

Digital Governance of the Women Entrepreneurs Organization (PERWIRA) in Empowering MSMEs

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Abstract: Discrimination against women, including in the economic sphere, essentially indicates that women's human rights are still being neglected. One effort to increase women's participation in the economy is the establishment of the Indonesian Women Entrepreneur Union (*Perkumpulan Perempuan Wirausaha Indonesia* /PERWIRA). Technological advances, particularly the use of the internet as a communication tool, have inspired PERWIRA to apply Information and Electronic Transactions (IET) in managing its activities. Increasing the capacity and governance of PERWIRA's activities can only be carried out efficiently and effectively if supported by proper management. In this regard, IET can be used as an approach in managing PERWIRA's activities. The purpose of this study is to analyze the effectiveness of adopting the IET approach, thereby producing a system and/or good example in implementing activity management for organizations involving women MSMEs. It applies empirical research using a sociological-legal approach, collecting data through purposive sampling-based interviews. It finds that the challenges faced by PERWIRA are not only at the individual level of MSME actors but also at the policy ecosystem and institutional capacity levels. At the individual level of women MSMEs, limited access to capital and financing makes it difficult for PERWIRA to encourage its members to scale up their businesses, especially in the micro business sector. Women MSMEs in PERWIRA still manage their businesses traditionally, accompanied by a lack of understanding of risk management and cash flow. In addition, digital transformation has not been evenly distributed among MSME members. PERWIRA also faces internal challenges related to uneven capacity among regional-level administrators. Therefore, a collaborative approach between PERWIRA, the government, and the private sector is often offered as a solution. However, such partnerships and synergies are not easy to achieve because they require the alignment of government policies. Therefore, this study adopts IET-based management to harmonize partnerships and synergies between PERWIRA and its members, including the development of partnerships and synergies with the government and the private sector.

Keywords: Women's Entrepreneurship, Technology, Governance, PERWIRA, Indonesia

1. Introduction

One initiative aimed at building economic resilience in Indonesia involves engaging all sectors of society in driving economic development. Women play a vital role in contributing to Indonesia's development and economic resilience. However, "gender discrimination remains prevalent in Indonesian society today" (Bond & Phillips, 2001).

Discrimination against women, including in the economic sphere, essentially indicates that the fulfilment of women's human rights is still being neglected. At present, discriminatory practices against women in the economic sphere still frequently occur as a result of societal attitudes that remain unresponsive to the fundamentally different issues and aspirations of men and women. Therefore, efforts must continue to be made to ensure the respect, protection, and fulfilment of women's human rights in various fields, including the economic sphere.

Indonesia's women's empowerment program began in 1978, with several regions achieving positive results in self-capacity enhancement, economic improvement, better health, and an enhanced quality of life for women. However, numerous women in Indonesia, especially in rural areas, have yet to benefit from empowerment programs. The country has a significantly larger female population than males, and many reside in rural areas with disadvantages and lower education levels. These resources can become burdensome if not maximized in all aspects of development. Conversely, they can be valuable assets if directed toward becoming highly productive individuals through empowerment (Nur., 2019).

Hence, the Ministry of Women's Empowerment and Child Protection in Indonesia has five key priorities for women's empowerment, namely 1) boosting women's entrepreneurship, 2) increasing the involvement of mothers and families in childcare and education, 3) combating violence against women and children, 4) reducing child marriages, and 5) preventing child labour (Humas Kementerian PPPA, 2020). Additionally, the ministry promotes women's entrepreneurship by integrating gender issues into priority programs in other ministries/agencies like the Ministry of Cooperatives and Small and Medium Enterprises, the Ministry of

Agriculture, the Ministry of Tourism and Creative Economy, and the Ministry of Manpower (Humas Kementerian PPPA, 2020).

MSMEs are widely regarded as the backbone of Indonesia's economy, contributing more than 60 percent of GDP and providing employment to over 100 million people, or about 97 percent of the national workforce. Strengthening these small enterprises and enabling them to scale up is crucial for sustaining economic growth and supporting Indonesia's ambition to become the world's seventh-largest economy by 2030. Nevertheless, "most MSMEs operate in the informal sector, which limits their access to financing and constrains their managerial and operational capacity for expansion" (ASEAN Briefing, n.d.).

Anoraga (2010) states that MSMEs possess a number of promising strengths that support their future development. First, they serve as a major source of employment, with small industries estimated to absorb up to half of the available workforce. Second, they contribute to the creation of new entrepreneurs, as their presence has consistently encouraged the growth of entrepreneurial activity. Third, MSMEs operate within distinctive market segments, characterized by simple and flexible management that allows them to adapt quickly to market changes. Fourth, they make effective use of surrounding natural resources, often utilizing waste or by-products from larger industries, which provides further opportunities for development

Despite these advantages, MSMEs also face several weaknesses that hinder their growth, particularly at the micro-enterprise level. These challenges can be categorized into internal and external factors. Internally, MSMEs commonly struggle with limited human resource capacity and inadequate marketing capabilities. Externally, challenges arise from the institutions responsible for developing and supporting MSMEs. These include poorly targeted assistance programs, a lack of effective monitoring, and overlapping initiatives that reduce overall effectiveness. A significant gap exists between these internal and external factors, particularly in relation to access to financial support (Anoraga, 2010).

One of the initiatives to encourage and increase women's participation in the economy was the establishment of the Indonesian Women Entrepreneur Union (*Perkumpulan Perempuan Wirausaha Indonesia* /PERWIRA) on 12 February 2016 (PERWIRA's Articles of Association). PERWIRA is a legally incorporated organisation whose members are female entrepreneurs comprising micro, small, and medium-sized enterprises (MSMEs) and business owners. As a legally incorporated organisation, PERWIRA aims to enhance skills, the quality and quantity of production, business progress, dedication, and business development, as well as to support MSMEs in contributing to economic development in accordance with the *Pancasila* (the Indonesian ideology) and the 1945 Constitution. As an organisation with members spread across Indonesia, PERWIRA requires an effective and efficient institutional governance framework (PERWIRA Articles of Association).

Technological advancements, particularly the use of the internet for long-distance and cross-border communication across various countries—including Indonesia—have led to an increase in internet users in Indonesia. This has also inspired PERWIRA to implement Electronic Information and Transactions (EIT) in its institutional management. With this guiding principle and a determination to consistently participate in and contribute to the development of a healthy national economy—aimed at strengthening national unity and solidarity—supported by advancements in Electronic Information and Transactions (EIT), which enable the provision of information swiftly and accurately, PERWIRA will conduct communications, meetings, and decision-making using Electronic Information and Transactions from the central level down to the branch level. Furthermore, with EIT, PERWIRA will remain at the forefront of production innovation, enabling its products to be exhibited and sold at both national and international levels. The use of EIT is also in line with PERWIRA's founding principles of minimising costs and ceremonial activities whilst fostering a strong work ethic for production and exhibitions (PERWIRA's Articles of Association).

A fundamental issue in the institutional management of PERWIRA is how the EIT system has been developed to strengthen its governance. This requires careful consideration, given that PERWIRA's members are entrepreneurs running SMEs and micro-enterprises across Indonesia. Furthermore, the level of education and understanding of EIT among PERWIRA members varies significantly, as not all MSMEs in Indonesia currently utilise EIT. Hence, the purpose of this study is to analyse the effectiveness of adopting the EIT approach, thereby producing good examples in implementing activity management for organisations involving women MSMEs.

2. Conceptual and Legal Framework

2.1 Legal Approaches to MSMEs

The Indonesian government enacted Law No. 20 of 2008 on Micro, Small, and Medium Enterprises (MSMEs Law) to support MSMEs. However, to implement the provisions of Law Number 11 of 2020 on Job Creation, the Government then enacted Government Regulation of the Republic of Indonesia Number 7 of 2021 concerning the Facilitation, Protection, and Empowerment of Cooperatives and Micro, Small, and Medium Enterprises (Cooperatives and MSMEs Government Regulation). Both the MSMEs Law and the Government Regulation similarly define that:

“A Micro Enterprise is a productive business owned by an individual and/or a sole proprietorship entity.”

“A Small Enterprise is an independent, productive economic business carried out by an individual or a business entity that is neither a subsidiary nor a branch of a medium or large enterprise, and is not owned, controlled, or directly or indirectly affiliated with such enterprises.”

“A Medium Enterprise is an independent productive economic business carried out by an individual or a business entity that is neither a subsidiary nor a branch of a small or large enterprise, and is not owned, controlled, or directly or indirectly affiliated with such enterprises.”

However, there are several differences between the MSMEs Law and the Government Regulation to determine the category of MSMEs, as presented in Table 1.

Table 1: New Approaches to MSMEs

Indicator	MSMEs Law	Cooperatives and MSMEs Government Regulation
Categorization of MSMEs	MSMEs are categorized based on net worth or annual sales. Net worth is the total assets minus debts or liabilities.	MSMEs are categorized based on business capital criteria or annual sales. Business capital includes own capital and borrowed capital used to conduct business activities.
Net Worth or Business Capital	1. Micro Enterprise: up to Rp50 million 2. Small Enterprise: more than Rp50 million – up to Rp500 million 3. Medium Enterprise: more than Rp500 million – up to Rp10 billion Excluding land and buildings used for business.	1. Micro Enterprise: up to Rp1 billion 2. Small Enterprise: more than Rp1 billion – up to Rp5 billion 3. Medium Enterprise: more than Rp5 billion – up to Rp10 billion Excluding land and buildings used for business.
Annual Sales	1. Micro Enterprise: up to Rp300 million 2. Small Enterprise: more than Rp300 million – up to Rp2.5 billion 3. Medium Enterprise: more than Rp2.5 billion – up to Rp50 billion	1. Micro Enterprise: up to Rp2 billion 2. Small Enterprise: more than Rp2 billion – up to Rp15 billion 3. Medium Enterprise: more than Rp15 billion – up to Rp50 billion

The Cooperatives and MSMEs Government Regulation introduces various measures to support the growth of local MSMEs. These include requiring regional governments to allocate at least 30 percent of commercial land areas for MSME development and promotion. “The regulation also simplifies business licensing procedures, provides tax incentives and relief, and exempts MSMEs from the obligation to comply with provincial or regency/city minimum wage requirements” (ASEAN Briefing. (n.d.).

2.2 Implementation of Digital Governance in Indonesia

“Indonesia has entered an era of digital transformation, marked by a shift in which activities that were once carried out directly are increasingly being conducted indirectly through the use of technology” (Hidayati et al, 2023). Kraus et al (2021) state that it encompasses human, cultural, and technological dimensions aimed at

significantly expanding the reach of institutions or companies. “The adoption of digital technologies, including artificial intelligence (AI), data analytics, the Internet of Things (IoT), and other innovations, is intended to enhance efficiency and improve human productivity” (Al Khozaini & Mundiri, 2024). It has also extended into governance in both the public and private sectors, commonly referred to as digital governance.

“Digital governance, commonly known as e-governance, involves the application of digital technologies in government processes to improve efficiency, promote transparency, and encourage public participation” (Heeks, 2001). Furthermore, Janssen & Estevez (2013) state that several fundamental pillars underpin digital governance: 1) transparency, because it allows governments to make information openly accessible to the public; 2) accountability, because “it enables more effective monitoring and evaluation of policies, creating opportunities for public scrutiny of government performance” (Cordella & Tempini, 2015); 3) public participation, because “it engages citizens more actively in policymaking through the platforms that facilitate the public expressions” (Puspitasari & Ishii, 2016). The effective implementation of digital governance in Indonesia relies on the involvement of multiple stakeholders, including central and local governments, the private sector, and civil society. Yet, it remains to encounter various challenges such as limitations in technological infrastructure, different levels of digital literacy, data security threats, and limited human resource capacity (Murdhani, 2025).

3. Methods

This study is an empirical study employing a sociological approach to law, “in which law is conceptualised as a social institution that is intrinsically linked to existing social variables” (Wignyosoebroto, 1993). The type of sociological legal research employed in this study is legal validity research, which focuses on the effectiveness of the law as manifested in the digital governance of the PERWIRA organisation.

In sociological/empirical legal research, “the data used is primary data obtained through interviews and Focus Group Discussions (FGDs)” (Amiruddin & Asikin, 2004).

Data collection techniques used in this study are:

1. Interviews conducted by gathering data through oral questioning of key informants (KI) under PERWIRA. The interviews used were structured interviews employing a list of questions as a guide. Interviews with KI (1 PERWIRA official and 25 PERWIRA members) were conducted by asking structured questions, which the respondents and KI answered via WhatsApp after first obtaining the consent of the respondents concerned. Key informants from PERWIRA were selected using purposive sampling based on their positions as vice chairs of PERWIRA. Respondents were selected at random from among PERWIRA members as presented by Table 2.

Table 2: PERWIRA Respondents

No	Region of Origin	Number of Respondents
1	Dumai City	17
2	Manado, North Sulawesi	2
3	Jakarta Special Capital Region	2
4	Yogyakarta	2
5	Kulon Progo	1
6	East Java	1
Total		25

Source: Collected data on 30 May 2026.

2. In legal research employing a sociological approach, primary data is supplemented by secondary data comprising primary legal sources, secondary legal sources, and tertiary legal sources (Marzuki, 2005). Secondary data is obtained through a literature review. This secondary data consists of: 1) primary legal materials, primarily Law of the Republic of Indonesia No. 11 of 2008 on Electronic Information and Transactions (EIT Law), and 2) secondary legal materials comprising books, websites, newspapers, and articles related to project management, entrepreneurship, and gender empowerment.

3.1 Data Interpretation Methods

The data analysis in this study employs a qualitative approach. A qualitative approach is a method that analyses the social phenomena arising from the implementation of a legal regulation. In this study, the chosen data analysis methods are linguistic interpretation and systematic interpretation. This is because these data analysis methods are particularly suitable for application in sociological/empirical legal research, “as linguistic interpretation and systematic interpretation allow for the verification of the validity of data and information, as well as the demonstration of their accuracy” (Soekanto, 2008).

4. Findings and Discussion

4.1 The Establishment of PERWIRA

Women’s empowerment is a key aspect of community development. One of the crucial stages in the community development process is increasing household income. “In principle, community development is designed to boost community income by enhancing women’s productivity in both the agricultural and non-agricultural sectors, such as trade, small-scale home-based industries, and services” (Effendi, 1993). The economic dimension and women’s basic needs are key elements that must be addressed in tandem with overall development programmes. There are various ways to improve women’s living standards, such as providing credit for self-employment, creating job opportunities, and enhancing their access. Easier access to government credit improves women’s ability to obtain capital for establishing MSMEs. “These job opportunities expand the scale of their businesses and enable women to compete in the business sector” (Yuars, 2002).

To support women’s entrepreneurship, the Indonesian Women Entrepreneur Union (*Perkumpulan Perempuan Wirausaha Indonesia*/PERWIRA), was officially established on February 24, 2016, under the leadership of Dr. Hj. Elza Syarief. PERWIRA’s organisational structure consists of several divisions, including a) Product Development or Human Resource Capacity Building Division, b) Maritime Division, c) Commercial Division, d) Agriculture Division, e) Social Welfare Division, f) Mining Division, g) Contractor, Property, and Real Estate Division, h) Tourism and Services Division, i) IT, Public Relations, and MSMEs Division. Its activities include fostering collaboration among members by integrating individual member businesses with other member companies into a unified economic network. This approach aims to expand business operations, enter new markets, both domestic and international, through members with established market access, and promote business diversification.

Based on the interview with the PERWIRA official and members, she said, “products from PERWIRA members are highly diverse, ranging from food and beverages to handicrafts, jewellery, and more. However, most PERWIRA members are engaged in the food and beverage sector. Therefore, PERWIRA facilitates its members in obtaining halal certification”. In addition, PERWIRA facilitates technology transfer, reduces internal competition, and enhances access to local resources and domestic markets among its members (Interview, DBP, 28 March 2026).

In carrying out its activities, PERWIRA collaborates with various government institutions, including the Ministry of Trade, the Ministry of Industry, and the Ministry of Cooperatives and Small and Medium Enterprises, as well as with international partners such as the Embassy of Poland and the Embassy of Japan. Currently, approximately 90 percent of PERWIRA’s members come from the MSME sectors. In addition to organizing various training programs and establishing partnerships with multinational companies, PERWIRA has also provided mentorship and support to around 10,000 MSMEs across 38 provinces in Indonesia (Interview, DBP, 28 March 2026). Respondents from Dumai stated that PERWIRA collaborates with departments in Dumai, including Bank Riau Kepri Syariah, the Investment and One-Stop Service Agency, the Health Department, the Indonesian Ulama Council, and the Dumai Family Welfare Empowerment Agency. Respondents from Yogyakarta stated that PERWIRA in their region collaborates with the Yogyakarta Special Region Tourism Agency and the SME Cooperative.

PERWIRA promotes its members’ products through various activities, such as bazaars, exhibitions, and joint promotions. Based on interviews with 25 members of PERWIRA, the types of product promotion they use are shown in Table 3.

Table 3: Product Promotions of PERWIRA's Members

No	Region of Origin	Types of Promotions
1	Dumai City	Business networking, product promotion, and information exchange.
2	Manado, North Sulawesi	Joint promotion, MSMEs bazaars, exhibitions, and collaborative product marketing among members.
3	Jakarta Special Capital Region	Joint promotion, domestic and international bazaars, exhibitions, and digital marketing.
4	Yogyakarta	Knowledge sharing, business experience exchange, and complementary products.
5	Kulon Progo	MSMEs bazaars and local sales events.
6	East Java	Collaboration occurred through annual programs, routine meetings, exhibitions, and expanded marketing networks.

Source: Interviews of 25 PERWIRA Members, 30 May 2026.

4.2 Challenges Faced by PERWIRA in Managing Women's Entrepreneurship

In developing MSMEs, "women entrepreneurs require essential entrepreneurial skills, including the ability to identify opportunities, take calculated risks, and communicate effectively with customers" (Iskandar & Safrianto, 2020). These skills must be complemented by practical knowledge, which can be acquired through "entrepreneurship education as a means of building competence in management practices, marketing strategies, and financial aspects" (Salim et al,2025).

With approximately 10,000 MSME members across Indonesia, PERWIRA faces significant challenges. Limited access to capital and financing continues to constrain efforts to scale up businesses, especially in the micro-enterprise sector. Many members still rely on traditional business practices and have a limited understanding of risk management and cash flow (Interview, DBP, 28 March 2026). Moreover, the adoption of digital transformation remains uneven among MSME members. This issue indicates that MSMEs have not yet implemented a comprehensive digital marketing strategy. There are seven key elements underlying internet-based marketing communication practices: context, content, community, customization, communication, connection, and commerce (Rayport & Jaworski, 2003). However, MSMEs within PERWIRA generally apply only one of these elements, namely communication, which is still limited to the basic use of social media such as WhatsApp and Instagram (Interview, DBP, 28 March 2026).

Digital transformation has become a crucial factor in MSME development in the era of Industry 4.0, alongside the rapid growth of the digital economy. Nevertheless, not all MSME actors within PERWIRA have utilized digital media as a promotional tool, primarily due to a limited understanding of technology and social media (Halwa, 2021). Many are still unfamiliar with digital marketplaces such as Shopee and Lazada, which could serve as highly effective channels for promotion and sales. In general, they continue to rely on personal communication tools such as WhatsApp, Instagram, Facebook, or TikTok, and a small number of PERWIRA members who use e-commerce platforms, as revealed by interviews with 25 members of PERWIRA.

Table 4: Social Media Platforms Used by PERWIRA Members

No	Social Media / E-Commerce Platforms Used	Number of Respondents	Percentage (%)
1	WhatsApp, Facebook, Instagram	17	68
2	WhatsApp, Facebook, Instagram, Marketplace (Shopee/Tokopedia)	5	20
3	WhatsApp, Instagram, TikTok	1	4
4	Instagram, Tokopedia	1	4
5	WhatsApp and online promotion platforms	1	4
Total		25	100

Source: Interviews of 25 PERWIRA Members, 30 May 2026.

The distribution of PERWIRA members across 38 provinces also presents a challenge, as the level of digital literacy varies among its members. Out of the 25 respondents, 22 have faced challenges relating to digital transformation, as shown in Table 5.

Table 5: Challenges Faced by PERWIRA Members

No	Challenge Category	Description of Challenges	Number of Respondents
1	Technology adaptation / digital literacy	Difficulty adapting to technological changes, improving digital skills, and understanding online marketing	18
2	Digital marketing challenges	Keeping up with digital marketing trends and competitive online promotion	3
3	Limited technological skills	Lack of technological knowledge or confidence in using digital tools	1
Total			22

Source: Interviews of 25 PERWIRA Members, 30 May 2026.

Although PERWIRA's activities are uploaded by the Central Executive Board of PERWIRA or local televisions, the activities shown are generally still ceremonial in nature, consisting mainly of the inauguration, with a relatively low number of viewers. This serves as a form of promotion and information sharing regarding PERWIRA's existence.

4.3 Strategies and Digital Governance Adaptation in the Management of PERWIRA

"Management is a process that involves planning, organizing, staffing, directing, and supervising the members of an organization to achieve its objectives" (Pratama, 2020). To support the effectiveness and efficiency of PERWIRA's management, the association has established the following organizational structure:

1. At the national level, it is referred to as the Central Executive Board of PERWIRA (DPP PERWIRA).
2. At the provincial level, it is referred to as the Regional Executive Board of PERWIRA (DPD PERWIRA).
3. At the city/regency level, it is referred to as the Branch Executive Board of PERWIRA (DPC PERWIRA).
4. At the sub-district level, it is referred to as the Sub-branch Executive Board of PERWIRA (DEPRAN PERWIRA).

To ensure effective and efficient communication between PERWIRA at the central level and its branches at the provincial, city/regency, and sub-district levels, PERWIRA has adopted digital governance, as internet access is available across many parts of Indonesia. However, the level of digital literacy among PERWIRA members varies significantly. Therefore, PERWIRA relies on communication channels that are familiar to all members, particularly WhatsApp groups (Interview, DBP, 28 March 2026). In addition, PERWIRA officially shares information and documents through its organizational email (perwira.dpp@gmail.com).

PERWIRA relies on the use of Information and Electronic Transactions (IET) in managing its activities. This serves as a communication and information-sharing strategy, considering that its members are spread across all provinces in Indonesia. PERWIRA's management also noted that for real-time communication, the organization uses Zoom services, as they are accessible to executive board members at all levels (Interview, DBP, 28 March 2026).

In addressing various challenges, PERWIRA's management stated that PERWIRA collaborates with a wide range of stakeholders at both the national and regional levels. "Concerning limited access to capital and financing for its members, PERWIRA has partnered with the Ministry of Cooperatives and SMEs of the Republic of Indonesia, the Ministry of Trade of the Republic of Indonesia, as well as relevant agencies responsible for MSMEs, industry, and trade at the local government level" (Interview, DBP, 28 March 2026).

In addition, PERWIRA at the central and regional levels has conducted various training programs, including financial management, digital marketing, halal certification, and public speaking, tailored to the needs of its members. Capacity-building initiatives have also been intensified, particularly in the use of digital technologies to support administrative processes and product marketing. Furthermore, it has organized and participated in numerous product exhibitions at the local, national, and international levels (Japan and South Korea) 35.

(Interview, DBP, 28 March 2026). These activities have been supported by various stakeholders such as the Indonesian Chamber of Commerce and Industry and the Regional Craft Councils (Kadin Riau, 2024) and “private sector actors, including e-commerce platforms such as Shopee in enhancing members’ knowledge of digital marketing and e-commerce” (Harianmerdekapost.com, 2024).

5. Conclusion and Recommendations

The shift in the MSME indicator approaches under the Government Regulation on Cooperatives and MSMEs has increased the number of PERWIRA members. Most of its members are women-led MSMEs engaged in the food, beverage, and handicraft sectors in all provinces in Indonesia. Hence, PERWIRA has adopted digital governance to facilitate information services and communication with its members, who are spread across Indonesia. However, PERWIRA members mostly rely on a basic use of social media platforms such as WhatsApp and Instagram, which results in limiting promotional reach and public awareness of their products.

To respond to these limitations, PERWIRA utilizes the IET, especially Zoom meetings, to manage organizational activities and facilitate communication among members across Indonesia. In improving members’ access to capital and financing, it partners with the Indonesian Ministry of Cooperatives and SMEs, the Ministry of Trade, and relevant local government agencies responsible for MSMEs, industry, and trade. Through this strategy of digital governance adaptation and collaboration with multiple stakeholders, PERWIRA has consistently undertaken efforts to improve its management.

Based on the conclusions, PERWIRA as a case study contributes to the literature on digital governance, particularly in facilitating organisational management, communication, and decision-making for members who are geographically dispersed. This study also demonstrates that PERWIRA’s strategy can serve as a model for women-led SMEs to strengthen organisational resilience in the era of digital transformation in Indonesia.

Ethics Declaration

This study involved interviews with PERWIRA members. Their participation was conducted with informed consent, under the agreement that the full names of the interviewees would not be disclosed.

AI Declaration

This paper utilizes AI tools, namely ChatGPT, to summarize the interview findings and translate them from Indonesian into English. In addition, DeepL and Grammarly are used for translation and to refine the grammar and structure.

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