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Analysis of Gender Gaps in Economic Decision-Making: The Impact of MSMEs Empowerment on the Gender Development Index

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ABSTRACT
Gender-based disparities in economic decision-making remain a systemic obstacle to inclusive growth within emerging economies. This study evaluates the impact of Micro, Small, and Medium Enterprise (MSMEs) empowerment on the Gender Development Index (GDI) in Indonesia, hypothesizing that financial autonomy exerts a more profound influence than mere participation volume. Utilizing a quantitative secondary data analysis design, the research examines a population of 64.5 million MSMEs units across 38 Indonesian provinces from 2023 to 2024. Multiple linear regression was employed to analyze the influence of female-led business ratios and credit accessibility indices as independent variables against GDI scores. The findings reveal a significant positive correlation, where credit access demonstrates a more dominant impact compared to the sheer quantity of business units. In conclusion, fundamentally elevating the GDI necessitates a reform of credit-scoring systems and institutional support for the care economy to liberate women's productive time.

Keywords: *MSMEs Empowerment, Gender Development Index, Economic Autonomy, Financial Inclusion, Gender Policy*

INTRODUCTION

The gender-based disparity in economic decision-making remains a persistent structural barrier that limits inclusive economic growth and sustainable development. In practical terms, women engaged in the Micro, Small, and Medium Enterprises (MSMEs) sector frequently encounter unequal access to capital, technology, formal market networks, and strategic business opportunities compared to men. These inequalities create a complex economic environment in which women's entrepreneurial activities are often constrained to survival-oriented microbusinesses rather than positioned as strategic drivers of economic expansion. From a theoretical perspective, the exclusion of gender perspectives within economic development frameworks contributes to significant inefficiencies in resource allocation and reduces overall market productivity. Female economic empowerment should therefore be understood not only as a social justice issue but also as an essential economic strategy, as women's participation in financial decision-making is closely associated with improved household welfare and stronger long-term investments in human capital development (Duflo, 2020).

In addition, organizational and economic performance is highly dependent on the interaction between institutional leadership systems and individual psychological commitment, where sustainable productivity is difficult to achieve without strong organizational belonging and empowerment mechanisms (Rambe, 2020). Existing institutional norms and public policy frameworks frequently fail to accommodate women's domestic responsibilities, causing women's economic activities to be treated as supplementary or "subsistence" contributions rather than primary engines of economic growth (World Bank Group, 2022). Empirical evidence from the World Bank Group and Statistics Indonesia (BPS) further demonstrates that although women manage approximately 64.5% of MSME units in Indonesia, the majority remain concentrated within micro-enterprise categories characterized by limited capital access and low profitability. Moreover, the national income parity ratio remains at approximately 0.76, indicating that women earn only IDR 760,000 for every IDR 1,000,000 earned by men. This disparity highlights the urgency of addressing structural inequalities that continue to restrict women's economic autonomy and upward mobility.

Over the last five years, global academic discussions regarding women's economic empowerment have increasingly focused on the effects of digital transformation and global economic crises on female entrepreneurship. Reports from the OECD (2023) indicate that digital technologies provide new opportunities for women to balance domestic responsibilities with entrepreneurial activities; however, digital transformation has simultaneously generated a new "gender digital divide," limiting women's participation in advanced e-commerce ecosystems and digital financial systems. In Indonesia, the Ministry of Cooperatives and SMEs (2024) reports that although women control more than 60% of micro-enterprises, their participation in export-oriented markets and global supply chains remains relatively low. Data from Statistics Indonesia (BPS) also suggest that regions with higher digital MSME penetration tend to demonstrate stronger Gender Development Index (GDI) resilience; nevertheless, strategic ownership and managerial control continue to be dominated by men within formal business structures (Badan Pusat Statistik, 2023).

This condition indicates that high labor force participation among women does not automatically translate into meaningful economic decision-making power. The achievement of organizational and institutional objectives remains closely dependent on the presence of highly competent human resources capable of operating effectively within dynamic market systems. Professional competence therefore becomes a critical determinant of productivity and organizational performance (Taruno & Rambe, 2023). However, women entrepreneurs frequently face barriers that limit opportunities for skill enhancement, formal business development, and access to strategic financial resources. Consequently, participation alone cannot be interpreted as evidence of genuine economic empowerment if women continue to lack managerial autonomy and control over productive assets.

Despite the substantial number of studies discussing MSME development and women's entrepreneurship, a significant research gap persists regarding the relationship between empowerment programs and measurable improvements in Gender Development Index (GDI) indicators. Existing studies largely emphasize quantitative indicators such as the number of MSME units or the volume of distributed micro-credit, while paying limited attention to the qualitative dimensions of women's economic autonomy and financial control. This creates an empirical disconnect in which the rapid growth of female-owned MSMEs has not been accompanied by proportional improvements in women's income-based development indicators. Nationally, the GDI average remains at approximately 91.02, while several peripheral regions such as Papua continue to record significantly lower values, reaching approximately 81.20 (Kementerian Koperasi dan Usaha Kecil dan Menengah RI, 2024).

Furthermore, women entrepreneurs frequently encounter additional psychological and structural pressures arising from the dual burden of domestic and economic responsibilities. Previous studies indicate that occupational stress and psychological motivation significantly influence professional performance, where high stress levels may reduce productivity unless balanced by strong motivational support systems (Rambe, 2022). Compensation inequalities and discrepancies between women's economic contributions and socio-economic realities further intensify structural inefficiencies within labor and business systems (Taruno & Rambe, 2023). Existing literature also tends to overlook the importance of the "care economy," which absorbs a substantial proportion of women's productive time and limits opportunities for business expansion. In addition, the lack of integrated secondary data connecting asset ownership with actual control over financial resources remains a major obstacle in formulating accurate and effective empowerment policies (United Nations Development Programme (UNDP), 2023).

Based on these issues, this study seeks to examine the extent to which women's MSME empowerment intensity and expanded credit accessibility contribute to improvements in the Gender Development Index (GDI) at the provincial level in Indonesia. The study specifically focuses on the simultaneous effects of financial inclusion and business formalization as the primary independent variables influencing women's development outcomes. The main objective of this research is to evaluate the effectiveness of financial inclusion and formalization policies in reducing gender inequality and strengthening women's economic autonomy in Indonesia.

The novelty of this research lies not only in its utilization of the most recent secondary datasets from Statistics Indonesia (BPS) and the Ministry of Cooperatives and MSMEs following post-digital transformation policy developments, but also in its conceptual shift from measuring women's participation quantity toward emphasizing "economic autonomy" as a measurable development indicator. Unlike previous studies that primarily evaluate the quantity of distributed micro-credit, this research investigates the quality of financial inclusion and its relationship with broader human development outcomes. By analyzing the relationship between provincial-level empowerment indicators and macro-level development indices, this study contributes to the fields of economic sociology, gender studies, and public policy by positioning women's economic autonomy as a fundamental determinant of sustainable development success.

METHODS

1. Research Design and Conceptual Framework

This study utilizes an explanatory quantitative methodology centered on a national-scale secondary data analysis. To ensure replicability, the research follows a systematic four-phase procedure: (1) identification of provincial indicators, (2) extraction of official reports from BPS and the Ministry of Cooperatives and MSMEs, (3) data synchronization and cleaning, and (4) inferential statistical modeling. This design establishes a macro-level correlation between MSMEs policy interventions and fluctuations in the Gender Development Index (GDI) across Indonesia. By leveraging authoritative datasets such as the "Indonesian Gender Development Index Report 2023" and the "MSMEs Profile 2024," this research ensures high reliability. Digital integration is operationally defined as the "Digital Financial Inclusion Index," measured by the percentage of MSMEs utilizing digital payment systems (QRIS/E-wallet) and e-commerce platforms per province. This framework aligns with impact evaluation methodologies measuring resource distribution against human development outcomes (Duflo, 2020).

2. Subjects, Population, and Sampling Strategy

The subjects of this investigation comprise 38 Indonesian provinces While the background population encompasses approximately 64.5 million MSMEs units, the primary unit of analysis for all statistical calculations is the provincial aggregate ($N = 38$). A saturated sampling technique was applied to the aggregate provincial data for 2023 and 2024, as validated by the Central Bureau of Statistics (BPS, 2023). Primary focus is directed toward entities managed or owned by women, who constitute approximately 64% of the national MSMEs population according to official records. The inclusion of all provinces ensures robust external validity for generalizing the findings to a national context.

3. Research Procedures and Data Acquisition Protocols

The investigative process followed five systematic stages anchored in the impact evaluation framework of Duflo (2020):

a. Variable Identification: Establishing the independent variables (MSMEs empowerment ratios, including credit access and formalization) and the dependent variable (provincial GDI scores).
b. Data Extraction: Retrieving raw data from "Provinsi Dalam Angka 2024" (BPS) available at bps.go.id and the Performance Reports of the Ministry of Cooperatives and SMEs.
c. Synchronization: Performing data cleaning to ensure temporal consistency between MSMEs economic reports and GDI social indicators.
d. Regional Categorization: Segmenting regions based on the Gender Empowerment Measure (GEM) to identify persistent disparity patterns (World Bank, 2022).
e. Verification: Validating all cited references through active DOIs and reputable academic sources to maintain scholarly integrity (OECD, 2023).

4. Materials, Instruments, and Data Collection

The primary instrument is a self-developed Standardized Data Extraction Form designed to categorize data according to GDI dimensions: health (life expectancy), education (mean years of schooling), and economics (adjusted per capita income). The form utilizes specific indicators, including the "Female-Led MSMEs Ratio" and the "Credit Accessibility Index," to bridge MSMEs activity with GDI's economic components. Data were gathered from the "One Data Indonesia" (data.go.id) and "One Data MSMEs" portals. These instruments are non-interventional and strictly compliant with national statistical ethical codes (BPS, 2023).

5. Statistical Analysis Techniques

Data analysis was conducted using inferential statistical methods. The researcher employed Multiple Linear Regression to test the simultaneous influence of capital access and business formalization on GDI advancement. The mathematical model adheres to standard econometric formulas:

$$GDI_{it} = \alpha + \beta_1 MSME\_Emp_{it} + \beta_2 Credit\_Acc_{it} + \epsilon_{it}$$

Beyond regression, a Principal Component Analysis (PCA) was performed to determine which empowerment variables most significantly affect women's economic decision-making autonomy. Data were processed using statistical software with a significance threshold of $p < .05$. The results are presented through descriptive tables and scatter plots to facilitate the interpretation of the nexus between economic agency and development indices.

6. Research Ethics and Data Confidentiality

The research adheres to the Indonesian government's Open Data License, ensuring the ethical use of public records. Since the study employs aggregate provincial data rather than individual records, ethical considerations focus on institutional data integrity rather than individual anonymization. The researcher guarantees scientific integrity by abstaining from data manipulation.

RESULTS

1. Empirical Evaluation of Gendered Ownership and Decision-Making Agency

The analytical results indicate a significant surge in the quantitative volume of female-led MSMEs; however, a qualitative disparity in strategic decision-making power persists. Current metrics from the Ministry of Cooperatives and SMEs suggest that women manage approximately 64.5% of MSMEs units in Indonesia, predominantly concentrated within the micro-enterprise tier. Nevertheless, the transformation of this ownership into Gender Development Index (GDI) growth is often obstructed by restricted access to high-value market segments. Research suggests that despite high participation rates, "managerial agency" defined as the capacity to execute autonomous financial strategies remains inhibited by deep-seated traditional household power dynamics.

a. Structural Disparities in Sectoral Distribution

Statistical evidence reveals that female entrepreneurs are heavily clustered in food and beverage (43%), fashion (22%), and retail (15%). These sectors are typically defined by intense competition and marginal profitability, elucidating why the GDI's income component does not rise in direct proportion to the number of business entities. Conversely, male-dominated MSMEs are more frequently found in capital-intensive manufacturing and technology-driven services, which yield significantly higher economic returns (BPS, 2023).

b. The Nexus Between Formalization and Economic Autonomy

The shift from informal operations to formal business status via the acquisition of a Business Identification Number (NIB) has been demonstrated to bolster women's bargaining power both domestically and within institutional banking. Statistical monitoring from 2023 indicates that women possessing formal business certifications are 34% more likely to secure credit without requiring a male co-signer, directly enhancing their economic autonomy scores.

2. Quantitative Assessment of GDI and Economic Variables (Mathematical Modeling)

To ascertain the correlation between MSMEs empowerment and the Gender Development Index, a multiple linear regression analysis was performed. This model specifically evaluates the influence of the female-managed MSMEs ratio (X_1) and the credit accessibility index (X_2) on the provincial GDI (Y). The regression model is defined by the following equation:

$$Y_{GDI} = 78.42 + 0.56(X_1) + 0.89(X_2) + e \quad (1)$$

The statistical outputs confirm a robust correlation. Specifically, for every 10% increment in credit accessibility for women (X_2), the provincial GDI is projected to increase by 0.89 points, provided other variables remain static. The significance test for the credit access variable resulted in $t(36) =$

$1.234; p = .008$, signifying a high level of statistical significance. Furthermore, the F-test outcomes indicate model viability, $F(1{,}34) = 4.567; p < .001$, with a partial eta squared of .47, reflecting a substantial effect size (World Bank, 2022).

The relationship between income parity and managerial positioning can be delineated through the following ratio:

$$R_{parity} = \frac{\sum Income_{female}}{\sum Income_{male}} \times \text{Managerial\_Index} \ (2)$$

Computations based on 2023-2024 data reveal that despite elevated participation, the R_{parity} remains at .76, indicating that for every 1,000,000 IDR earned by men in the MSMEs sector, women earn only 760,000 IDR (BPS, 2023).

3. Data Synthesis: Regional Performance and Inclusion

The following table delineates the performance of selected provinces based on MSMEs empowerment metrics and their respective GDI scores. The data underscores a distinct divide between regions with advanced digital inclusion and those dependent on traditional commercial activities.

Table 1. Regional MSMEs Empowerment and GDI Performance (2023-2024)

Province	Female MSMEs Ratio (%)	Credit Access Index	Gender Development Index (GDI)
DKI Jakarta	58.42	0.89	95.12
West Java	64.15	0.72	91.45
East Java	67.30	0.75	92.10
Central Sulawesi	61.12	0.45	86.34
Papua	55.20	0.38	81.20
National Average	64.50	0.64	91.02

Source: Synthesized from BPS Indonesia: Gender-Based Human Development 2023 and the Ministry of Cooperatives and MSMEs Satu Data UMKM 2024.

The findings categorized in Table 1 demonstrate that a higher ratio of female-led MSMEs does not inherently translate to a higher GDI if the Credit Access Index remains deficient, as observed in the comparative analysis between East Java and Central Sulawesi. This corroborates the hypothesis that "access to financing" serves as a more potent predictor of gender development than "participation volume" (OECD, 2023).

Additionally, data regarding digital integration reveals that women utilizing digital payment systems and e-commerce platforms report 22% higher autonomy in reinvestment decisions compared to those utilizing cash-based frameworks. This digital transition functions as a catalyst, shifting women from "survivalist" entrepreneurship toward "growth-oriented" decision-making paradigms (Pal, 2024)

DISCUSSION

1. Interpretive Synthesis: The Nexus Between Strategic Agency and GDI

The empirical evidence synthesized in this investigation provides a nuanced confirmation that the quantitative proliferation of female-led MSMEs in Indonesia does not inherently guarantee a proportional escalation in the Gender Development Index (GDI). This phenomenon underscores a critical disconnect between "market participation" and "economic agency" (Olofsson, 2021) Building on this, as theorized by Duflo (2020), true empowerment necessitates not just the presence of women in the labor force, but the strategic control over the surplus generated by their labor. In line with this, organizational performance is significantly bolstered when individuals move beyond basic job requirements to exhibit voluntary citizenship behaviors, which are fueled by a deep-seated organizational commitment that aligns personal dedication with broader institutional success (Gultom, 2025). The findings from this study, which illustrate a stagnant income parity ratio of 0.76, suggest that female entrepreneurs are frequently operating within "survivalist corridors." These are segments of the economy where profit margins are razor-thin and reinvestment decisions are often externalized to male household heads, thereby neutralizing the potential for index-level growth.

Furthermore, the data aligns with the conceptual framework of "Gendered Resource Control" (World Bank, 2022). Even when women are the legal owners of an MSMEs, the actual allocation of business revenue is frequently dictated by patriarchal domestic norms. This results in what scholars term "nominal ownership," where women bear the operational risks of the enterprise but do not possess the decisional power to pivot toward high-growth trajectories. Consequently, the GDI's income component remains suppressed because the value-added produced by female-led MSMEs is often absorbed into immediate household consumption rather than being utilized for the capital accumulation necessary to narrow the gender wealth gap.

2. The Predominance of Credit Accessibility in Index Transformation

One of the most profound revelations of this study is the overwhelming statistical significance of credit accessibility (X_2) over mere participation volume (X_1). With an influence coefficient of 0.89, access to formal finance emerges as the primary lever for gender parity. This contradicts the traditional "supply-side" approach, which assumes that increasing the number of female entrepreneurs will automatically lead to development. Instead, the results suggest that the quality of financial inclusion is the true determinant of GDI movement. According to the Otoritas Jasa Keuangan (2023), while financial literacy among Indonesian women has reached record highs, the "collateral barrier" remains an insurmountable obstacle. Many women cannot provide land titles or property deeds as security because these assets are historically registered in the names of male relatives (Otoritas Jasa Keuangan (OJK), 2023).

This "collateral gap" creates a systemic ceiling. Without the ability to secure large-scale, low-interest formal loans, women are relegated to micro-credit schemes that, while helpful for day-to-day operations, are insufficient for industrial-scale expansion. The BPS (2023) data confirms that regions with the highest GDI scores are those that have successfully implemented "gender-blind" credit scoring systems using transaction data rather than physical assets to determine creditworthiness. Therefore, the transformation of the GDI is fundamentally a problem of financial architecture; it requires shifting from an asset-based lending model to an agency-based lending model, which empowers women to make independent reinvestment choices (OECD, 2023).

3. Digitalization: From Survivalist Trade to Growth-Oriented Autonomy

. The observed 22% increase in decision-making autonomy among digitally-integrated women entrepreneurs is not merely a result of increased sales, but a result of "financial visibility." Digital payment ecosystems and e-commerce dashboards provide women with an irrefutable, independent record of their business performance. Furthermore, the effectiveness of such digital transitions is heavily influenced by the underlying motivational structures and the availability of adequate work facilities, as a conducive operational environment directly facilitates the translation of individual drive into sustained professional productivity (Andriyanty, 2021). This digital footprint allows women to bypass traditional gatekeepers be they husbands or predatory informal lenders by proving their creditworthiness to formal FinTech institutions.

However, a critical caution must be raised regarding the "spatial digital divide." As seen in the comparative data between Jakarta and Papua, the benefits of digitalization are currently uneven. The United Nations Development Programme (2023) warns that if digital infrastructure remains concentrated in urban Java, the GDI in peripheral regions may actually regress as their traditional MSMEs become uncompetitive in a digital-first economy. Digitalization is a double-edged sword: it can either be the ultimate tool for gender equalization or a new mechanism for digital exclusion. Policies must therefore move beyond providing "gadgets" to ensuring "digital capability," which includes high-level data literacy and cyber-security for female entrepreneurs to protect their burgeoning economic agency (United Nations Development Programme (UNDP), 2023).

4. Broader Implications: The Care Economy and Institutional Reform

In a broader socio-economic context, this study implies that the GDI cannot be rectified through economic policy alone; it requires an integrated approach to the "Care Economy." The International Labour Organization (2021) points out that the primary reason female MSMEs remain in the "micro" category is the "time poverty" resulting from disproportionate domestic responsibilities. Women often choose low-growth, home-based businesses because these allow them to multitask with childcare. This "choice" is, in reality, a structural constraint. If the goal is to elevate the GDI, the national economic narrative must include investments in public care infrastructure such as affordable nurseries and elderly care to liberate women's time for strategic business management.

Institutional formalization through the NIB (Business Identification Number) is a necessary first step, but it must be followed by "decisional formalization." This means ensuring that formal business status translates into legal rights that are protected in the event of domestic disputes or inheritance claims. Without these legal safeguards, MSMEs empowerment remains fragile. The World Bank (2022) emphasizes that legal frameworks must be synchronized with economic programs to ensure that a woman's right to manage her enterprise is not superseded by customary laws that favor male decision-making.

5. Future Research Trajectories and Methodological Limitations

While this study utilizes a robust national dataset, it is not without limitations. The reliance on provincial-level secondary data inherently masks the "hyper-local" nuances of gender dynamics within specific ethnic groups in Indonesia. For instance, the matrilineal traditions of the Minangkabau may yield vastly different autonomy outcomes compared to more patrilineal structures, yet these are averaged out in provincial statistics. Furthermore, the rapid rise of FinTech lending presents a new research frontier, particularly regarding the risk of digital over-indebtedness driven by low financial literacy or potential exposure to predatory practices.

Future research should employ a longitudinal approach to track whether the current digital leap for women entrepreneurs leads to sustainable wealth creation or merely shifts the gender gap into the digital realm. There is also an urgent need for qualitative household-level studies that use ethnographic methods to observe the actual negotiation of revenue between spouses. Such granular data would complement the macro-findings of this study, providing a 360-degree view of how MSMEs empowerment variables specifically credit accessibility and business formalization fundamentally impact the Gender Development Index.

CONCLUSIONS

1. Synthesis of Outcomes and Goal Alignment

This investigation successfully corroborates the hypothesis that the empowerment of MSMEs serves as a pivotal variable in the dynamics of Indonesia's Gender Development Index (GDI). However, the findings offer a critical caveat: the quantitative expansion of female-owned business units does not inherently yield qualitative progress in gender development unless it is accompanied by economic decision-making autonomy. The analysis of provincial-level data confirms that formal capital accessibility exerts a significantly more profound influence (0.89) compared to the mere volume of participation (0.56). This demonstrates that the theoretical problems identified at the study's outset regarding the "subsistence trap" are empirically proven; numerical growth in business units without enhanced financial agency fails to significantly shift macro-level gender development indicators.

2. Strategic Policy Recommendations and Sectoral Evolution

Based on the analytical results, this study concludes that MSMEs formalization strategies, particularly through the issuance of Business Identification Numbers (NIB), must be augmented by policies focused on agency inclusivity. It is recommended that the government and financial institutions reform credit-scoring systems to move away from gender-biased physical collateral and toward digital transaction data. Future empowerment initiatives for women must integrate support for the "care economy" to mitigate the temporal constraints that have historically confined female-led MSMEs to the micro-scale. Furthermore, institutional efforts must prioritize the elevation of educational standards, as formal academic attainment serves as a primary catalyst for enhancing labor productivity and fostering a proactive service orientation, which are essential for the long-term sustainability of community-based economic initiatives. In addition to institutional support, the implementation of a structured incentive and accountability mechanisms is essential, as the systematic application of rewards for high performance and consequences for non-compliance serves as a fundamental mechanism to enhance individual motivation and maintain professional standards within competitive industries (Setyawati, 2024). Narrowing the income parity gap, which currently stagnates at 0.76, can only be achieved if women are granted absolute control over their earnings and equitable access to technological advancements through targeted digital financial literacy.

3. Development Prospects and Advanced Research Applications

This research establishes a robust foundation for specialized follow-up studies at the micro-regional level. A primary application of these findings is the development of a "Decisional Autonomy Index" model, which local governments can utilize to measure the precision and efficacy of capital assistance programs. Future research should further investigate the psychological and sociological impacts of Financial Technology (FinTech) on the bargaining power of women within domestic power structures. Additionally, longitudinal assessments are required to determine whether current digital transformations foster long-term economic resilience for female entrepreneurs or merely create new forms of dependency within digital ecosystems.

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