solo operations where organizational failure equals business cessation.

Sociocultural and spiritual practices also provided powerful psychological insulation. Given Indonesia's foundational philosophy of Pancasila (specifically the first principle, Belief in the One and Almighty God), performing religious activities represents an institutionalized, culturally embedded coping mechanism. Similar to the adoption of Buddhist teachings among entrepreneurs in other Asian contexts (Xu et al., 2021), faith-based coping provides cognitive reframing during market volatility.

Furthermore, while family dynamics inherently generate role conflict, this study observed a unique paradox in recreational activities. Rather than seeking isolation to recuperate (McShane and Von Glinow, 2018), the majority of participants engaged in leisure activities collectively with their husbands and children. Thus, the family unit in Indonesian female entrepreneurship functions simultaneously as the primary source of role stress and the ultimate site of emotional rejuvenation.

Finally, continuous learning and active information-seeking (Orrensal and Nikou, 2020; Rizki et al., 2021) served as a proactive cognitive coping mechanism, transforming market uncertainty into actionable business literacy.

The findings of this study may contribute to entrepreneurship theory by uncovering a unique paradox within collectivistic cultures like Indonesia: the family unit operates simultaneously as a structural stressor (role conflict) and an essential coping resource (shared recreation and spousal support). This finding demonstrates that for married women entrepreneurs, work and home life are deeply integrated, directly challenging the traditional view that these are entirely separate domains requiring a strict work-life balance. Next, by integrating regional data (BPS Kepri), this study also bridges macro-economic structures with micro-level psychological stress. It proves that work overload is not merely a time-management failure, but a structural reality for the 56.85% of women running single-person MSMEs.

Conclusions and Implications

This study highlights various stressors and coping methods adopted by married women entrepreneurs. Stressors experienced by married women entrepreneurs are role conflict, work constraints, work overload, competition, slow sales, and customer complaints. Meanwhile, coping strategies adopted by married women entrepreneurs are social support, time management, religious activities, recreational activities, and learning.

There are several suggestions based on the results of this study. First, married women entrepreneurs are advised to seek assistance in mitigating the role conflict they experience. Married women entrepreneurs may discuss the role expectations with their husbands. In addition, married women entrepreneurs may seek help from other family members, and childcare may be a potential support option. Second, Married women entrepreneurs should establish appropriate procedures for managing their business. A standardized procedure may help reduce uncertainties such as sudden, last-minute customer orders and help them manage their time better. Third, acquiring new knowledge and learning can aid in managing competitive stressors by equipping married women entrepreneurs with the necessary expertise to develop and innovate their businesses, thereby gaining a competitive advantage.

This study highlights several implications: First, the husband's role is essential in managing stress and supporting women entrepreneurs. Therefore, to encourage women entrepreneurs, the government should consider implementing

programs involving their husbands. Government-backed business incubator programs should encourage the inclusion of spouses or family networks in specific modules, recognizing that a supportive domestic ecosystem is a critical determinant of female business longevity. Second, the government could establish a community for married women entrepreneurs to offer peer support and provide a platform for learning and information exchange, thereby assisting them in managing stress. In addition, Micro-finance and entrepreneurship programs in the Riau Islands should pivot away from purely financial literacy. Instead, they must offer operational training that includes basic project delegation and time-optimization frameworks tailored for female operators.

Finally, future research should explore stress and coping strategies among married women entrepreneurs across various cultures. It is also important to identify which coping methods are most effective in managing stress within this group.

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