



The Subjective Experience of Small Business Owners in Managing and Developing Their Enterprises: A Case Study in the Indonesian MSME Sector

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ABSTRACT

Entrepreneurship in MSMEs has become an important focus in understanding economic resilience and growth. Despite increasing attention to MSMEs, there is limited understanding of how entrepreneurs navigate challenges and opportunities in their business contexts. This research aims to address the gap in understanding how entrepreneurship is experienced in MSMEs, particularly in terms of its meanings and impact on economic sustainability. We employed a phenomenological approach to explore the lived experiences of healthcare professionals and patients using digital health platforms. Through in-depth interviews with 25 participants, key themes emerged that reveal both the opportunities and challenges in adopting these technologies, including issues of trust, accessibility, and perceived benefits. The findings contribute valuable insights into how digital platforms shape healthcare interactions and offer implications for improving their design and implementation. These insights could guide future research into optimizing digital health systems for better user experience and healthcare outcomes.



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INTRODUCTION

Small and medium-sized enterprises (SMEs) play a vital role in the economy, particularly in developing countries like Indonesia, where they represent a significant portion of the business sector. Despite their crucial contribution, research has not sufficiently addressed the subjective experiences of entrepreneurs, leaving gaps in understanding how they navigate daily challenges and opportunities. These entrepreneurs often operate in resource-constrained environments and navigate a variety of external pressures, such as limited access to capital, marketing challenges, and the evolving dynamics of global and local markets. The systemic barriers faced by SMEs not only hinder their growth but also shape the personal resilience and strategies employed by entrepreneurs.

In recent years, technology has emerged as a critical enabler for business survival and growth (Chanthes dkk., 2024). However, while digitalization is frequently highlighted as transformative, its relevance to subjective entrepreneurial experiences remains underexplored. The digitalization of business practices, particularly through social media, e-commerce platforms, and digital marketing strategies, has presented new opportunities for entrepreneurs to expand their market reach and improve operational efficiency. However, many small business owners, especially those in developing economies, struggle to leverage these tools effectively. The gap in technological adoption among entrepreneurs, especially in terms of digital literacy and access to modern business tools, exacerbates their challenges.

Previous research has predominantly focused on the external factors influencing business success, such as market conditions and access to financial resources. This focus, while valuable, has

often come at the expense of exploring the internal, lived experiences of entrepreneurs. Existing studies typically apply quantitative methods, which provide a broader, but less nuanced understanding of the phenomenon. In contrast, phenomenological approaches provide an opportunity to explore these experiences in-depth, capturing the essence of how entrepreneurs interpret and respond to the challenges they face.

The purpose of this study is to contribute to a deeper understanding of the personal and subjective experiences of small business entrepreneurs. By narrowing the focus to lived experiences, this study seeks to uncover how entrepreneurs perceive and make meaning of their challenges, decisions, and strategies in the context of their business operations. This approach is essential in providing insights that go beyond mere numbers, highlighting the nuanced realities that entrepreneurs face in their day-to-day operations and offering practical implications for supporting their growth.

Research into the subjective experiences of individuals has become a central focus in many fields, particularly in understanding the complexities of phenomena that are deeply embedded in personal and social contexts. In the realm of small business management subjective entrepreneurial experiences—how individuals perceive and navigate their challenges—are crucial to understanding their resilience and decision-making processes. Most studies in this field have concentrated on objective factors such as financial performance, market access, and structural barriers to business development. While these studies provide valuable data on external conditions, they often fail to capture the internal, lived experiences of entrepreneurs, which are crucial to understanding how they make decisions, cope with adversity, and derive meaning from their entrepreneurial journey.

The primary challenge in exploring these subjective experiences lies in the methodological approach. Traditional research methods, particularly quantitative approaches, are often ill-suited to uncover the depth and nuance of individual perceptions. While quantitative methods are useful for identifying trends, they fall short in addressing the rich, personal aspects that define entrepreneurial experiences, such as emotional labor and individual strategies for overcoming adversity. This limitation is particularly relevant in the study of small businesses, where success and failure are frequently influenced by personal resilience, individual strategies, and the unique circumstances of each entrepreneur. As a result, many existing studies fail to provide a complete picture of the lived realities of small business owners.

Phenomenology, with its focus on capturing the essence of human experience, offers a more effective approach to this problem. By focusing on how individuals experience and interpret their world, phenomenology allows for a deeper exploration of the meaning entrepreneurs attach to their challenges and successes. This study, therefore, employs a phenomenological approach to address gaps in understanding the subjective dimensions of entrepreneurship, offering a nuanced view of the entrepreneurial process. Thus, the need for a phenomenological approach to understanding the subjective experiences of small business entrepreneurs is evident (Chen dkk., 2024). Previous methods, particularly those relying on quantitative data, fall short in capturing the complexities of individual decision-making, strategies for overcoming challenges, and the personal meaning entrepreneurs attach to their work. This study aims to fill that gap by providing an in-depth exploration of these experiences, uncovering the key factors that influence their entrepreneurial journeys.

In the context of small business entrepreneurship, the dominant approach to understanding challenges and strategies has been largely practical, focusing on external factors such as market conditions, financial access, and operational barriers. These practical approaches often employ conventional business management frameworks and quantitative methods to assess and address the issues faced by entrepreneurs. While such methods can provide valuable insights into general trends and challenges, they fall short of exploring the subjective, lived experiences of entrepreneurs. They typically overlook the deep personal meanings and emotional factors that shape entrepreneurial decision-making and resilience, leaving significant gaps in our understanding of how entrepreneurs truly experience and navigate their business challenges.

This limitation is particularly problematic because the personal and subjective experiences of entrepreneurs are central to their ability to overcome obstacles and innovate. The decision-making

process, the role of personal beliefs, family support, and the emotional labor involved in entrepreneurship cannot be fully captured through external metrics or surveys. As a result, current research fails to provide a holistic understanding of the entrepreneurial journey. The existing body of knowledge lacks a rich exploration of how entrepreneurs interpret their challenges, how they make sense of their successes and failures, and how they find meaning in their work.

Given these gaps, the adoption of a phenomenological approach becomes essential. Phenomenology, with its focus on the lived experience, offers an opportunity to explore the essence of entrepreneurship in a way that traditional methods cannot. By delving into the personal narratives and meanings that entrepreneurs attach to their experiences, phenomenology allows for a more comprehensive and nuanced understanding of the challenges they face (Birkholz, 2023). This research method helps to illuminate the underlying psychological and emotional aspects of entrepreneurship, providing a richer, more holistic view of the entrepreneurial process. Therefore, this study proposes a shift towards phenomenological inquiry to capture these subjective experiences and uncover the essential meaning of entrepreneurship from the perspective of the entrepreneurs themselves.

Previous studies have explored the challenges faced by small business entrepreneurs, focusing on factors such as financial limitations, market access, and operational difficulties. These studies have often relied on quantitative methods and business management frameworks, which provide valuable but limited insights into the broader context of entrepreneurship. While research has touched upon the importance of personal resilience, innovation, and the role of family support, few studies have deeply examined the subjective experiences that shape how entrepreneurs navigate their challenges. Relevant literature on phenomenology suggests that understanding the lived experiences of entrepreneurs offers a more comprehensive perspective on the complexities of business management, particularly in environments marked by uncertainty and resource constraints.

This study employs a phenomenological approach to capture the essence of the entrepreneurial experience. Phenomenology allows for a deeper exploration of how entrepreneurs perceive and make sense of their business realities, focusing on their personal and emotional responses to challenges (Pergelova, 2024). By utilizing in-depth interviews and thematic analysis, the research seeks to uncover the meanings and insights that entrepreneurs attach to their experiences, which are often overlooked in traditional business studies. This method directly addresses the knowledge gap identified in previous sections, offering a richer understanding of the inner workings of small business management, beyond what external factors alone can reveal.

The article is structured to first provide an introduction to the phenomenon and its relevance in the context of small businesses. It then outlines the phenomenological methodology used to explore the lived experiences of entrepreneurs, followed by a description of the data collection process. Data analysis is conducted through thematic analysis, with an emphasis on uncovering the underlying themes that define entrepreneurs' experiences. The discussion of results explores the key findings, which are then synthesized into conclusions that offer practical and theoretical implications for entrepreneurs and researchers in the field.

RESEARCH METHODS

Study Design

A phenomenological approach was employed in this study to explore the subjective experiences of small business entrepreneurs in Indonesia (Ezzedein & Zikic, 2012). This approach was selected because of its capacity to reveal in-depth insights into the lived experiences of individuals and to understand how they make sense of and respond to the challenges and dynamics within their businesses. Phenomenology, with its focus on personal perception and meaning, allows for an exploration of the essence of a particular phenomenon—in this case, the challenges and strategies involved in managing and developing a small business in the UMKM sector.

This study specifically adopted a descriptive phenomenological approach. Descriptive phenomenology is designed to describe how participants experience a phenomenon without

interpreting or theorizing about it, providing a direct view into their perceptions and emotions. This approach was particularly relevant as it enabled the capture of detailed and rich descriptions of the entrepreneurs' lived experiences in managing their businesses amidst resource constraints and competitive pressures. To minimize potential bias, bracketing was employed during data collection and analysis, ensuring that the researchers set aside personal preconceptions and focused solely on participants' perspectives. This method enhanced the rigor and trustworthiness of the findings.

Participants

Participants were selected through purposive sampling to ensure they had direct experience relevant to the phenomenon under investigation. The study involved 10 small business entrepreneurs who have been operating in the UMKM sector in Indonesia for at least three years. The inclusion criteria required participants to be actively managing a business that was still operational and growing. Entrepreneurs with less than three years of experience or whose businesses had ceased operations were excluded from the study.

The participants varied in terms of their business sectors, ranging from retail to service-based businesses. Their ages ranged from 30 to 50 years, with an average age of 40. A balance between male and female entrepreneurs was sought to reflect diverse perspectives within the sector (Craveiro dkk., 2020). The selection of 10 participants was justified by the principle of data saturation, where no new themes or insights emerged after the 10th interview. This aligns with phenomenological research, which prioritizes depth of understanding over sample size, allowing for a focused exploration of rich, detailed experiences.

Data Collection

Data were collected through semi-structured interviews, which allowed for flexibility in exploring the individual experiences of each participant while maintaining consistency across interviews. The interviews were conducted in person at locations chosen by the participants, such as their business premises or private offices, to ensure comfort and familiarity. Each interview lasted between 45 and 60 minutes.

An interview guide was developed to ensure consistency while allowing space for participants to express their thoughts and experiences freely (Prince, 2020). The questions focused on topics such as the challenges they faced in managing their businesses, strategies for overcoming these challenges, and factors they considered important for their success. The guide was informed by existing literature on small business management and entrepreneurship but was adapted to be open-ended, encouraging detailed responses. To minimize interviewer bias, neutral and open-ended questions were used, and probing techniques avoided leading participants toward specific answers. Additionally, interviews were audio-recorded to ensure accuracy in capturing participants' responses and to enable thorough analysis.

Data Analysis

Data were analyzed using thematic analysis, a process in which the primary themes emerging from the data were identified and categorized (Au dkk., 2023). The analysis followed the steps outlined by Braun and Clarke (2006), including data familiarization, initial coding, theme development, and theme refinement. Thematic analysis was chosen for its ability to capture the patterns in the data that reflected participants' lived experiences, and its flexibility in dealing with rich, qualitative data.

Each interview transcript was read multiple times to ensure thorough understanding. The data were then coded to identify significant patterns and recurring themes related to the challenges faced by entrepreneurs, the strategies they employed, and the factors they identified as key to their success. This step allowed for the identification of the essence of the phenomenon as experienced by the participants (Hidegh dkk., 2022). Triangulation was used to enhance the credibility of the findings by comparing themes derived from interviews with field notes and reflective memos. Peer debriefing was also conducted to reduce interpretive bias during analysis. The software NVivo was used to assist in

managing and organizing the data, although the analysis was primarily manual, with software aiding in the categorization process.

Ethics

Ethical approval for the study was obtained from the relevant research ethics committee. All participants were informed about the purpose of the research, the voluntary nature of their participation, and their right to withdraw at any point without consequence. Informed consent was obtained from each participant prior to the interviews, ensuring they understood the confidentiality and anonymity of their responses. Participants were assured that their identities would be protected by using pseudonyms and that all data would be stored securely.

The study adhered to the ethical standards outlined by international guidelines on research involving human subjects, ensuring that all participants' rights and confidentiality were maintained throughout the research process.

RESULTS AND DISCUSSION

Challenges in Business Management

Entrepreneurs face a range of challenges that affect their ability to manage and grow their businesses effectively. One of the most prominent challenges is the limited access to capital. Many entrepreneurs expressed that securing funding to expand their operations or invest in new technologies remains a significant hurdle. As one participant explained: "We often find ourselves in a difficult position when it comes to financing. It feels like we are constantly running out of capital just when we need to make a big move, like investing in new equipment or expanding to a new market."

Another challenge identified was the issue of market access. Despite the growth of digital platforms, many small business owners struggle with marketing their products effectively due to limited knowledge or experience in digital marketing strategies. One entrepreneur shared: "We have to find ways on our own to improve our product quality and reach the market, without much external support." However, some participants highlighted creative approaches to overcoming these barriers, such as forming informal partnerships with other entrepreneurs to pool marketing resources and jointly access new customer bases. Moreover, the lack of managerial skills, particularly in areas such as financial management and workforce optimization, also emerged as a significant barrier. Many participants highlighted the difficulties of balancing multiple roles within their business, which often leads to inefficiency. For example, one participant shared their method of delegating responsibilities to family members, emphasizing how this informal yet practical approach helped alleviate their managerial burden.

Strategies for Business Survival and Growth

In the face of these challenges, entrepreneurs have developed various strategies to survive and grow their businesses. A key strategy is the utilization of personal networks and relationships to create opportunities for growth. One participant described how family support was crucial during difficult times: "During tough periods, my family played a big role in helping me keep the business afloat. We all pitched in, whether it was in terms of labor or offering advice."

Additionally, the adoption of technology, particularly through social media and e-commerce platforms, was noted as a vital strategy for survival. Younger entrepreneurs, in particular, were quicker to embrace digital tools for marketing and operations. One entrepreneur reflected: "I started using social media to promote my products, and it has helped us reach customers who we couldn't have reached through traditional methods." Some participants also described how they creatively repurposed low-cost technologies, such as free messaging apps, to manage orders and maintain customer engagement effectively. Despite the challenges, these entrepreneurs have managed to adapt by leveraging innovation in their business models and marketing strategies, even with limited resources. For instance, one participant shared their strategy of offering flexible payment plans to customers as a way of fostering loyalty and driving sales, an approach tailored to their resource-constrained environment.

Key Factors of Success in Small Business Operations

The final theme centers around the factors that entrepreneurs identify as critical to their success. Several entrepreneurs emphasized the importance of adaptability and continuous learning. One entrepreneur highlighted: "Success in business comes from the ability to adapt. You can't expect the same strategy to work forever. We have to be flexible and keep learning about new trends and technologies."

Furthermore, the ability to maintain strong relationships with customers and suppliers was often mentioned as a key element in sustaining business operations. Another participant stated: "Our relationship with customers is very important. We try to listen to their feedback and adapt accordingly, which helps us stay competitive." The role of leadership within the business was also frequently discussed. Entrepreneurs who were able to delegate tasks and empower their teams found greater success in achieving long-term business goals.

In conclusion, the data reveals that small business entrepreneurs in Indonesia face significant challenges, including limited access to capital, marketing barriers, and managerial difficulties. However, they employ various strategies, such as utilizing personal networks, embracing technology, and leveraging family support to overcome these obstacles. The key factors for success identified in this study include adaptability, continuous learning, and maintaining strong customer relationships. These findings provide valuable insights into the subjective experiences of small business owners and can inform strategies for supporting the growth of UMKM in Indonesia.

The findings from this study reveal the profound ways in which small business entrepreneurs navigate the complexities of managing and developing their businesses in a resource-constrained environment. The core experience highlighted by participants is the constant balancing act between survival and growth, where personal resilience, family support, and the ability to innovate emerge as key determinants of success (Zafar dkk., 2022). These insights provide a deeper understanding of the subjective realities of entrepreneurs, addressing the broader question of how small business owners perceive and respond to challenges within their entrepreneurial journeys.

The findings significantly contribute to answering the central research question by uncovering the personal strategies and meanings entrepreneurs attach to their business management processes. Participants identified not only the tangible challenges, such as financial constraints and limited access to markets, but also the emotional and psychological dimensions of entrepreneurship, such as stress, motivation, and the need for perseverance (Kamleitner dkk., 2012). The study shows that entrepreneurs do not merely react to external challenges; they actively shape their experience through adaptive strategies that integrate their personal beliefs, values, and support systems. This process of adaptation is what allows them to persist and, in some cases, thrive despite the constraints they face. Thus, the research provides new insights into the lived experience of entrepreneurs, emphasizing that business success is as much about personal meaning and resilience as it is about external business conditions.

When comparing these findings with existing literature, the results align with and expand upon previous studies that emphasize the importance of personal networks, resilience, and innovation in entrepreneurial success. For instance, studies by [Author, Year] have highlighted the role of family and social support in entrepreneurial ventures, and this study corroborates those findings. However, the emphasis in this study on the emotional and psychological dimensions, such as the role of stress and motivation in shaping business decisions, adds depth to the existing body of knowledge. Additionally, the findings challenge the more deterministic views in the literature that focus solely on external factors like financial access and market conditions. This research underscores that understanding entrepreneurship requires a more nuanced exploration of how entrepreneurs internally process their experiences and shape their business strategies.

Implications of Findings

The findings from this study have significant implications both scientifically and practically (Pechtelidis & G. Stamou, 2017). From a theoretical perspective, the results emphasize the need for a more holistic approach in entrepreneurial studies, one that integrates emotional and psychological dimensions into existing models of entrepreneurial success. Practically, these findings suggest that policymakers and support programs should prioritize fostering networks of social and family support and providing training in resourceful problem-solving techniques. For instance, mentorship programs could be tailored to help entrepreneurs develop innovative strategies to leverage limited resources effectively.

Limitations of the Study

Despite its valuable contributions, this study has several limitations. The research is based on a small sample size, which limits the ability to generalize the findings across all entrepreneurial contexts (Robinson & Sexton, 1994). Additionally, the study focuses primarily on a particular geographic and cultural context, which may not fully represent the diverse experiences of entrepreneurs in different regions or sectors. The phenomenological approach, while rich in exploring subjective experiences, may also be influenced by the individual perspectives of the participants, which could introduce bias or limit the depth of understanding for broader population groups. Furthermore, the reliance on qualitative interviews means that the findings are inherently more exploratory and less conclusive when it comes to quantifying the extent of the phenomena observed. Future studies could address these limitations by employing a larger, more diverse sample and potentially integrating mixed-methods approaches to provide a more comprehensive analysis.

Prospects for Future Research

Building on the findings of this study, there are several directions for future research. One potential avenue is to explore how different cultural or socio-economic contexts may shape the entrepreneurial experiences of individuals in varying settings. Comparative studies between regions with different levels of resources or support systems could offer valuable insights into how these factors influence business outcomes (Branzei & Fathallah, 2023). Additionally, further research could focus on exploring the role of specific types of support, such as psychological counseling or mentorship programs, in helping entrepreneurs navigate the emotional challenges they face. Another important direction is to investigate the long-term effects of emotional resilience and personal networks on the sustainability of small businesses, particularly in times of crisis or economic downturn. Such studies would extend the theoretical and practical contributions of this research, providing actionable insights for both scholars and practitioners in the field of entrepreneurship.

CONCLUSION

This study explored the lived experiences of small business entrepreneurs, with a focus on understanding the personal, social, and emotional dimensions that influence their business journeys. The findings revealed that resilience, social networks, and mental health play pivotal roles in shaping entrepreneurial success, offering a more holistic view compared to traditional business-centered models. Specifically, the study emphasizes that providing access to structured emotional and psychological support systems, such as peer mentorship programs and mental health workshops, could significantly enhance entrepreneurs' ability to navigate challenges. This research addresses gaps in previous studies by highlighting the emotional and psychological challenges faced by entrepreneurs, thus enriching the understanding of entrepreneurial dynamics. Policymakers and business support programs should consider implementing initiatives that combine financial support with psychological counseling or training in resilience-building techniques. For example, offering subsidized access to mental health resources or creating platforms where entrepreneurs can share experiences and strategies would provide practical avenues for fostering resilience. Moreover, future research should explore how specific types of emotional support, such as structured mentorship or community-based networking initiatives, contribute to long-term business sustainability. It provides actionable insights for policymakers and business support programs to better support entrepreneurs beyond the business logistics. Future research could expand on these findings by exploring how specific types of emotional support or mentorship affect business sustainability over time, especially in crisis situations. Building on this work could further refine approaches to fostering resilient and

successful entrepreneurship in diverse contexts. Additionally, examining the impact of crisis-specific support measures, such as post-pandemic recovery programs, could offer actionable insights for designing more effective resilience strategies. Building on this work could refine approaches to fostering resilient and successful entrepreneurship by integrating psychological and emotional dimensions into existing business frameworks. Furthermore, longitudinal studies tracking the long-term outcomes of emotional support programs could provide a deeper understanding of their role in sustaining entrepreneurial success.

CONFLICT OF INTEREST

The authors declare that there is no conflict of interest.

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