

Entrepreneurship as Moral Practice: An Existential Phenomenological Study of Meaning, Care, and Digital Agency among Women MSME Entrepreneurs in Makassar

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Abstract

This study explores the lived meanings of work and entrepreneurship among women-led micro, small, and medium enterprises (MSMEs) in Makassar through an existential phenomenological approach. Beyond income generation, these enterprises are moral and relational projects in which women negotiate identity, care, and purpose amid digital transformation and structural constraint. Fourteen female entrepreneurs from the culinary, crafts, fashion, and digital micro-service sectors were interviewed and observed to capture first-person accounts of their entrepreneurial experiences. The analysis identified five key themes: work as moral and identity work, care-oriented agency, digital practices as meaningful mediators, resilience through ritual and narrative, and aspirational freedom within constraint. Findings reveal that entrepreneurship among these women embodies a form of moral economy grounded in dignity, familial responsibility, and community reciprocity. Digitalization emerged as both an enabler of creative expression and a new domain of vulnerability, underscoring the need for socially attuned and trust-based digital ecosystems. The study contributes to humanistic economics by framing women's entrepreneurship as existential and relational labor, offering insights for policies and training programs that integrate financial inclusion, digital literacy, and psychosocial mentorship. Ultimately, it argues that inclusive economic development must center on human meaning and moral purpose, not merely productivity metrics.

Keywords: Women Entrepreneurship; Existential Phenomenology; Digital Agency; Meaning of Work; Humanistic Economics.

1. INTRODUCTION

Women-led micro, small, and medium enterprises (MSMEs) in Makassar are not merely units of production; they are lived projects where work and entrepreneurship interweave with identity, social responsibility, and meaning. These enterprises shape livelihoods while constituting arenas for self-expression, agency, and community care.

Examining the meaning of work and entrepreneurial spirit among female MSME actors requires a lens that attends to interiority, relationality, and contextual power—dimensions often elided by conventional economic metrics. The present study employs an existential phenomenological approach to surface how women interpret their labor as purpose, vocation, and moral practice.

Empirically, the research explores diverse sectors—food, crafts, fashion, services, and digital micro ventures—in Makassar, aiming to capture how cultural norms, gender expectations, and local



markets shape experienced meaning. Theoretically, it seeks to enrich humanistic economics by integrating existential accounts of purpose and agency with entrepreneurship studies.

Practically, understanding these meanings has implications for policy, training, and ecosystem design: interventions that fail to acknowledge meaning and relational obligations risk being ineffective or alienating for women entrepreneurs. This study, therefore, aims to generate insights relevant to researchers, practitioners, and policymakers concerned with inclusive economic development.

2. LITERATURE REVIEW

Scholarship on meaning in life and the psychology of purpose provides a useful foundation: meaning comprises coherence, purpose, and existential significance, and these facets often emerge from social roles and productive activity (King & Hicks, 2020).

Feminist and cultural studies of women's entrepreneurship emphasize how gender role expectations, identities, and local culture structure entrepreneurial choices, motivations, and constraints, underlining the need to situate meaning in socio-cultural contexts (Bullough et al., 2021).

The COVID-19 pandemic has intensified the existential stakes of small businesses while accelerating digitization and exposing vulnerabilities in financial and social infrastructures, making the study of meaning and resilience in MSMEs timely (Belitski et al., 2021).

At the same time, digitalization and the network economy transform business models and social relations: sustainable digital business design requires attention to social impact, inclusion, and humanizing technologies—considerations relevant for women integrating digital tools into their enterprises (Jabłoński et al., 2020).

The social dimensions of digital ecosystems also suggest the rising importance of ecosystem social responsibility: digital platforms, networks, and service providers influence social value creation and norms that affect small entrepreneurs' practices and meanings (Yi et al., 2022).

Financial inclusion innovations, such as FinTech credit services, have been identified as key enablers for SME resilience, but their success depends on data ecosystems, collaboration, and digital literacy—factors that intersect with women's experienced autonomy and sense of security (Thomas, 2023).

Empirical work on technology adoption shows that meanings, materials, and competencies shape uptake of mobile financial services and digital practices; social circles, trust, and habitual practice matter as much as technical affordances (Naeem et al., 2022).

Entrepreneurship studies highlight complexity, multiplicity, and power relations in opportunity formation; power dynamics (state, legacy firms, and networks) influence entrepreneurial agency and thus the lived experience of striving and meaning creation (Eden & Nielsen, 2020; Audretsch & Fiedler, 2022).

The future trajectory of entrepreneurship debates—between concentration among high-growth ventures and democratization of small firms—reminds us that MSMEs remain central to employment and local economies, and their qualitative experiences must inform policy and scholarship (Kuratko & Audretsch, 2021).

Finally, migration and translocal experiences can shape entrepreneurial trajectories by transferring resources and dispositions; such life histories matter when interpreting meaning and aspiration among local entrepreneurs (Wassink, 2020).

Methodologically, contemporary qualitative guidance underscores the rigor of phenomenological and framework-oriented approaches when applied with reflexivity, bracketing, and transparent analytic procedures (Dueñas et al., 2025). This constellation of literatures points to a research design attentive to meaning, context, digital dynamics, and power relations.

3. METHODS

The study adopts existential phenomenology to capture the lived meanings of work and entrepreneurial spirit among female MSME actors in Makassar, prioritizing first-person narratives, embodied practices, and situated interpretation. Bracketing was practised to reduce researcher presuppositions while acknowledging their impossibility entirely.

Purposive sampling selected 14 women entrepreneurs (ages 24–57) across sectors (culinary, handicrafts, modest fashion, home-based digital services, and hybrid micro retail). Inclusion required at least two years of continuous operation and active decision-making in the enterprise.

Data collection combined semi-structured in-depth interviews (60–90 minutes), participant observation during work routines (preparation, sales, online interactions), and short reflective diaries kept by participants over two weeks. Interview topics covered motivations, daily rhythms, spiritual practices (if any), digital usage, relational obligations, and experiences of constraint and freedom.

Interviews and observations were conducted in Indonesian, with excerpts translated; analysis prioritized meaning units in context. Ethical protocols included informed consent, confidentiality, and sensitivity to emotional disclosures. Member checking was used to validate interpretive moves.

Analytical procedures followed *epoché*, horizontalization (cataloguing significant statements), imaginative variation (identifying structural essences), and synthesis, producing textual and structural descriptions of core meanings. Reflexive memos documented the researchers' positionality and analytic choices.

4. RESULTS

The analysis produced five interrelated themes: (A) Work as Moral and Identity Work; (B) Entrepreneurial Spirit as Care-Oriented Agency; (C) Digital Practices as Meaningful Mediators; (D) Resilience through Narrative and Ritual; and (E) Power, Constraint, and Aspirational Freedom.

Theme A - Work as Moral and Identity Work: Participants commonly framed work as a moral vocation that confers dignity, social recognition, and self-definition. Several recounted transitions (e.g., moving from dependency to leadership in household finances) that reshaped self-worth and social standing.

Theme B - Entrepreneurial Spirit as Care-Oriented Agency: Rather than solitary profit maximizers, women described entrepreneurship as a relational vocation—providing for family, sustaining employees (often kin-based), and contributing to neighborhood solidarity. The spirit of enterprise often expresses obligations to care.

Theme C - Digital Practices as Meaningful Mediators: Digital tools (social media marketing, mobile payments) were experienced ambivalently: they offered creative self-expression, market expansion, and autonomy, but also new anxieties (visibility, competition, platform fees). For many, digital engagement extended meaning by enabling broader recognition and improvisational creativity.

Theme D - Resilience through Narrative and Ritual: Participants narrated hardships—capital constraints, caregiving burdens, market shocks—as episodes replete with moral learning. Rituals (prayer, family consultations, small pre-work routines) functioned as emotional anchors that sustained action and translated struggle into meaningful growth.

Theme E - Power, Constraint, and Aspirational Freedom: Women experienced structural constraints—patriarchal norms, limited access to formal credit, and regulatory complexity—that shaped possibilities. Yet many also articulated strategic agency: cultivating networks, leveraging informal finance, or using digital platforms to bypass gatekeepers. The tension between constraint and aspirational freedom framed much of their meaning-making.

Table 1: Summary of Themes and Illustrative Meanings

Theme	Core Meaning	Illustrative Function
Moral & Identity Work	Work as dignity and self-definition	Increased household voice; pride in skill
Care-Oriented Agency	Entrepreneurship as service and mutual support	Hiring neighbors; reinvesting locally
Digital Mediators	Technology as expression and access	Online storefronts; cashless sales
Ritual & Narrative Resilience	Hardship reframed as moral growth	Prayer, storytelling, peer sharing
Power & Aspirations	Constraint shapes strategies for freedom	Informal credit, collaborative networks

Source: data processed. 2025

5. DISCUSSION

The themes reveal entrepreneurship among women in Makassar as an embodied, moralized practice where economic action is inseparable from identity, care, and spiritual or ritual life. This synthesis aligns with psychological accounts of meaning, purpose, and significance that arise when activity coheres with personal and social narratives (King & Hicks, 2020).

The relational nature of entrepreneurial spirit challenges individualistic models prevalent in mainstream entrepreneurship research. Women's practices prioritize communal benefit and dignified participation, resonating with cultural studies that link gender roles and entrepreneurship to identity and social expectations (Bullough et al., 2021).

Digital tools function as both enablers and new sites of meaning production: they provide avenues for creative expression and market reach while reconfiguring social relations and introducing novel dependencies on platform rhythms and reputational economies—an observation that echoes networked sustainability debates in the digital economy (Jabłoński et al., 2020; Yi et al., 2022).

The ambivalence toward digitalization suggests that interventions should not simply push technologies but address competencies, trust, and ecosystems that foster positive social practices around digital usage, consistent with studies on mobile banking and technology adoption emphasizing social practices and competencies (Naeem et al., 2022).

Resilience narratives show how women convert adversity into moral capital—storying constraints as growth—thus making psychological resources central to enterprise sustainability. This reframing complements broader analyses of entrepreneurship under crisis, which emphasize digitization and adaptive mechanisms for small firms (Belitski et al., 2021).

Power dynamics materialize in access to finance, regulation, and social capital; recognizing the role of power helps explain how certain choices are feasible or blocked, reinforcing the need to analyze entrepreneurship through lenses that incorporate institutional and power relations (Eden & Nielsen, 2020; Audretsch & Fiedler, 2022).

Practically, policy responses should be multidimensional: promote financial products attuned to women's rhythms (including FinTech solutions that account for alternate data and trust) (Thomas, 2023), design digital literacy programs grounded in local social practices (Naeem et al., 2022), and craft mentorship that integrates emotional and ethical dimensions of entrepreneurship.

Programs that overemphasize technical skills without engaging with meaning, care responsibilities, and structural barriers risk low uptake; thus, ecosystem thinking that supports social value co-creation and platform responsibility is essential for humane digital inclusion (Yi et al., 2022).

At the research level, integrating existential phenomenology with insights from cultural and digital studies enriches understanding of how small-scale entrepreneurship contributes to both economic resilience and social flourishing (Kuratko & Audretsch, 2021). The study suggests

methodological pluralism—careful qualitative work combined with participatory and systems approaches—to capture the complexity of lived entrepreneurship (Dueñas et al., 2025).

Limitations include a modest purposive sample drawn from one city and potential translation losses; nonetheless, the depth of accounts provides analytic leverage concerning meanings that are likely resonant in comparable cultural settings. Future studies could combine longitudinal designs with broader sampling to map change over time, especially post-pandemic.

In sum, the lived spirit of entrepreneurship among Makassar's women entwines moral purpose, caring relations, digital experimentation, resilience narratives, and navigation of power—an existential economic practice that calls for policies and research attuned to human meaning as much as market metrics.

6. CONCLUSION

This existential phenomenological inquiry demonstrates that for many female MSME actors in Makassar, work is a mode of self-realization, moral practice, and social contribution rather than merely an income-generating activity. Meaning emerges at the intersection of identity, care, ritual, and strategic adaptation. The entrepreneurial spirit identified is relational and care-oriented: success is measured in dignity, household welfare, and community reciprocity as well as in revenues. Recognizing these evaluative criteria reframes development metrics toward human flourishing.

Digitalization plays a double role—extending opportunities and reshaping meanings—so policy must cultivate supportive ecosystems, platform accountability, and competency development that respect local practices and ethical orientations (Jabłoński et al., 2020; Yi et al., 2022). Financial and institutional enablers should be sensitive to women's temporalities and networks; FinTech and alternative credit models can be potent but require trust, data inclusivity, and collaborative governance to be effective (Thomas, 2023).

Entrepreneurship support programs should therefore integrate psychosocial mentorship, ethical entrepreneurship curricula, and community-based peer networks that validate meaning and care responsibilities alongside technical skills (Dueñas et al., 2025). Academically, the study argues for humanistic economic frameworks that foreground lived meaning, relational obligations, and the moral dimensions of economic action—expanding the analytic terrain beyond productivity metrics to include dignity, purpose, and social value. Policy implications include designing gender sensitive interventions that blend finance, digital literacy, and psychosocial support; ecosystem actors—government, NGOs, platforms—must coordinate responsively to enable women's aspirations without imposing homogenizing models (Yi et al., 2022; Thomas, 2023).

For practitioners and trainers, curricula should incorporate narrative-based learning, reflective practice, and community exchange to cultivate resilience and meaning-centered leadership among women entrepreneurs (Dueñas et al., 2025). Future research should explore comparative studies across Indonesian regions and diasporic networks to trace how migration, exposure, and translocal ties influence entrepreneurial meaning and strategies (Wassink, 2020).

Finally, centering meaning in entrepreneurship honors the moral labor women perform in sustaining households and communities; it invites scholars and policymakers to recognize that economic development is ultimately a human project of enabling dignified, purposeful lives.

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