



Faculty of Technology Management and Technopreneurship

**MOTIVATIONAL FACTORS INFLUENCING DECISION TO
BECOME MUMPRENEURS AT PUSAT LAYANAN USAHA
TERPADU NUSA TENGGARA BARAT PROVINCE (PLUT NTB)**

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UNIVERSITI TEKNIKAL MALAYSIA MELAKA

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Master of Science in Entrepreneurship

2022

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MUMPRENEURS AT PUSAT LAYANAN USAHA TERPADU NUSA TENGGARA
BARAT PROVINCE (PLUT NTB)**

LOGI MULAWARMAN

**A thesis submitted
in fulfillment of the requirements for the degree of Master of Science
in Entrepreneurship**



Faculty of Technology Management and Technopreneurship

UNIVERSITI TEKNIKAL MALAYSIA MELAKA

2022

DECLARATION

I declare that this thesis entitled “Motivational Factors Influencing Decision To Become Mumpreneurs at Pusat Layanan Usaha Terpadu Nusa Tenggara Barat Province (PLUT NTB)” is the result of my own research except as cited in the references. The thesis has not been accepted for any degree and is not concurrently submitted in candidature of any other degree.

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APPROVAL

I hereby declare that I have read this thesis and in my opinion, this thesis is sufficient in terms of scope and quality for the award of the degree of Master of Science in Entrepreneurship.

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DEDICATION

To my beloved mother and father



ABSTRACT

The discussion regarding the motivational factors in the mumpreneurs concept still lacks official attention among researchers. This study aims to explain motivational factors influencing mothers' decision to become mumpreneurs in Pusat Layanan Usaha Terpadu Nusa Tenggara Barat (PLUT NTB). This qualitative study used motivational factors theory in the form of push and pull to support the research process and understand the motivational factor among mothers in becoming mumpreneurs. In a mother's personal life, the presence of family and children is also an interesting issue to provide an in-depth explanation of motivational factors. So, the in-depth interview techniques were applied to ten Indonesian mumpreneurs in Nusa Tenggara Barat (NTB) Province. The findings in this study are explained as follows: first, the push factors of inadequate family income caused the mother's desire to help her family income so that the family was spared from an economic problem and subsequently, lack of job opportunities due to the low educational level and wanting to have a suitable job. Second, in the pull factors, mumpreneur defined independently in various points of view, including wanting to have own income, to manage own business, to manage own finances, and to increase income. Afterward, doing business at home and balancing the two roles of entrepreneur and mother was the cause of flexibility factors. Third, the mother's decision to become a mumpreneur had a strong relationship with family and children, and this finding provided a new understanding of the family and children effect on mumpreneur motivation. This study found that in becoming a mumpreneur, a mother's motivation tended to increase in urgent financial conditions while having a toddler at home. This was caused by the existence of daily necessities and this can also be interpreted as an effort to survive. Fourth, in the government initiative, PLUT NTB was considered a place for learning that was not optimal yet in motivating mothers to open new businesses. The theoretical contribution provided by this research is in the form of understanding how motherhood plays a crucial role in influencing mothers to become mumpreneurs. This motherhood role raises the concern of mothers for the condition of their families and children so that they dare to enter the world of entrepreneurship. Theoretical contributions are also obtained from the role of PLUT NTB as one of the state institutions in Indonesia that participates in maximizing the existence of mumpreneurs in NTB province.

**FAKTOR-FAKTOR MOTIVASI YANG MEMPENGARUHI KEPUTUSAN UNTUK
MENJADI USAHAWAN SURTI DI WILAYAH PUSAT LAYANAN USAHA TERPADU
NUSA TENGGARA BARAT (PLUT NTB)**

ABSTRAK

Perbincangan mengenai faktor motivasi dalam konsep mumpreneur masih kurang mendapat perhatian rasmi di kalangan penyelidik. Kajian ini bertujuan untuk menjelaskan faktor motivasi yang mempengaruhi keputusan ibu untuk menjadi mumpreneurs di Pusat Layanan Usaha Terpadu Nusa Tenggara Barat (PLUT NTB). Kajian kualitatif ini menggunakan teori faktor motivasi dalam bentuk tolak dan tarik untuk menyokong proses penyelidikan dan memahami faktor motivasi di kalangan ibu untuk menjadi mumpreneurs. Dalam kehidupan peribadi seorang ibu, kehadiran keluarga dan anak-anak juga menjadi masalah menarik untuk memberikan penjelasan mendalam mengenai faktor motivasi. Jadi, teknik wawancara mendalam diterapkan pada sepuluh ibu di Provinsi Nusa Tenggara Barat (NTB) Indonesia. Penemuan dalam kajian ini dijelaskan sebagai berikut: pertama, faktor tolak mengenai pendapatan keluarga yang tidak mencukupi menyebabkan keinginan ibu untuk membantu pendapatan keluarganya supaya keluarga terhindar daripada masalah ekonomi. Seterusnya, peluang pekerjaan yang terhad disebabkan adanya tahap pendidikan yang rendah dan ingin mempunyai pekerjaan yang sesuai dengan peranan ibu. Kedua, berdasarkan faktor tarik, mumpreneur didefinisikan bebas atau merdeka dalam pelbagai sudut pandang, termasuk: ingin memiliki pendapatan sendiri, menguruskan perniagaan sendiri, menguruskan kewangan sendiri, dan meningkatkan pendapatan. Selepas itu, berniaga di rumah dan menyeimbangkan dua peranan usahawan dan ibu adalah penyebab faktor fleksibiliti. Ketiga, keputusan ibu untuk menjadi mumpreneurs mempunyai hubungan yang kuat dengan keluarga dan anak-anak, dan penemuan ini memberikan pemahaman baru mengenai keluarga dan anak-anak yang mempengaruhi motivasi ibu. Kajian ini mendapati bahawa ketika menjadi mumpreneur, motivasi ibu cenderung meningkat ketika berada dalam keadaan kewangan yang mendesak dan ketika kehadiran kanak-kanak kecil di rumah. Ini disebabkan oleh adanya keperluan harian dan ini juga dapat ditafsirkan sebagai usaha untuk terus hidup. Keempat, dalam inisiatif pemerintah, PLUT NTB dianggap sebagai tempat belajar yang belum optimum dalam memotivasi ibu untuk membuka perniagaan baru. Sumbangan teori yang diberikan oleh penyelidikan ini adalah dalam bentuk pemahaman tentang bagaimana keibuan memainkan peranan penting dalam mempengaruhi ibu untuk menjadi mumpreneur. Peranan keibuan ini menimbulkan keprihatinan ibu terhadap keadaan keluarga dan anak-anak sehingga berani mengambil bahagian dalam dunia keusahawanan. Sumbangan teori juga diperoleh daripada peranan PLUT NTB sebagai salah satu institusi negara di Indonesia yang turut serta memaksimumkan kewujudan mumpreneur di wilayah NTB.

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Basically, this thesis has flaws and is far from perfect. Therefore, criticism and suggestions are needed for writing improvement.

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CHAPTER 1

INTRODUCTION

1.1 Overview

The women's entrepreneurship phenomenon has sparked the interest of academic researchers around the world and this has been raised as a topic of scientific research since the 1980s (Aladejebi, 2020). Many studies discussing this issue have emerged by analyzing problems related to women entrepreneurs. Several studies were conducted with a focus on studying gender differences in entrepreneurship with conclusion that women entrepreneurs differ from men in terms of characteristics, background, motivation, entrepreneurial skills and problems faced (Chhabra et al., 2020). The rapid increase in the number of women-owned enterprises in various countries has attracted the interest of several researchers. With this growing phenomenon, the main focus of research is the motivational factor in a group of women entrepreneurs.

New business are more likely to be started by men than women, although in a few countries the reverse is true. According to Bosma et al. (2021), Global Entrepreneurship Monitor (GEM) in 2020/2021, reports that early stage entrepreneurship activities for men and women in Indonesia are dominated by the desire to earn a living (71%) and this desire appears more among women. Thus, the author argues that female entrepreneurs can be a subject of independent research field.

Speaking about mothers who become entrepreneurs, this study uses a term of 'mumpreneur' that stands for woman entrepreneur. The term of 'mumpreneur' is presented

to the academic literature as a manner to overcome the conflict of role experienced by mothers who are working (Surangi and Ranwala, 2018; Mulawarman et al., 2020). They simultaneously bring main responsibility for family while pursuing a career path and self-development. The mumpreneur concept still lacks official figures for growth rates and numbers (Lee and Lee, 2018). However, there are quite a number of women who enter the labor market and these women workers are those who will become 'mumpreneurs' in the future. Mumpreneur becomes an identity that leads to motivation and in turn triggers action in the context of motherhood (Lee and Lee, 2018; Archer, 2019).

Push and pull is two different factors influencing the decision of young mothers to start their own business (Elsebaie, 2019). In other words, the push and pull factors can be explained as representative of the motivational factors among mothers to become entrepreneurs (Zgheib, 2018; Lee and Lee, 2018). The author here referred to push and pull factors defined by Shastri et al. (2019) since it has become increasingly dominant classification in the entrepreneurship literature, also perceived as pushed by the force and pulled by the opportunity. Additionally, the author also argues that push and pull factors are a general method of explaining the different motivations for women in starting a business.

This chapter presents the overview of chapter one. Chapter two discusses the background of study, problem statement, research question, and objective of study. Besides, this chapter also explains the previous research and scope of research. Finally, a summary of this chapter is presented to synthesize the major point of the chapter.

1.2 Research background

Women entrepreneurs have real contributions to a country such as for country economic development and social welfare (Rosca et al., 2020). Employment, innovation,

and new market will be created when many of new business are launched and this leads to economy growth and enhance quality of life in all level of society. In general, women's involvement in entrepreneurial activities is increasing. However, in creating and starting new businesses, women are still half likely as men (Jafari-Sadeghi, 2020). Several studies concluded that women entrepreneurs differ from men in terms of characteristics, background, motivation, entrepreneurial skills and problems faced (Chhabra et al., 2020). One of things that influences the decision to start new business is motivation.

Motivation are links connecting entrepreneurs and the driving force that make them want to conquer something that has never been explored (Fosic, 2017), such as self-realization and self-esteem which when fulfilled will become a satisfaction. Motivational factors are a combination of internal and external factors that encourage the aspirations and dynamism of a person to continue to be interested in an object through the entrepreneurial path (Cavada et al., 2017; Buck, 2019). In the end, motivational factors have different effect on entrepreneurial activities, specifically for men and women (Jafari-Sadeghi, 2020).

Motivation in the world of entrepreneurship depends on many factors, and it can change over time (Solesvik et al., 2018). Therefore, there is a need to identify the main motivational factors for entrepreneurship since these factors can trigger entrepreneurs, especially women, to start a business (Fosic, 2017). A woman's entrepreneurial activities include women motivational factors that will always extend to other aspects of their personal lives (Stanley, 2019). Women's motivation in starting entrepreneurial activities is considered a multidimensional phenomenon and usually determined by the interaction of the motives of push and pull (Stosic, 2016). The push and pull factors as two different factors in influencing the decision of young mothers to start their own business (Elsebaie, 2019) where both of which have very different way in influencing a mother's decision to

become an entrepreneur. Thus, the push and pull factors can be interpreted as representative of entrepreneur's motivational factors.

Push factors force individuals to choose entrepreneurship (Isaga, 2018; Shastri et al., 2019). Shastri et al. (2019) elaborated push factors consist of the need for higher income or dissatisfaction with current working conditions. Correspondingly, Ojiaku (2018) said that push factors are negative factors including dissatisfaction, unemployment, and social recognition. In other side, pull factors could grab people to start business activities (Isaga, 2018). A pull factor is the element that drives people to become entrepreneurs or simply by seeing opportunities, such as gaps in the market (Shastri et al., 2019). They see the prospect of building a business so they feel drawn to enter the world of entrepreneurs (Ojiaku, 2018). Seeing the opportunities, they try to improve their abilities, independence, self-fulfillment, financial, social status, and work-family balance and power. This opportunity is predicted to be able to aid women to create better conditions when opening a business (Erogul, 2017). Therefore, this factor has interpreted as a positive factor and is based on a strong desire (Ramadani, 2015; Ojiaku, 2018).

Decision making is made in an unpredictable business environment where entrepreneurs work in a dynamic sector so that decision making becomes a complex process (Dewinnar, 2019). Decision theory includes ethical responsibility in which a consequence of several decisions that have been evaluated are based on existential factors. Therefore, decision making is an individual choice based on the ethical characteristics of the society in which he/she belongs (Emelyanov, 2018).

The decision of becoming mumpreneur can also be influenced by the presence of a family, especially the presence of children who can increase their enthusiasm (Khalid et al., 2020). Mumpreneurs tend to derive more challenges that are deemed more difficult

than they think. They have difficulty allocating equal time to both roles in terms of balancing their personal and professional lives (Khan, 2018). If mumpreneurs focus on their business, their presence to their children will be less than as “stay at home” mothers (Surangi, 2018). Mumpreneur is driven by their desire to strike a balance between work commitments and their family responsibilities and it can become their motivation to become a professional mumpreneur (Khan, 2018). They are motivated to want to create a difference and contribute to the society and that motivation will influence their decision-making. However, the concept of mumpreneur is less of officially explored in terms of growth rate and number (Lee and Lee, 2018)

The motivational factor of a mother in becoming a mumpreneur cannot be separated from the dynamics of the role in a family. In general, a family consists of a husband and a wife or a man and a woman, which surely have different roles, especially regarding gender. According to Anggadwita et al. (2017), gender is a difference between men and women that is not innate. In addition to differences in roles, there are differences in responsibilities, functions and places of activity between men and women. For example, in a family that has a family business, where men tend to have roles as operational executives and decision-making, while women are more suitable for the field of management, especially finance. Based on this example, there are limitations that women have in running a business. Gender differences can be caused by the existing culture and this propagates to the different roles between family members. This understanding brings the position of women or wives to be one level below of men in terms of carrying out the family life continuity.

Furthermore, gender differences in a family can be observed in cultural influences. Middle Eastern culture, especially from an Islamic point of view, has spread in Indonesia.

Middle Eastern culture has the view that wives or women are not required to be the main source of family income and women are encouraged to stay at home. The main source of family income is the husband or man who should also work to provide for his wife and family (Musthofa, 2020). Gender differences are actually not a major problem for women who want to start a business because women still have the same opportunities as men (Yasin et al., 2020).

Most women entrepreneurs, including mumpreneurs in Indonesia, are engaged in Small medium enterprises (SMEs), such as trade and services, consisting of managing/owning small shops, food stalls, beauty salons, boutiques/fashions, and catering (Hendratmi, 2018). Currently, related to entrepreneurship, Indonesian government provides good opportunities to its people by establishing business service institutions such as PLUT (Pusat Layanan Usaha Terpadu) or the Integrated Business Service Center. PLUT is an integrated business service center and has been a companion for people who intend or have entered into the world of entrepreneurs. According to Yusmiati (2018), PLUT (Pusat Layanan Usaha Terpadu) is an institution that provides comprehensive and integrated non-financial services for cooperatives and micro, small, and medium businesses (MSMEs). This institution seeks to improve management capabilities, production performance, marketing performance, and to provide access to finance and human resource development through the provision of training and services to improve Indonesian entrepreneurship. This institution is available in every province in Indonesia. For example, in the province of West Nusa Tenggara (NTB), based on data from the Office of Cooperatives and SMEs in 2016, there were more than 644 thousand micro and small and medium enterprises in NTB (Amanda, 2019). PLUT NTB on its official website once stated that one of its missions is

to inspire the entrepreneurs. So, an explanation of PLUT NTB roles is also needed to obtain a deeper understanding.

A lot of literatures have discussed that motivation of female entrepreneurs, including mumpreneurs, is classified in the form of pull and push factors (Shastri et al., 2019; Elsebaie, 2019). Motivation always develops over time; thus, it is important to understand individuals' motivation to establish a business (Shastri et al., 2019). Therefore, this motivates the researcher to identify mothers' motivation in NTB to become a mumpreneur.

1.3 Problem statement

The desire to get the family out of poverty represents an action to meet the inadequate family income (Stanley, 2019). Mothers sometimes could not find suitable jobs or job vacancy (Ramadani, 2015). In the end, becoming entrepreneurs is a solution. Therefore, the inadequate family income and the lack of job opportunities motivate them to become entrepreneurs (push factor). Besides that, mumpreneurs should be able to balance their roles as an entrepreneur and a mother. Thus, becoming a mumpreneur should be built on the basis of flexibility. Mothers will be even more enthusiastic about doing entrepreneurial activities when there are children at home (Khalid et al., 2020). With this condition, mothers can be flexible with their dual roles. The flexibility here is of course without any compelling conditions (pull factors) because the choice to become entrepreneurs is based on the desire to continue the pattern of economic productivity, which in fact mothers have to take over the responsibilities and roles of being the economic provider and protector when men is absence (Surangi and Ranwala, 2018). This study also tried to explain the desire to be independent among women entrepreneurs found in a study by Hisrich and Brush (1983) which is also classified as a pull factor.

Motivation is a process that illustrates the intensity, purpose, and persistence of an individual to attain his/her goals. Research history related to women entrepreneurs was first studied by Hisrich and Brush in 1983 stating that entrepreneurship is a need and a choice imposed by several motivational factors (Stanley, 2019). In this case, as presumed by Stosic (2016), women's motivations to start the entrepreneurial activities are a complex combination of push and pull motivational factors. The push factors are usually related to coercive elements in looking for a job, while the pull factors are related to entrepreneurial opportunities and benefits (Elsebaie, 2019).

Brewer and Gibson (2014) discussed women as part of the necessity of entrepreneurship. Women have a position as a minority who should have equality with others or where equality needs to be empowered. Women often enter the world of entrepreneurship to equalize themselves with men or for other reasons. For example, mothers who may not be able to read and write, but they already have family capital that makes their children's future have a better chance of success even through the microenterprise they live. In other words, women want to get equality in work and another reason is that women or mothers use entrepreneurship as a tool to bring families out of poverty (Shankar, 2015).

Push and pull factors are factors that influence the mother's decision in starting a business or becoming mumpreneur. Kuschel (2019) in his article explained that there are two kinds of mumpreneurs. First are those who have run a business before having children and second are those who run a business after having children. Ekinsmyth (2013) suggested that the decision to be an entrepreneur can be conceptualized as an effort to control one dimension, namely the work of coordinating this space-time arrangement. Controlling the space and time dimensions is very difficult, but it can be done optimally by

requiring good skill and high motivation. Moreover, the factors that motivate women entrepreneurs are very diverse and influenced by their personal lives (Stanley, 2019).

As a support for Indonesian entrepreneurs, Indonesia builds PLUT (Pusat Layanan Usaha Terpadu) which provides services and training to every Indonesian who wants to open or maximize their business, one of which is taking an advantage this service is mumpreneur (Yusmiati, 2018). Indonesian mothers actually know their position in social or family life. Men or husbands are positioned as the main breadwinner in a family, while women or wife are the second. Sometimes, women's income plays an increasingly significant role in keeping their families out of poverty (Rinaldo, 2018).

Clearly, the push and pull factors are representative of motivational factors and those may influence mother's decision in running own business and it can change over time (Solesvik et al., 2018; Elsebaie, 2019). Therefore, the main issue in this study is to explain the motivational factors that influence the mother's decision in becoming mumpreneur at PLUT, and the motivational factors as push and pull factors. Moreover, the influence of bearing children and family responsibility motivate the mothers to become mumpreneur is also an issue that need to be explained.

1.4 Research questions

The purpose of this study was to explain the motivational factor influencing mothers to become mumpreneur at Pusat Layanan Usaha Terpadu (PLUT) Indonesia. Previously, the background of study explains that push and pull factors are representative of motivation factor of entrepreneur (Elsebaie, 2019; Stosic, 2016). Specifically, the following research questions need to be addressed:

1. What are the push factors influencing mothers' decision to become mumpreneur in the PLUT Indonesia?