

## HUMAN CAPITAL DEVELOPMENT STRATEGIES OF WOMEN ENTREPRENEURS IN MAKASSAR MSMEs

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Received : 29 March 2026

Revised : 28 April 2026

Accepted : 12 May 2026

Published : 30 May 2026

DOI : <https://doi.org/10.59971/jumawa.v3i3.451>

Link Publish : <https://abadiinstitute.org/index.php/JUMAWA/article/view/451>

### Abstract

The rapid proliferation of digital technologies has fundamentally reshaped competitive dynamics for micro, small, and medium enterprises (MSMEs), particularly those led by women in emerging urban markets. This study examines the human capital development (HCD) strategies employed by women entrepreneurs operating MSMEs in Makassar, the principal commercial city of Eastern Indonesia. Using a qualitative phenomenological approach, in-depth interviews were conducted with 15 informants comprising MSME owners and employees, supplemented by direct observation and document analysis. Data were analysed through thematic coding following the Miles, Huberman, and Saldaña framework, with source triangulation and member checking to ensure trustworthiness. Five major themes emerged from the analysis: (1) integration of formal and informal training mechanisms, (2) motivational and inclusive leadership practices, (3) digital adaptation strategies, (4) network and social capital leveraging, and (5) the cultivation of an adaptive learning culture. Findings reveal that women entrepreneurs in Makassar adopt a hybrid, relationally-oriented HCD model that prioritises digital literacy, peer learning, and collaborative networks to navigate digital competition. These strategies reflect a confluence of feminine leadership traits and pragmatic business acumen that extends beyond conventional HRD frameworks. The study contributes empirical evidence from an under-researched geographic and gender context, offering insights for policymakers, MSME development institutions, and scholars of human resource development.

**Keywords:** Women Entrepreneurs, Human Capital Development, MSMEs, Digital Transformation, Makassar.

### INTRODUCTION

The global digital economy has created unprecedented competitive pressures for micro, small, and medium enterprises (MSMEs), compelling business owners to reassess how they recruit, train, and retain human capital. In Indonesia, home to approximately 64.2 million MSMEs that contribute nearly 61% of the national gross domestic product and absorb over 97% of the domestic workforce (Kementerian Koperasi dan UKM, 2023), the stakes are particularly high. Among MSME operators, women represent a disproportionately significant segment. Data from the International Labour Organization (ILO, 2022) indicate that women constitute approximately 53% of MSME owners in Indonesia, yet they continue to face structural disadvantages in accessing capital, technology, and formal managerial training relative to their male counterparts.

Makassar, the capital of South Sulawesi Province and the primary commercial hub of Eastern Indonesia, has experienced rapid digital economic growth, with e-commerce penetration doubling between 2020 and 2023 (Bank Indonesia, 2023). This growth trajectory has intensified market competition among local MSMEs, forcing entrepreneurs to build not only digital infrastructure but also a digitally competent workforce. The challenge is compounded for women entrepreneurs who often simultaneously manage business operations and household responsibilities, limiting their access to structured training opportunities (Calás et al., 2009; Brush et al., 2021). How women MSME owners in Makassar navigate these pressures specifically through human capital development remains an empirically underdeveloped question.

The academic literature on human capital development (HCD) in MSMEs has expanded considerably in recent years, yet a notable research gap persists. First, extant studies disproportionately examine HCD in large corporations or in the context of developed economies (Sung & Choi, 2022; Garavan et al., 2021), with limited attention to MSME-specific dynamics in Southeast Asian emerging markets. Second, when MSME HCD is studied, it is frequently examined from a gender-neutral perspective that obscures the distinct strategies, constraints, and relational practices that characterise women-led businesses (Siddiqui & Alarifi, 2023; Hmieleski & Sheppard, 2019). Third, while the intersection of digitalization and HRD has attracted scholarly interest (Thite, 2022; Bondarouk et al., 2021), empirical investigation of this nexus in the context of women-led MSMEs in Indonesian second-tier cities remains sparse.

This study is therefore positioned at the intersection of three converging urgencies: the need to understand gender-differentiated HCD practice, the imperative of digitally-oriented workforce development in MSMEs, and the scholarly obligation to generate empirically grounded knowledge from underrepresented geographic and socioeconomic contexts. By investigating the lived experiences and strategic choices of women MSME owners in Makassar, this research seeks to generate context-sensitive insights that can inform both theory and practice in human resource development.

The objective of this study is to explore and describe the human capital development strategies adopted by women entrepreneurs in Makassar MSMEs in responding to digital competitive pressures. Specifically, this research asks: (1) What HCD strategies do women MSME owners in Makassar employ to develop their workforce? (2) How do these strategies reflect the intersection of gender, entrepreneurship, and digital transformation? And (3) what theoretical and practical implications do these strategies carry for HRD scholarship and MSME policy?

## **LITERATURE REVIEW**

Human Capital Development (HCD) is recognized as a strategic mechanism for enhancing employee knowledge, skills, and competencies to improve organizational performance and competitiveness. Within MSMEs, HCD is particularly important because workforce capability often serves as the primary source of competitive advantage. Previous studies indicate that MSMEs commonly rely on informal learning approaches such as mentoring, coaching, and experiential learning due to limited resources and organizational structures (Garavan et al., 2021; Sung & Choi, 2022). For women entrepreneurs, human capital development is closely linked to relational leadership practices that emphasize collaboration, employee empowerment, and inclusive decision-making (Brush et al., 2021; Hmieleski & Sheppard, 2019).

The rapid growth of digital technologies has further increased the importance of workforce development in MSMEs. Digital transformation requires employees to acquire competencies in digital literacy, online marketing, e-commerce management, and financial technology applications. According to Thite (2022), effective Human Resource Development (HRD) plays a critical role in supporting organizational adaptation to digital change, while Bondarouk et al. (2021) emphasize that successful digitalization depends on both technological adoption and workforce readiness. In addition, social capital and business networks have become valuable sources of knowledge sharing and skill development, particularly for women entrepreneurs who often leverage collaborative communities to overcome resource constraints (Coleman, 1988; Wijaya & Supriyanto, 2022).

Despite growing scholarly attention to HCD, women entrepreneurship, and digital transformation, limited research has examined the intersection of these themes within women-led MSMEs in emerging

economies. Existing studies predominantly focus on large organizations or developed countries and often overlook the unique experiences of women entrepreneurs operating in local contexts such as Makassar (Siddiqui & Alarifi, 2023). Therefore, investigating how women MSME owners develop human capital to respond to digital competition contributes to a deeper understanding of gender-sensitive HRD practices and digitally driven workforce development in developing regions.

## **METHOD**

### **Research Approach**

This study adopted a qualitative research design grounded in the phenomenological tradition (Creswell & Poth, 2018). A phenomenological approach was selected because the central aim of this research is to understand the lived experiences and subjective meaning-making of women entrepreneurs as they develop human capital in their enterprises. Phenomenology is particularly appropriate when the researcher seeks to understand 'the essence of experience' rather than measure outcomes or test causal relationships (van Manen, 2016). Given the contextual specificity of the research setting and the complexity of the HCD phenomenon under investigation, a qualitative approach offers the depth and interpretive flexibility that quantitative methods cannot provide (Yin, 2018).

### **Research Location**

The research was conducted in Kota Makassar, South Sulawesi, Indonesia. Makassar was selected as the research site for several reasons. It is the largest urban commercial centre in Eastern Indonesia, with a diverse and dynamic MSME ecosystem spanning food and beverage, fashion, handicrafts, and personal services. The city's active Dinas Koperasi dan UKM (Cooperative and MSME Office) and the presence of institutions such as Dekranasda (Regional Crafts Council) provide a relevant institutional context for understanding how formal HCD support intersects with informal business practices. Research took place between January and May 2024 across MSME clusters in sub-districts, including Panakkukang, Tamalate, Rappocini, and Makassar.

### **Informant Criteria and Selection**

Informants were selected using purposive sampling guided by theoretical relevance (Patton, 2015). Inclusion criteria for MSME owner-informants were: (1) female gender, (2) owner or co-owner of a legally registered MSME in Makassar, (3) minimum two years of business operation, (4) active use of at least one digital platform for business purposes, and (5) willingness to provide informed consent. Employee informants were selected on the basis of having at least six months of tenure and direct experience with owner-led HCD activities. A total of 15 informants participated: 10 MSME owners and 5 employees. Businesses represented included food production (n=4), fashion and textile (n=3), beauty and personal care (n=4), and craft/gift products (n=4). The researcher maintained a reflexive journal to monitor positionality throughout data collection.

### **Data Collection Techniques**

Data were collected through three complementary techniques. First, in-depth semi-structured interviews were conducted individually with each informant, lasting between 60 and 90 minutes. Interview guides were developed based on a review of HCD and women's entrepreneurship literature, then validated through a pilot interview with two informants not included in the final sample. Key thematic areas probed

included: training practices, leadership approaches, responses to digital challenges, and network utilisation. All interviews were conducted in Bahasa Indonesia, audio-recorded with consent, and subsequently transcribed verbatim. Second, non-participant observation was carried out at business premises during regular operating hours, totalling approximately 40 hours across all sites. Observational data captured the natural workplace interactions, training activities, and technology use that informants described in interviews. Third, documentation analysis was conducted on training records, social media archives, business permits, and any written HRD policies available. These documents served as triangulation data to corroborate or extend interview accounts (Bowen, 2009).

### **Data Analysis**

Data were analysed using thematic analysis guided by the Miles, Huberman, and Saldaña (2014) framework, which consists of three concurrent analytical activities: data condensation, data display, and conclusion drawing and verification. During the data condensation phase, interview transcripts were first coded using open codes derived from informants' own language (first-cycle coding). Codes were then refined and abstracted into categories (second-cycle pattern coding). During data display, a thematic matrix was constructed to systematically arrange and compare coded data across informants and business types. In the conclusion-drawing phase, emergent themes were examined for internal coherence, analytical saturation, and theoretical resonance with existing HCD and entrepreneurship literature. NVivo software (version 14) was used to manage and organise the coding process.

### **Trustworthiness**

Four criteria for qualitative rigour were applied (Lincoln & Guba, 1985). Credibility was established through source triangulation (cross-referencing interview, observation, and documentary data), prolonged engagement at research sites, and member checking, whereby a draft of findings was shared with five informants who confirmed the accuracy and resonance of the interpretations. Transferability was enhanced through thick description of the research context and informant characteristics. Dependability was addressed through an audit trail comprising research memos, reflexive field notes, and documentation of analytic decisions. Confirmability was supported by transparent reporting of methodological choices and ongoing reflexive practice.

## **RESULTS AND DISCUSSION**

Analysis of the interview transcripts, observational notes, and documentary evidence yielded five major themes about the human capital development strategies of women MSME entrepreneurs in Makassar. These themes, along with their associated sub-themes and supporting evidence, are summarised in Table 1 and elaborated in the subsequent narrative.

**Table 1. Thematic Framework: HCD Strategies of Women MSME Owners in Makassar**

<b>Theme</b>	<b>Sub-Theme</b>	<b>Key Indicators</b>	<b>Frequency</b>
1. Formal & Informal Training	1.1 Internal mentoring and on-the-job coaching	Daily skill briefings, peer mentoring	12/15 informants
	1.2 External training programs (government & NGO)	BLK, Dekranasda workshops	9/15 informants
	1.3 Digital literacy upskilling	Social media management training	14/15 informants
2. Motivational Leadership	2.1 Recognition and reward systems	Monthly performance bonuses	11/15 informants

	2.2 Inclusive decision-making	Team deliberations, employee input	10/15 informants
	2.3 Flexible and empathetic work culture	Flexible hours, family-friendly policies	13/15 informants
3. Digital Adaptation Strategy	3.1 E-commerce platform utilization	Shopee, Tokopedia, Instagram Shop	15/15 informants
	3.2 Digital marketing skills development	Content creation, SEO, paid ads	13/15 informants
	3.3 Financial technology literacy	Mobile banking, digital invoicing	10/15 informants
4. Network & Social Capital	4.1 Inter-MSME collaboration networks	Business community groups (WhatsApp)	12/15 informants
	4.2 Government and institutional linkages	Dinas Koperasi programs, LPDB	8/15 informants
	4.3 Customer relationship management	Loyalty programs, WhatsApp follow-up	11/15 informants
5. Adaptive Learning Culture	5.1 Trial-and-error experimentation	Product iteration, menu innovation	10/15 informants
	5.2 Cross-generational knowledge transfer	Younger employees training senior staff	9/15 informants
	5.3 Self-directed learning through online platforms	YouTube tutorials, online courses	12/15 informants

*Source: Primary Data (2024)*

### **Theme 1: Integration of Formal and Informal Training Mechanisms**

The most prevalent HCD strategy identified across informants was the deliberate integration of formal training programs with informal, on-the-job learning. All 15 informants described some form of structured skills development, though the nature and formality of these activities varied considerably by business sector and owner's educational background. Informal mentoring emerged as the most frequently reported modality: 12 out of 15 informants described engaging in daily skill briefings or peer mentoring with employees, often framed not as 'training' per se but as part of a natural, relational management style.

One owner of a food production MSME explained: *"Saya biasa duduk bareng sama karyawan sebelum toko buka, cerita bagaimana cara melayani pelanggan yang baik, bagaimana kita harus senyum, bagaimana bicara yang sopan. Bukan pelatihan formal, tapi ini yang membuat mereka maju"* [I usually sit with my employees before the shop opens, share how to serve customers well, how to smile, how to speak politely. It is not formal training, but this is what makes them grow].

Nine informants also participated in externally organised training programs offered by government bodies such as the Balai Latihan Kerja (BLK) or Dekranasda, though access was uneven and dependent on awareness and scheduling flexibility. Notably, 14 out of 15 informants identified digital literacy as the most urgent and actively pursued training domain, reflecting the acute awareness of digital competition in the Makassar market.

### **Theme 2: Motivational and Inclusive Leadership Practice**

A second prominent theme was the adoption of motivational and inclusive leadership practices as a core HCD tool. Women entrepreneurs in this study consistently described their management philosophy as grounded in interpersonal care, recognition, and shared decision-making attributes that align with transformational and servant leadership frameworks (Bass & Riggio, 2006; Greenleaf, 2002). Eleven

informants reported implementing informal recognition systems such as performance bonuses, public praise in team settings, or product naming after top-performing employees.

An owner of a personal care MSME with six employees stated: "*Kalau ada karyawan yang berprestasi, saya umumkan di grup WhatsApp kita. Bukan soal uang saja, tapi mereka merasa dihargai. Itu yang bikin mereka mau belajar lebih*" [If an employee achieves something, I announce it in our WhatsApp group. It is not just about money, but they feel valued. That is what makes them want to learn more].

Thirteen informants described offering flexible working hours and family-responsive policies, particularly salient given that most employees were also women with domestic responsibilities. This flexibility was described not as a concession but as a strategic HCD choice that improved employee loyalty, reduced turnover, and enhanced productivity.

### **Theme 3: Digital Adaptation Strategy**

All 15 informants identified digital adaptation as both a challenge and a strategic HCD priority. The digital platforms most frequently utilised were Shopee, Tokopedia, and Instagram Shop platforms that require employees and owners alike to develop competencies in product photography, copywriting, order management, and customer communication. Owners described investing time and resources in developing these competencies through a combination of self-teaching, peer learning, and externally sourced training.

A fashion entrepreneur noted: "*Awalnya saya sendiri tidak tahu cara buat konten yang menarik. Saya ikut kelas online gratis di YouTube, terus saya ajarkan ke karyawan saya. Sekarang mereka lebih jago dari saya*" [At first I did not know how to create attractive content. I took free online classes on YouTube, then I taught my employees. Now they are better than me].

Financial technology literacy also emerged as an important sub-theme, with 10 informants reporting that they actively trained employees to use digital payment systems and mobile banking applications. This dual competency in digital marketing and digital financial tools was framed by informants as fundamental to sustaining competitiveness in an increasingly cashless market environment.

### **Theme 4: Network and Social Capital Leveraging**

Women MSME owners in this study demonstrated a strong tendency to leverage inter-business networks and social capital as a source of informal HCD. Twelve informants described active membership in WhatsApp-based business community groups, through which they shared knowledge about new platform features, regulatory changes, marketing strategies, and supplier contacts. These informal knowledge networks functioned as an accessible and low-cost form of continuing professional development.

One craft entrepreneur described: "*Kita punya grup sesama penjual kerajinan di WhatsApp. Kalau ada yang tahu cara baru untuk packaging atau cara foto produk yang bagus, kita langsung share. Belajarnya gratis, tidak perlu ikut kursus mahal*" [We have a WhatsApp group of fellow craft sellers. If someone knows a new packaging method or good product photography tips, we will share immediately. Learning is free, no need for expensive courses].

Linkages with formal institutional networks were less uniformly reported. Eight informants mentioned accessing programs offered through the Dinas Koperasi or the Lembaga Pengelola Dana Bergulir (LPDB), though several noted bureaucratic barriers that limited effective uptake. Customer relationship management was also identified as a social capital-based HCD activity, with 11 informants

describing systematic follow-up communication through WhatsApp and loyalty initiatives that simultaneously developed employees' interpersonal and digital communication competencies.

### **Theme 5: Adaptive Learning Culture**

The fifth emergent theme described an organisational disposition toward continuous, adaptive learning. Rather than positioning learning as a discrete event, informants described embedding learning into the daily fabric of business operations. Trial-and-error experimentation was reported by 10 informants as a legitimate and encouraged form of business learning, particularly in product development and marketing.

An owner of a food production business explained: "*Saya bilang ke karyawan: tidak apa-apa kalau gagal, yang penting kita tahu kenapa gagal dan coba lagi. Itu cara kita belajar bersama*" [I tell my employees: it is okay to fail, what matters is that we understand why we failed and try again. That is how we learn together].

A notable sub-finding was the phenomenon of cross-generational knowledge transfer, reported by nine informants, in which younger, more digitally fluent employees were encouraged and in some cases formally tasked to train older staff on digital tools and social media platforms. This inversion of the conventional training hierarchy represents a distinctive and adaptive HCD mechanism that was unique to the digital technology domain.

## **Discussion**

### **Interpretation of Findings**

The five themes generated from this study collectively portray a dynamic, hybrid HCD model that is both structurally responsive to the digital competitive environment and relationally grounded in the social and cultural context of women-led enterprise in Makassar. The dominant role of informal mentoring and peer-based learning corroborates earlier findings by Nolan and Garavan (2016), who argued that informal learning is the predominant HRD mechanism in small enterprises worldwide. However, the present study extends this insight by demonstrating that women entrepreneurs actively and intentionally design these informal learning environments rather than allowing them to emerge incidentally, a distinction with significant implications for HRD theory.

The motivational and inclusive leadership practices identified in Theme 2 resonate strongly with the transformational leadership literature. Bass and Riggio (2006) posit that transformational leaders motivate followers through idealised influence, intellectual stimulation, and individualised consideration, all of which were observable in the practices described by informants. The study adds to this body of knowledge by showing that women MSME owners in emerging market contexts deploy transformational behaviours not merely as a leadership style, but as a deliberate HCD strategy aimed at building loyalty and reducing skilled employee attrition.

The centrality of digital adaptation in HCD practice (Theme 3) aligns with Thite's (2022) assertion that digital HRD represents the most critical frontier for workforce development in the digital economy. Critically, informants in this study did not position digital upskilling as a top-down mandate, but as a collaborative and often self-initiated learning process. This finding challenges the assumption implicit in much of the digitalisation and HRD literature (Bondarouk et al., 2021) that digital transformation requires significant institutional investment. The Makassar context demonstrates that entrepreneurially-led, community-sourced digital learning can be highly effective and economically viable.

The network-based HCD strategies identified in Theme 4 echo Coleman's (1988) theoretical framework of social capital, which distinguishes between bonding capital (strong ties within close-knit communities) and bridging capital (weaker ties connecting disparate groups). The informal WhatsApp learning communities described by informants constitute a form of bonding social capital that functions as an accessible, low-cost continuing education system. The more limited engagement with formal institutional networks reflects a bridging capital deficit that has been observed in prior studies of Indonesian women entrepreneurs (Wijaya & Supriyanto, 2022; Ratnawati et al., 2021).

Finally, the adaptive learning culture described in Theme 5 aligns with Senge's (1990) concept of the learning organisation, but operationalised at the micro-enterprise scale. The deliberate inversion of training hierarchies wherein digitally fluent younger employees train senior staff represents an innovative form of reverse mentoring (Chaudhuri & Ghosh, 2012) that is particularly well-suited to contexts of rapid technological change. This practice democratises the acquisition and distribution of digital knowledge within the enterprise, reducing dependence on external expertise.

### **Theoretical Implications**

This study makes several contributions to HRD and entrepreneurship theory. First, it advances a gendered HCD framework that integrates relational leadership, social capital, and digital competency development as interconnected and mutually reinforcing pillars. This framework challenges the implicitly masculinist assumptions embedded in mainstream HCD models that emphasise formal hierarchical training over relational, peer-based, and adaptive learning (Garavan et al., 2021). Second, the findings contribute to the emerging field of digital HRD by illustrating how entrepreneurs in resource-constrained environments leverage free and low-cost digital platforms for sophisticated workforce development. Third, the contextual specificity of the Makassar setting adds empirical depth to comparative studies of HCD in Southeast Asian emerging economies (Susomrith & Coetzer, 2019; Alagaraja & Jayasingam, 2023).

### **Practical Implications**

For policymakers and MSME support institutions, the findings suggest that HCD interventions should be designed with the relational and informal learning preferences of women entrepreneurs in mind. Programs that support peer-learning networks, digital mentorship communities, and flexible training schedules are likely to achieve greater uptake and impact than those modelled on formal, classroom-based instruction. The Dinas Koperasi and Dekranasda in Makassar would benefit from formalising support for the informal learning networks that already exist, for example, by providing facilitation resources, curated training content, or certification pathways for informally acquired digital skills.

### **CONCLUSION**

This study investigated the human capital development strategies of women MSME entrepreneurs in Makassar, Indonesia, through a qualitative phenomenological lens. Five interconnected themes were identified: formal and informal training integration, motivational and inclusive leadership, digital adaptation strategies, social capital-based network learning, and the cultivation of an adaptive learning culture. These themes collectively constitute a distinctive, relationally-oriented HCD model that reflects both the constraints and the creative resourcefulness of women-led enterprises in a digitally competitive environment. The findings reveal that women MSME owners in Makassar are not passive recipients of externally delivered HCD, but active architects of their employees' learning environments. Their strategies

are pragmatic, context-sensitive, and often ahead of formal institutional support systems. This research contributes empirical evidence from an understudied geographic and gender context, extending both HRD theory and the women's entrepreneurship literature.

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