

Empowering Women in Indonesia's Tourism Villages: The Role of MSMEs in Economic Development

Dini Anggraeni Sirad¹ ✉, Ni Made Ary Widiastini², and Ni Luh Putu Agustini Karta³

¹School of Business and Economics, Universitas Prasetya Mulya

²Faculty of Economics, Universitas Pendidikan Ganesha

³Faculty of Business Tourism and Education, Universitas Triatma Mulya

✉Address correspondence: Edu Town Kavling Edu I No. 1, Jalan BSD Raya Barat 1, Serpong, Pagedangan,
Kabupaten Tangerang, Banten 15339, Indonesia
E-mail: dini.sirad@pmbs.ac.id

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ABSTRACT

The rapid increase in women's employment opportunities in Indonesia's tourism sector, particularly in the informal sector, highlights their crucial role in the economic development of tourism villages. This study examines women's participation in the hotel industry and their adaptation and innovation in micro, small, and medium enterprises (MSMEs) across Bali, Banyuwangi, Banten, and Jogja. Using participant observation, in-depth interviews, and documentation studies, the research finds that women play strategic roles as business managers, tourism drivers, and cultural preservers. However, challenges such as limited capital access and market constraints persist, influenced by resource availability, infrastructure, local culture, and market potential. Despite these barriers, women leverage government and private sector training programs to enhance their skills and overcome obstacles. Strengthening women's empowerment in tourism villages is essential for sustaining local economic growth and improving community welfare.

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INTRODUCTION

Women in Indonesia, especially in tourism villages, have played an important role in local economic development. They are involved not only in traditional activities such as agriculture and handicrafts but also in the development of sustainable rural tourism. Women in Indonesian tourism villages, as seen in Bali and Yogyakarta, have proven themselves to be key drivers in the local tourism industry (Herawati et al., 2014; Wardhani & Susilowati, 2021; Sufiyanto et al., 2022; Widiastini et al., 2023). They maintain not only cultural heritage through traditional arts and crafts but also take the initiative in managing homestays, restaurants, and other tourism businesses. Gender equality theory explains the importance of providing equal rights and opportunities for women and men in all sectors of life, including in the economic development of tourism villages, therefore gender factors in designing and implementing tourism village development programs are important (Kabhir, 2016); Arat, 2015; Muller et al., 2016)

In the context of developing micro, small, and medium enterprises (MSMEs), women have demonstrated extraordinary abilities in innovation and adaptation to market trends. They were able to identify market niches and create unique products, which not only strengthened local cultural identity but also increased the village's tourist attraction. Women quickly adapted to new conditions, shifting business from offline to online, and using social media to market products and services (Carr, 2019; Khalil et al., 2020).

The role of education and training cannot be ignored in empowering women in tourism villages. Targeted training programs have provided them with the skills necessary to manage and develop tourism businesses (Widiastini et al., 2019; Arsa et al., 2021). Despite the increasing involvement of women in rural tourism, there remains a lack of research

addressing the structural barriers they experience. Issues such as limitations in access to education, training, financing, and support networks for women managing MSMEs in tourism villages require deeper analysis. A better understanding of these barriers will help in designing effective intervention strategies to support women in facing challenges and maximizing their potential in the tourism sector. So, how do culture and social norms influence women's roles in developing rural tourism through MSMEs in Indonesia? Thus, research exploring how culture, gender, and entrepreneurship interact in the context of rural tourism is essential to fully uncover the dynamics that influence women's involvement in this sector, especially in the context of MSME management. This study aims to dig deeper into how women in tourism villages can play an active role in supporting the development of rural tourism in Indonesia, as well as the barriers faced by women in accessing economic resources.

METHODS

The research method used in the study is a qualitative case study to deepen understanding of the challenges, strategy analysis, and contributions of women in the development and promotion of village tourism. The respondents of this research are female village tourism entrepreneurs, namely the owners or managers of tourism businesses in the village, local governments related to village tourism, as well as women's business associations. The research instrument used was an in-depth interview, in the form of open questions to obtain respondents' perceptions, experiences, and strategies in developing village tourism. Direct observations were also carried out at tourism locations to see interactions, activities, and implementation of strategies by women.

This research conducts studies in 4 regions in Indonesia, namely Bali, Banyuwangi, Banten, and Jogja. This selection is based on the production of various souvenirs managed by local communities in tourism villages, especially women, which shows the role of women in the economy of tourism villages that they want to reveal. This may include their economic contributions, decision-making, or socio-cultural impact on the community. The data collection techniques used were participant observation, in-depth interviews, and documentation studies. Data analysis using qualitative data analysis methods such as the Miles and Huberman model to analyze the data that has been collected, which includes data coding, searching for themes, and composing narratives to interpret the meaning of the data obtained narratively.

RESULTS AND DISCUSSION

Identifying Women's Significant Contribution in the Development of Tourism Village and Village Economy

Women's involvement in various sectors, especially through Micro, Small and Medium Enterprises (MSMEs), contributes to family income and strengthens the local economy (Trivedi N.P. Dr. & Gaur ASHok, 2015; Widiastini et al., 2023). Based on the interview, it can be seen that the role of women as local business actors is able to empower themselves to earn a certain amount of income. Women in various tourism villages such as Bali, Yogyakarta, and Banyuwangi play a central role in developing tourism-oriented MSMEs. They are involved in various types of businesses such as handicrafts, homestays, restaurants, and selling local products. In practice, women innovate their products. Innovations made by women in creating unique products rooted in local cultural characteristics, such as batik and woven bamboo, not only increase tourist attraction but also strengthen the village's cultural identity (Pramono et al., 2021; Awal et al., 2024).

The research found that women in several tourism villages in the Banyuwangi area such as Santen Island, Temenggungan, and Ketapang were involved in managing local businesses. The local business ranges from craft products to tourism services such as homestays and local culinary delights. They play a role in creating local products that strengthen the village's tourist attractions, such as handicrafts, typical food, and traditional clothing. This helps create a more authentic and attractive tourism experience for tourists, especially foreign tourists who visit these villages in large numbers. Meanwhile, tourist villages such as Osing Kemiren and Kampung Batara Papring have cultural and eco-tourism attractions, where women play an important role in preserving local culture and managing cultural events for tourists. Women in these villages are involved in activities such as performing traditional dances, making culture-based crafts, and holding traditional ceremonies to promote local culture to domestic and international tourists. Their contribution not only maintains local culture but also supports the village economy by attracting tourists. Women who

make batik in the Yogyakarta, and Serang City areas found that the business they were involved in not only had an economic impact on their family's lives but also on the area where they lived and even had a national cultural impact.

“Batik Banten Mukarnas was founded by the late Mr. Uke Kurniawan, who is my own father. Since his passing in 2020, my mother Nani Suryani and I have continued the Batik Banten Mukarnas business. Batik Mukarnas Banten is the first Batik pioneer in Banten Province which was established in 2003. My main role in developing Batik Mukarnas Banten is to preserve Batik as an Indonesian cultural heritage. As the second generation in this business, I provide product and marketing innovations in introducing Batik Mukarnas Banten to the Indonesian people, especially the people of Banten Province itself” (Nadia, 26 years old, personal interview 31 July 2024).

Women in several tourism villages in Bali and Yogyakarta have shown leadership in managing homestays, guiding and providing local culinary delights. They are also involved in cultural preservation through traditional performing arts, which adds value to the tourism economy while preserving cultural heritage.

This research confirms the importance of women's involvement in decision-making related to tourism management, which often provides innovative solutions to local economic problems (Lordkipanidze et al., 2005). It can be explained that there are many opportunities for the development of women's entrepreneurship, through mastering the necessary skills and competencies, they can make a significant contribution to new and existing economic activities. Encouraging innovation is critical to achieving and sustaining success. This can be achieved by providing support to prospective entrepreneurs who have innovative ideas, as well as through providing incentives and rewards. Therefore, developing networks and access to resources, such as training and business capital, are also important factors in strengthening women's entrepreneurship.

We also sought to find out the wages received by MSME actors. Provincial Minimum Wages (PMW) vary by region, for example in large provinces like Jakarta, the PMW is around IDR 4.9 million (2023), while in regions like Yogyakarta, the PMW is close to IDR 2.1 million. Based on interviews, it was found that the income of small-scale MSMEs (Rp. 800,000 to Rp. 3 million) was around or slightly below the national average wage and perhaps lower than the minimum wage in large provinces. Meanwhile, more successful businesses (Rp. 10 million to Rp. 50 million), which is above both the national average wage and provincial UMP, show a very successful entrepreneurial impact. In many cases, women who run rural tourism businesses have the potential to exceed the average income -national average when they succeed in developing their businesses, making the tourism sector an important opportunity for women's economic empowerment in rural areas (Dwiastuti, 2023; Seal et al., 2024). Thus, women's income from rural tourism and MSMEs varies significantly, from below the national average to well above it, depending on the scale and success of the business. Providing equal access for women to engage in economic activities allows them to maximize their potential, both in creating new jobs and improving the economic welfare of the community. In addition, economic resilience theory emphasizes the importance of women's adaptation to market changes and crisis conditions such as pandemics (UN Women, 2020; Bagheri et al., 2024). Arsa et al., (2021) show that women in Denpasar have successfully adapted to pandemic conditions by using digital marketing and shifting their business models online. Women's resilience and ability to innovate are key factors in maintaining the economic sustainability of tourism villages.

Barriers and Opportunities Faced by Women in Tourism Villages

Women in tourism villages often face obstacles related to limited knowledge, management skills, and product marketing, (Yuni et al., 2023). However, opportunities open up when there is assistance from academics and partnerships with institutions such as BUMDES and ICA (Indonesia Chef Association), which provide training in entrepreneurship, English, packaging, and marketing, their programs help to improve women's skills in producing and selling local products, which ultimately contribute to the economy of the tourism village. Women in border areas often face socio-economic barriers and limited access to resources, including in tourism development with low women's participation which is still low due to gender mainstreaming policies (Arieta et al., 2022). However, great potential is revealed if women can be involved in business development such as in the culinary business where Ni Made Still (owner of Made's Warung) and Ni Wayan Rarud alias Men Tèmpèh (founder of Betutu Chicken Gilimanuk), succeeded in developing local businesses to become internationally famous and open up job opportunities for many people (Darma Putra, 2014).

In research conducted in four regions, namely Bali, Banyuwangi, Yogyakarta, and Banten, each woman, both individually and in groups, experienced challenges in running their business. The following are the findings obtained through interviews with local women business actors in tourist areas, which can be presented in Table 1.

Region	Challenges	Opportunities
Banyuwangi	Limited skills and access to technological assets, market access, and lack of governmental support	Tourism business potentials, digital marketing opportunities, and the increasing tourism industry.
Banten	Cultural and social barriers, limited skills, and market access	Increased interest in local crafts and products, expansion of tourism, and local government support
Yogyakarta	Limited digital literacy, lack of support for women entrepreneurs, market competition	Tourism growth, support for women-led businesses, digital marketing potential
Bali	Cultural expectations, limited skills in tourism development, market competition	High tourism demand, support from government programs, opportunities for expansion of local crafts

Table 1. Challenges and Opportunities Faced by Women in the Tourism Village Sector
 Researcher's elaboration (2024) [source]

In the tourism village of Santen Island, Banyuwangi, women found challenges related to limited business capital and marketing, so they tried to overcome the challenges by collaborating with local groups. Marketing problems are also faced by MSMEs in the Osing Kemiren Tourism Village, and Kampung Batara Papring Tourism Village, so they have to carry out community collaboration and promotions. Knowing this problem, business management and digital marketing training are certainly very necessary. Meanwhile, Bali as a tourist destination also shows problems in the marketing aspect and is quite constrained by the availability of raw materials and labour. Women business managers in this region need to find solutions through community collaboration or external suppliers to meet raw material needs and improve the training of local workers. A similar problem is experienced by women entrepreneurs in the Serang City area, Banten. Based on interviews, it was found that the main obstacle was the availability of raw materials, especially for craft businesses such as batik, as well as the lack of skilled workers to support production and business development.

As an area known as a batik producer, which in 2014 was given the title of World Batik City by the World Crafts Council (WCC), Yogyakarta is part of the cultural heritage originating from Indonesia (S. H., 2014; Nurfichayanti, 2015; Oentoro et al., 2019). In its development, the lack of promotion and marketing has become the biggest obstacle for women in Jogja in maximizing tourism potential. One solution implemented is to focus on digital marketing by introducing tourism products and destinations via social media, although there is still a need for capacity building in terms of broader and professional marketing.

Research in the Tulungagung coastal tourist area shows that women in MSMEs experience limitations in managerial and marketing skills, which hinder the development of their businesses, even though they play an important role in supporting the local economy (Habib & Sutopo, 2024). Therefore, ongoing training and technical support are needed to help women in MSMEs overcome these obstacles and develop their businesses in the tourism sector. Although several training programs have been provided by the government and NGOs, data from interviews shows that many women in tourism villages still need further training in business management, digital marketing, and foreign language skills. On the other hand, women in tourism villages also often face obstacles originating from social and cultural norms (Widawati et.al: 2024; Marizka et al., 2024), which limits their role in managing tourism villages, especially the domestic role of women. However, Baniyasi & Naghavi, (2022) found a different view, namely that women's involvement in tourism is more about women's entrepreneurial abilities. In many rural communities in Indonesia, women's traditional role is prioritized for domestic responsibilities, which leaves them with limited time to run or develop a business (Qanti et al., 2022; Dwiastuti, 2023). In addition, decision-making in villages is often dominated by men, so women often have limited involvement in decision-making processes that affect their businesses. Sometimes, this is also complicated by

inadequate infrastructure, such as roads, internet access and tourism facilities, which also become significant obstacles. In some cases, tourism villages with great potential cannot develop because of minimal transportation access and tourism support facilities. This narrows women's opportunities to promote their products and services to tourists.

This research showed, that there are great opportunities for women to take advantage of the trend of community-based tourism and cultural preservation which is increasingly popular among domestic and international tourists. The COVID-19 pandemic is accelerating the adoption of digital platforms for promotion and sales, and women in this sector thus can continue to capitalize on tourists' interest in authentic experience (Interview Rusmiati, 43 years old). To optimize this, access to digital training and social media is needed to help women in tourism villages develop effective marketing strategies to attract tourists from a wider market, including foreign tourists.

Various training and financial support programs have been launched by the government to provide opportunities for women to gain new skills and the capital they need to develop businesses (Manaf et al., 2018; Aboe et al, 2023; Dwiastuti, 2023). Apart from that, women also have the potential to become leaders in developing village tourism. As also stated by respondents, by occupying leadership positions in tourism business management and active involvement in tourism awareness communities, they can encourage more inclusive and sustainable business models (Hashifah, personal interview, 15 July 2024). The success of women in managing businesses such as Batik Banten Mukarnas and bamboo crafts shows that with the right access, women can become the main drivers of the local economy.

Barriers faced by women in the rural tourism sector are largely related to limited access to economic resources, lack of training, and cultural and social barriers. However, big opportunities still exist, especially in the fields of community-based tourism, digitalization, and government policy support. There are several examples of policies that have been successfully implemented to support women in the rural tourism sector in Indonesia, such as the People's Business Credit Program (KUR). The Indonesian government through the KUR program (Berliansyah & Khoirunnurofik, 2023; Adha, 2023) provides access to financing to micro, small and medium enterprises (MSMEs), including those managed by women in the rural tourism sector. Many female entrepreneurs in tourism villages have succeeded in utilizing KUR to expand their businesses (Abebe & Kegne, 2023; Tambunan, 2022; Adha, 2023).

The tourism village development program by the Ministry of Tourism and Creative Economy also focuses on empowering local communities, including women, in developing community-based tourism (Marimuthu et al., 2021; Aboe et al, 2023; Hendrarti et al., 2024). This program includes training support, technical assistance, and marketing for tourism villages. In several areas such as Bali and Yogyakarta, this program has succeeded in increasing women's participation in local tourism management. Homestay management training, skills workshops and digital marketing organized by the government have succeeded in improving women's skills in providing services to tourists. In addition, local governments in several provinces such as Bali and Banyuwangi are running special training programs targeting women business actors in tourism villages such as skills training in digital marketing, business management, and local product packaging. In Banyuwangi, this program helps women manage their businesses more professionally, increases the attractiveness of tourism villages through product innovation, and improves the quality of tourism services. Digital marketing training allows them to reach more tourists through online platforms such as social media and tourism sites.

In many tourism villages, including in areas such as Yogyakarta and Bali, women use funding facilities to build jointly managed business groups, such as homestays and craft businesses. In addition, several villages utilize Village Funds to provide training for the community, including women, in managing tourism sustainably. The Indonesian government also supports the development of ecotourism as part of a sustainable tourism strategy. This program supports nature conservation and involves women in managing ecotourism, both as tour guides, homestay managers, and producers of environmentally friendly handicraft products. In several ecotourism villages such as Nglangeran Village, and Yogyakarta, women play a major role in managing various ecotourism facilities, including homestays and local products based on natural resources. This ecotourism program allows women to improve their economic well-being in a way that preserves the environment. Thus, various government policies, such as KUR, skills training, and tourism village development programs, have succeeded in empowering women in the rural tourism sector.

Strategy Applied by Women in Developing and Promoting Tourism Village

Analysis of strategies applied by women in developing and promoting village tourism using qualitative data analysis methods based on the Miles and Huberman model (2002). At the data collection stage, surveys and interviews were conducted with respondents to find out important information about the role of women, the types of businesses managed, initiatives, challenges faced, and their achievements in developing village tourism. Next, data reduction was carried out, namely, data obtained from various respondents was processed by filtering relevant information related to women's strategies in developing village tourism. The focus of the data is (1) Types of businesses run by women, (2) Their role in the tourism sector, (3) Challenges faced and how to overcome them, and (4) Achievements achieved in the tourism sector.

The following is data coding, which is to mark important themes that emerge from the data, namely:

Data Focus	Data Coding	Theme
Challenges	TREAT	<ol style="list-style-type: none"> 1. Limited access to capital 2. Lack of government support 3. Difficult product marketing 4. Lack of digital skills
Strategy / Initiative	STRAT	<ol style="list-style-type: none"> 1. Skills training from the government 2. Formation of MSME groups 3. Use of social media for promotion 4. Collaboration with local governments
Achievement	ACVIE	<ol style="list-style-type: none"> 1. Awards from the government 2. Increase in tourist visits 3. Increased income from MSMEs 4. Visit of high-ranking officials (Minister of Tourism, Mr. Sandiaga Uno) (NusaBali. (2022, September 10)

Table 2. Coding data analysis results, 2024 [source]

In Table 2 you can see the identification of themes for coding. Important themes that emerge from women's strategies in developing tourism can be identified as follows,

1. Women's Economic Empowerment (TREAT, STRAT), namely many women who run MSMEs in the tourism sector play an active role in developing the village economy. Even though they face challenges in the form of limited capital and skills, they can overcome them through training provided by the government and the formation of MSME forums. Women play a vital role in producing local products that are a tourist attraction.
2. Digitalization and Online Promotion (STRAT), namely the use of social media as a promotional tool has proven to be an effective strategy in increasing the number of tourists. Through digital training provided by the government or private institutions, women in tourism villages are starting to understand how to promote their products to a wider market.
3. Collaboration and Innovation (TREAT, STRAT, ACVIE), namely marketing challenges are overcome through collaboration with local governments and related institutions. In addition, several women have succeeded in implementing innovations in managing their businesses, such as introducing new tourism products or improving the quality of services at villas or homestays.
4. Economic Achievement (ACVIE), namely that several businesses run by women have succeeded in improving the welfare of local communities. Tourist visits have increased, income from sales of MSME products has increased significantly, and some have even received direct recognition from high-ranking state officials.

Based on the analysis of this strategy, it was found that women in tourism villages have a central role in driving the local economy. Even though they face various challenges such as limited access to capital and difficult product marketing, they can overcome them with various initiatives. One strategy that has been successfully implemented is economic empowerment through skills training organized by the government and private institutions. The establishment of the MSME forum also provides a forum for women to share knowledge and experiences in developing their

businesses. Digitalization is also one of the main keys to promoting village tourism. The use of social media as a promotional tool allows local products to be introduced to a wider range of tourists, both domestic and international. The challenges in manual marketing are starting to decrease with access to digital platforms. Likewise, collaboration with the government, both through training and regulatory support, helps women in tourism villages to continue to innovate in the form of product development and new services in tourist attractions that can increase the competitiveness of tourism villages at the national level.

The strategies implemented by women in developing tourism villages have impacts on their welfare as well as the villages' economic improvement. Visits by high-ranking state officials, increased income, and awards from the government are proof that women in tourism villages have great potential to support sustainable tourism development. In practice, the local-level collaboration strategy implemented by women in developing and promoting village tourism is an important aspect in strengthening the competitiveness of tourism villages. The local-level collaboration strategies found through data analysis can be carried out by (1) Partnerships with local governments, 2) Formation of MSME groups or women's cooperatives, (3) Partnerships with local business actors, and (4) Organizing local events.

Women in MSMEs in tourism villages often collaborate with local governments to take advantage of training programs, grants, or promotional facilities. For example, local governments provide skills training for women to improve the quality of their products, especially in the handicraft, culinary, or batik sectors (linkumkm, 2023; Dewantara et al., 2022). Apart from that, the regional government also provides access to capital through the People's Business Credit (KUR) program which can be used by women to expand their businesses. The Regional Tourism Office provides digital skills and online marketing training to support the promotion of local products through exhibitions facilitated by the local government.

Women's collaboration in the form of forming MSMEs groups or cooperatives is one of the main strategies to strengthen women's economic role (Sabrina et al., 2023; Elshifa et al., 2023). The existence of the Indonesian Women's Entrepreneurial Association (Perwira), the Micro, Small, and Medium Enterprises Communication Forum (Forkom UMKM), and the Family-Friendly Women's Cooperative, can play a role in helping women in Indonesia develop their businesses and become independent. This cooperative or MSME group provides a forum for women to jointly promote their products, exchange information, and share experiences. In addition, by joining cooperatives or MSME groups, it is easier for women to get support from outside parties, such as access to training programs and assistance from NGOs or the government. Collaboration between women in MSMEs and other business actors in the village, such as homestay managers or tourism operators, is an effective way to increase the tourist attraction of villages. Women can work together with local tourism managers to provide their local products (Asmarita & Marnelly, 2024; Widiastini et al., 2023), such as typical food or handicrafts, so that tourists can enjoy a complete experience in a tourism village.

CONCLUSION

Women play a vital role in the economic development of tourism villages in Indonesia, particularly in Bali, Banyuwangi, Yogyakarta, and Banten. Their active participation in the tourism sector, especially in MSMEs, strengthens local economies and enhances the resilience of village communities. Despite challenges such as limited capital access and marketing difficulties, women demonstrate adaptability and innovation through skills training and MSME forums. Government and private sector support in the form of training and mentoring has been instrumental in building women's capacity to manage and expand their businesses.

This study highlights the critical contributions of women to tourism village economies and underscores the need for policies that enhance their access to capital, training, and marketing opportunities. Strengthening women's roles in this sector not only boosts household income but also fosters the sustainable development of tourism villages. To further support women's economic empowerment, it is recommended that government and relevant institutions expand financial access, improve training programs, and facilitate digital marketing initiatives to broaden market reach.

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