



RESEARCH ARTICLE

Section: *Cultural Heritage***Matrilineal memory and patrilineal constraint: Women's entrepreneurial practices as living cultural heritage in coastal Indonesia**Ritha F. Dalimunthe^{1*}, Meutia Naully¹, Siti Irene Astuti Dwiningrum², Jendrius³, Muhammad Bangun Siregar¹, & Ramadani⁴¹Universitas Sumatera Utara, Indonesia²Universitas Negeri Yogyakarta, Indonesia³Universitas Andalas, Indonesia⁴Universitas Nahdlatul Ulama Sumatera Utara*Correspondence: ritha.dalimunthe@usu.ac.id**ABSTRACT**

This study examines how ethnic cultural structures, gendered practices, and communal networks shape the lived experiences of women in three coastal communities in Indonesia: Melayu in Medan Belawan, Javanese in Bantul, and Minangkabau in Agam. Drawing on ethnographic surveys, in-depth interviews, and focus group discussions, the research explores how women navigate traditional roles, inheritance systems, and community norms to maintain social cohesion and cultural continuity. Findings reveal that women play central roles in preserving and transmitting cultural practices, such as mutual aid (gotong royong), matrilineal inheritance, and ritualized economic activities, while adapting to modern technologies like social media to sustain community networks. The study highlights the intersection of cultural heritage, gender, and social adaptation, demonstrating how women actively mediate between tradition and modernity. These insights contribute to understanding coastal communities as living heritage sites, where cultural norms and gendered practices underpin social resilience and communal identity.

KEYWORDS: cultural heritage, gender roles, ethnic communities, coastal societies, living traditions

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1. Introduction

Women-led micro, small, and medium enterprises (MSMEs) are widely recognized as important contributors to household livelihoods and community stability, particularly in emerging economies. In many developing contexts, women entrepreneurs reinvest their earnings into family welfare, education, and social networks, strengthening not only economic outcomes but also communal bonds. However, beyond their economic contributions, women's enterprises often reflect deeply rooted cultural traditions that shape gender roles, access to resources, and patterns of authority within society.

In Indonesia, MSMEs form a significant part of everyday economic life, particularly in coastal regions where household-based production is closely linked to fisheries, seaweed cultivation, handicrafts, and small-scale trade. In these communities, women's entrepreneurial activities are not merely individual business initiatives but are embedded within inherited kinship systems, communal practices, and moral obligations. Economic participation is closely intertwined with cultural expectations regarding gender, family responsibility, and social reciprocity.

Coastal communities in Indonesia are characterized by distinct kinship structures that influence women's access to assets and decision-making authority. In Melayu and many Javanese communities, patrilineal and patriarchal traditions shape inheritance patterns and household leadership. In contrast, the Minangkabau community in West Sumatra practices a matrilineal system in which property and lineage are transmitted through women. These contrasting systems create different cultural environments within which women negotiate their economic roles. As such, women's entrepreneurship in coastal Indonesia can be understood as a lived expression of cultural heritage, sustained through intergenerational transmission of knowledge, skills, and social values. Communal traditions such as *gotong royong* (mutual aid), rotating savings practices (*arisan*), and religious study groups further illustrate how economic activities are embedded within shared cultural norms. These practices facilitate cooperation and trust, but they also represent enduring forms of social organization that structure everyday life. Through such traditions, women access labor, capital, and information while simultaneously reinforcing communal identity and continuity.

At the same time, coastal communities face environmental uncertainties, market fluctuations, and technological change. The expansion of digital platforms, including social media and mobile communication tools, has introduced new possibilities for marketing and exchange. Yet digital adoption does not occur in isolation from cultural context. Instead, it is integrated into existing kinship networks and communal relationships, creating hybrid forms of traditional and digital interaction. The incorporation of digital tools into women's enterprises thus reflects not only economic adaptation but also cultural transformation.

Resilience in this context extends beyond business survival. It encompasses the capacity of women and their communities to sustain cultural practices while adapting to changing social and technological conditions. Women's entrepreneurial activities demonstrate how inherited structures of access, roles, control, and benefits continue to shape economic life across generations. By examining these dynamics, this study highlights how matrilineal memory and patrilineal constraint shape women's economic agency in coastal Indonesia.

Drawing on fieldwork conducted in three coastal communities—Melayu in Medan Belawan (North Sumatra), Javanese in Bantul (Yogyakarta), and Minangkabau in Agam (West Sumatra)—this study applies the Harvard Analytical Framework (HAF) to explore how access, roles, control, and benefits are structured within culturally embedded economic practices. Using survey data, in-depth interviews, and focus group discussions with 144 women entrepreneurs, the research interprets women's enterprises as forms of living cultural heritage shaped by kinship systems, communal traditions, and evolving social realities.

By situating women's entrepreneurship within these cultural frameworks, this article contributes to a deeper understanding of how gendered economic practices function as sites of continuity and change in Indonesia's coastal societies.

2. Literature Review

2.1 Social Capital and Women's Economic Practices

Social capital refers to the networks, norms, and trust that facilitate collective action and resource exchange (Putnam, 2000; Coleman, 1988). In the context of women-led MSMEs, social capital strengthens access to financial resources, knowledge sharing, and market opportunities through community ties and ethnic solidarity

(Nahapiet & Ghoshal, 1998; Woolcock & Narayan, 2000). However, beyond its functional dimension, social capital is embedded within cultural systems that structure everyday interactions and moral obligations.

In many developing societies, women's economic participation is closely linked to kinship networks, neighborhood associations, and informal savings groups, which operate not only as economic mechanisms but also as expressions of communal identity (Duflo, 2012; Ramadani, Dalimunthe, & Silalahi, 2024). In coastal communities, traditions such as *gotong royong* (mutual aid) and rotating savings practices reflect enduring forms of cooperation rooted in shared values and reciprocity. These practices constitute part of a moral economy in which trust, obligation, and social reputation regulate exchange.

Cultural systems further shape how social capital is mobilized. In matrilineal contexts such as Minangkabau society, women's access to property and lineage-based authority influences their economic positioning. In contrast, patrilineal systems in Melayu and Javanese communities often situate women's economic roles within negotiated domestic and communal hierarchies (Blackwood, 2000; Bourdieu, 1986). Thus, social capital cannot be understood as culturally neutral; it is mediated by inherited kinship structures and gendered norms that influence how women convert networks into economic agency.

2.2 Digitalization and Cultural Adaptation

Digitalization, defined as the adoption of digital technologies in economic and social activities (Brennen & Kreiss, 2016), has transformed patterns of communication, marketing, and exchange. For women entrepreneurs, digital platforms such as social media, e-commerce applications, and mobile payment systems provide new spaces for interaction and visibility (Rahayu & Day, 2017; OECD, 2021). These tools enable women to extend their networks beyond immediate geographic boundaries and to participate in broader market systems.

However, digitalization is not merely a technical shift; it intersects with existing cultural norms and gender expectations. In coastal communities where social interaction is traditionally mediated through kinship and face-to-face exchange, the incorporation of digital platforms represents an adaptive process rather than a replacement of traditional systems. Women often integrate digital tools into pre-existing communal networks, blending inherited modes of exchange with contemporary forms of communication.

At the same time, barriers to digital adoption—such as limited literacy, infrastructure gaps, and concerns about online fraud (UNCTAD, 2020; Amin & Rahmana, 2020)—reflect broader structural inequalities that shape women's access to technological spaces. The digital sphere can expand opportunities, yet it may also reproduce cultural hierarchies and gendered constraints. Understanding digitalization in coastal contexts therefore requires attention to how technological practices are embedded within, and shaped by, cultural traditions.

2.3 Resilience as Cultural Continuity and Adaptation

Resilience in entrepreneurship is commonly understood as the capacity to withstand and adapt to economic and environmental challenges (Hillmann & Guenther, 2021; Folke, 2016). In coastal regions, where livelihoods are closely tied to fluctuating marine resources and climate variability (Holling, 2001), resilience is particularly significant. Women entrepreneurs often develop adaptive strategies such as product diversification, collective marketing, and reliance on social networks (Pramono, Jendrius, & Putri, 2020).

Yet resilience may also be interpreted as a cultural process. The ability to sustain economic activity amid uncertainty is closely linked to inherited systems of cooperation, gendered labor distribution, and intergenerational knowledge transmission. Individual perseverance is reinforced by communal solidarity, while household survival strategies are shaped by longstanding moral expectations regarding women's responsibility for family welfare.

From this perspective, resilience reflects both continuity and transformation. It involves maintaining cultural practices while adapting them to new social and technological conditions. Women's entrepreneurial activities in coastal communities thus represent not only economic survival strategies but also the ongoing enactment of cultural heritage.

2.4 The Harvard Analytical Framework and Gendered Cultural Structures

The Harvard Analytical Framework (HAF) provides a structured lens for examining gender relations through four dimensions: access, roles, control, and benefits (March, Smyth, & Mukhopadhyay, 1999). While often

applied in development studies, the framework can also illuminate how cultural systems organize economic participation. By mapping who has access to resources, who performs specific roles, who exercises control over decision-making, and who receives benefits, HAF reveals the gendered architecture of everyday life.

In coastal Indonesia, these dimensions are shaped by distinct kinship traditions. Matrilineal inheritance in Minangkabau communities situates women as custodians of lineage property, influencing patterns of control and authority. Patrilineal and patriarchal systems in Melayu and Javanese contexts structure access and decision-making differently, often requiring negotiation within established hierarchies. Through this lens, women's entrepreneurship becomes a site where inherited cultural norms are both reproduced and reinterpreted.

Applying HAF within these settings allows for an exploration of how cultural heritage structures economic participation. Rather than treating access, roles, control, and benefits as purely economic variables, they can be understood as manifestations of deeper social and symbolic orders embedded in kinship, religion, and communal life.

3. Methodology

3.1 Research Design

This study adopts a qualitative–quantitative approach guided by the Harvard Analytical Framework (HAF) (March, Smyth, & Mukhopadhyay, 1999). HAF is particularly suitable for gender-focused research because it examines social and economic participation through four interconnected dimensions: access, roles, control, and benefits. In this study, the framework is used not only to map patterns of participation but also to interpret how inherited kinship systems and communal traditions structure women's economic practices.

By integrating these dimensions with discussions of social capital, digitalization, and resilience, the research seeks to understand how women's entrepreneurial activities are embedded within broader cultural systems. The design allows for both descriptive mapping and interpretive analysis of how gendered economic practices are shaped by matrilineal and patrilineal traditions in coastal communities.

3.2 Research Context

The research was conducted in three ethnic coastal communities in Indonesia that represent distinct socio-cultural systems:

1. **Melayu community in Medan Belawan (North Sumatra)** – characterized by patrilineal kinship traditions and fisheries-based livelihoods.
2. **Javanese community in Bantul (Yogyakarta)** – shaped by patrilineal structures, coastal tourism, and aquaculture activities.
3. **Minangkabau community in Agam (West Sumatra)** – characterized by a matrilineal system in which women hold inheritance rights and occupy central positions within lineage and household structures.

These contexts were selected because they provide contrasting cultural frameworks through which women's economic participation is organized and interpreted. The comparison allows for an exploration of how matrilineal memory and patrilineal constraint shape access to resources, authority, and communal recognition within coastal societies.

3.3 Sampling and Respondents

A total of 144 women entrepreneurs actively engaged in micro, small, and medium enterprises (MSMEs) across the three communities participated in the study. Respondents were selected using stratified random sampling to ensure proportional representation from each ethnic group. The sampling strategy aimed to capture variations in age, educational background, and length of business operation within each site.

To deepen the cultural interpretation, qualitative data were collected through in-depth interviews and focus group discussions (FGDs) with women entrepreneurs, cooperative managers, and community leaders. These conversations provided insight into intergenerational knowledge transmission, communal practices, and the lived experiences behind women's economic activities.

3.4 Analytical Dimensions

The study explores three interrelated themes within women's entrepreneurial practices:

- **Social Capital** – understood as networks, trust, and shared norms that facilitate cooperation and resource exchange (Putnam, 2000; Coleman, 1988), and interpreted as culturally embedded forms of reciprocity and communal obligation.
- **Digitalization** – referring to the incorporation of digital tools such as social media, e-commerce platforms, and digital payment systems (Brennen & Kreiss, 2016; OECD, 2021), viewed as adaptive elements within existing social networks.
- **Resilience** – conceptualized as the capacity to sustain and adapt economic practices amid social, environmental, and technological change (Hillmann & Guenther, 2021), and examined as both individual perseverance and communal continuity.

These themes are examined through the four dimensions of HAF:

1. **Access** – women's ability to obtain financial, physical, and informational resources within culturally structured systems.
2. **Roles** – women's participation in productive, reproductive, and community activities, reflecting gendered divisions of labor.
3. **Control** – women's authority in household and business decision-making processes.
4. **Benefits** – the economic, social, and personal outcomes derived from participation in entrepreneurial activities.

Rather than treating these as isolated variables, the framework is used to interpret how cultural heritage structures everyday economic life across different kinship systems.

3.5 Data Collection

Multiple methods were employed to capture both measurable patterns and lived experiences:

- **Survey:** A structured questionnaire was distributed to 144 women entrepreneurs to document patterns of participation related to access, roles, control, digital engagement, and adaptive practices.
- **In-depth Interviews:** Conducted with 15 key informants, including women entrepreneurs, community leaders, and cooperative managers, to explore narratives of inheritance, authority, and communal traditions.
- **Focus Group Discussions (FGDs):** Three group discussions (one in each site), involving 8–10 participants per group, were organized to capture collective perspectives on gender roles, cooperation, and cultural continuity.
- **Secondary Data:** Supporting statistics and contextual information were obtained from local government sources and national reports (BPS; Kementerian Koperasi & UKM).

3.6 Data Analysis

Quantitative and qualitative data were analyzed in complementary ways to allow for both descriptive comparison and cultural interpretation:

- **Quantitative Analysis:** Descriptive statistics and cross-site comparisons were conducted to identify patterns across ethnic groups. The findings were organized according to the four HAF dimensions to illustrate differences in access, roles, control, and benefits.
- **Qualitative Analysis:** Data from interviews and FGDs were coded and analyzed thematically following Miles, Huberman, and Saldaña (2014). Narratives were synthesized into HAF matrices to highlight how kinship systems and communal traditions shape gendered economic participation.
- **Integration:** Findings from both strands were triangulated to construct a holistic understanding of how women's entrepreneurial practices reflect both cultural continuity and adaptation within matrilineal and patrilineal contexts.

4. Results

4.1 Profile of Respondents

The survey involved 144 women entrepreneurs across three ethnic coastal communities: 64 from Medan Belawan (Melayu), 42 from Bantul (Javanese), and 38 from Agam (Minangkabau). Most respondents were within the productive age group of 41–60 years (65%), indicating that women's entrepreneurial engagement is strongly situated within mature stages of household responsibility. Educational attainment was relatively modest, with 62% completing junior or senior high school and only 2% reaching tertiary education.

Business financing was largely rooted in personal savings (54%), while 29% relied on loans from cooperatives or microfinance institutions. The duration of business operation varied across sites: enterprises in Bantul tended to be longer established, with some operating for more than 20 years, whereas businesses in Medan Belawan and Agam were generally newer. These patterns suggest that women's economic activities are closely intertwined with household life cycles, intergenerational knowledge transmission, and locally available support systems rather than formal institutional pathways.

4.2 Kinship Networks and Communal Support

Women entrepreneurs across the three communities relied heavily on kinship ties and communal networks in sustaining their enterprises. In Medan Belawan, women frequently depended on extended family members and neighborhood groups for labor sharing and collective marketing. In Bantul, cooperatives and religious study groups (*pengajian*) functioned as important spaces for knowledge exchange, informal credit, and social recognition. In Agam, Minangkabau women benefited from matrilineal inheritance structures that granted them access to family assets, while communal solidarity reinforced their economic participation.

Practices such as *arisan* (rotating savings gatherings) and mutual assistance reflected enduring traditions of reciprocity. These arrangements facilitated access to resources, yet they also embodied shared moral expectations regarding cooperation and responsibility. Across sites, trust-based transactions were common, illustrating how women's economic practices are embedded within relational systems that extend beyond formal contracts. Rather than operating as isolated business actors, women functioned within culturally structured networks that sustained both livelihood and social identity.

4.3 Digital Practices within Cultural Networks

The adoption of digital tools varied across communities. Approximately 40% of respondents reported active use of social media platforms for marketing, while 24% acknowledged difficulties in adapting to digital technologies. The most frequently used applications were WhatsApp, Facebook, and Instagram, whereas engagement with larger e-commerce marketplaces remained limited.

In Bantul, women demonstrated relatively higher digital literacy, supported in part by local tourism initiatives. In Medan Belawan and Agam, digital use was more cautious and uneven, constrained by limited infrastructure and concerns about online fraud. Nearly half of respondents (48%) expressed mistrust toward digital transactions.

Despite these limitations, digital tools were often incorporated into existing kinship and neighborhood networks. For example, WhatsApp groups extended pre-existing communication patterns among family members and customers, rather than replacing face-to-face interaction. Digital engagement thus appeared as an adaptive layer added to inherited systems of exchange, illustrating how technological practices intersect with established cultural norms.

4.4 Individual Resilience and Gendered Responsibility

A majority of respondents expressed confidence in their ability to sustain their businesses despite financial challenges. More than 70% reported perseverance during economic downturns and optimism about future prospects. Women frequently described themselves as “always trying new strategies” and “remaining patient and persistent,” reflecting strong individual commitment to household stability.

However, this resilience was closely connected to gendered expectations. Women simultaneously carried responsibility for productive work and domestic duties, revealing the persistence of a double burden across sites. In Agam, matrilineal inheritance strengthened women's sense of legitimacy and continuity within family

structures. In Medan Belawan and Bantul, resilience was often negotiated within patriarchal expectations that shaped women's authority and decision-making space.

These findings suggest that individual perseverance operates within culturally structured systems of responsibility, where economic endurance is intertwined with familial obligation.

4.5 Community Dynamics and Institutional Trust

Communal solidarity was evident in all three locations, particularly through practices of mutual aid and collective marketing. However, trust in formal institutions and local leadership was less consistent. Only around 30% of respondents expressed strong confidence in local authorities' support for women's entrepreneurship.

In Bantul, collaboration with cooperatives and tourism-related programs contributed to a stronger sense of collective organization. In contrast, in Medan Belawan and Agam, limited institutional engagement reduced opportunities for scaling businesses beyond household-based operations. While cultural solidarity remained strong, formal institutional structures were perceived as less responsive to women's needs.

This contrast highlights the distinction between communal resilience rooted in cultural traditions and institutional resilience dependent on formal governance.

4.6 Access, Roles, Control, and Benefits Across Cultural Systems

Access. Women generally had greater access to household-based resources such as savings and family labor, while access to formal credit, structured training, and advanced technology remained limited. Only 33% reported participation in organized business training programs. Access patterns reflected the influence of kinship systems and communal trust.

Roles. Women dominated post-production and marketing activities, including processing, packaging, and selling products. Men were more frequently involved in raw material procurement and physically demanding tasks. At the same time, women maintained primary responsibility for domestic labor, indicating continuity in gendered divisions of work across ethnic contexts.

Control. Decision-making authority varied significantly. Minangkabau women in Agam reported stronger control over family assets, consistent with matrilineal inheritance structures. In contrast, Melayu and Javanese women described more negotiated forms of authority within household hierarchies. Across all sites, approximately 40% of respondents reported full autonomy in financial decision-making for their businesses.

Benefits. Women experienced economic improvements in household income, increased social recognition, and enhanced personal confidence. However, the form and extent of these benefits differed across communities. In Agam, women reported stronger symbolic recognition associated with lineage-based authority, whereas in Medan Belawan and Bantul, benefits were more closely tied to household contribution and community respect.

4.7 Comparative Cultural Patterns

Across the three sites, distinct patterns emerged:

- **Melayu (Medan Belawan):** Strong reliance on family networks, limited digital engagement, and constrained access to formal authority structures.
- **Javanese (Bantul):** Greater exposure to cooperative initiatives and digital practices, yet persistent domestic responsibilities.
- **Minangkabau (Agam):** Higher levels of asset control through matrilineal inheritance, accompanied by strong communal recognition, though expansion beyond local networks remained limited.

These comparative insights illustrate how matrilineal memory and patrilineal constraint shape women's entrepreneurial experiences in different ways. While all three communities demonstrate cultural continuity and adaptive capacity, the structure of kinship plays a decisive role in determining how women access resources, exercise authority, and sustain economic participation.

5. Discussion

This study set out to examine how social capital and digitalization intersect with gendered structures in shaping the resilience of women-led MSMEs in three ethnic coastal communities in Indonesia. The findings demonstrate

that women's entrepreneurial practices cannot be understood solely through economic indicators. Rather, they are embedded within inherited kinship systems, communal norms, and moral expectations that shape access, authority, and recognition.

The results reveal that social capital functions as both an economic resource and a cultural inheritance. Networks of kinship, religious gatherings, cooperatives, and neighborhood associations operate as infrastructures of trust that sustain women's enterprises. Consistent with Putnam (2000) and Coleman (1988), trust and reciprocity facilitate cooperation; however, in these coastal contexts, such cooperation is not merely instrumental. It is anchored in long-standing traditions of mutual aid and shared obligation. Practices such as *arisan* and collective labor reflect a moral economy in which exchange is governed by reputation and relational continuity. Women's entrepreneurship therefore emerges not as an individualistic pursuit but as a socially embedded practice shaped by communal heritage.

The comparative findings across Melayu, Javanese, and Minangkabau communities further demonstrate that kinship systems significantly influence women's economic positioning. In Agam, matrilineal inheritance structures provide women with relatively stronger control over assets and symbolic authority within lineage systems. This matrilineal memory strengthens women's legitimacy as economic actors and reinforces intergenerational continuity. In contrast, patrilineal systems in Medan Belawan and Bantul situate women's entrepreneurship within negotiated hierarchies, where authority is often mediated by household dynamics. These patterns confirm that access and control are not neutral categories but culturally structured dimensions of everyday life.

Digitalization, meanwhile, appears as a layered adaptation rather than a transformative rupture. While digital platforms expand market visibility and communication channels, their adoption remains uneven and mediated by trust, literacy, and infrastructural conditions. Women often incorporate digital tools into existing kinship-based networks rather than replacing face-to-face systems of exchange. In this sense, digitalization operates within inherited social frameworks, reflecting adaptive continuity rather than displacement of tradition. The findings resonate with broader discussions in digital transformation literature that emphasize contextual embeddedness (OECD, 2021), yet they also suggest that technological change must be interpreted through cultural lenses.

Resilience, as observed in this study, reflects both individual perseverance and collective continuity. Women demonstrate strong personal commitment to sustaining their enterprises despite financial uncertainty and environmental vulnerability. However, this resilience is inseparable from gendered expectations regarding responsibility for household welfare. The persistence of the double burden across sites indicates that women's adaptive capacity is often built upon intensified labor rather than structural redistribution of roles. Thus, resilience should not be romanticized; it is shaped by both empowerment and constraint.

Importantly, the findings distinguish between communal and institutional resilience. While solidarity within kinship networks remains robust, trust in formal institutions and local leadership appears limited. This divergence suggests that cultural systems provide a stable foundation for everyday economic survival, yet institutional mechanisms for scaling and formal integration remain fragile. Strengthening women-led MSMEs therefore requires bridging inherited communal strengths with responsive institutional support.

The application of the Harvard Analytical Framework (HAF) in this context highlights how access, roles, control, and benefits are embedded within symbolic and relational orders. Rather than functioning as purely economic variables, these dimensions reveal the architecture of gendered cultural systems. Women's dominance in post-production and marketing roles reflects continuity in gendered divisions of labor, while variations in control over assets reflect deeper kinship logics. Through this lens, women's entrepreneurial activities become sites where cultural heritage is enacted, negotiated, and reinterpreted.

Taken together, the findings support the argument that women-led MSMEs in coastal Indonesia represent living cultural heritage. Matrilineal memory in Minangkabau society sustains women's economic authority across generations, while patrilineal constraint in Melayu and Javanese contexts shapes the boundaries within which women negotiate agency. Digitalization introduces new possibilities, yet it is absorbed into pre-existing moral economies. Social capital reinforces communal identity, and resilience reflects continuity under conditions of change.

Thus, women's entrepreneurial practices should be understood not only as instruments of economic

development but also as expressions of gendered cultural traditions that persist and adapt within contemporary transformations. Recognizing this dual character—economic and cultural—provides a more nuanced foundation for policy design, one that values heritage as a living system rather than a static relic.

6. Conclusion and Implications

This study examined how social capital and digitalization intersect with gendered kinship systems in shaping the resilience of women-led MSMEs across three ethnic coastal communities in Indonesia. By applying the Harvard Analytical Framework (HAF), the research mapped women's access, roles, control, and benefits within matrilineal and patrilineal cultural structures. The findings demonstrate that women's entrepreneurial practices are not merely economic activities but socially embedded processes sustained by inherited traditions, communal obligations, and moral economies.

Across the three communities, social capital emerged as a foundational resource. Networks of kinship, mutual aid, and religious or cooperative gatherings functioned as infrastructures of trust that enabled resource sharing, informal credit, and collective marketing. These practices reflect enduring cultural norms of reciprocity and solidarity that continue to organize economic life in coastal societies. At the same time, variations in kinship systems shaped patterns of authority. In the Minangkabau community, matrilineal inheritance strengthened women's access to assets and symbolic legitimacy, reinforcing intergenerational continuity. In Melayu and Javanese communities, patrilineal traditions structured women's entrepreneurial engagement within negotiated domestic hierarchies. These contrasts affirm that gendered economic participation is deeply embedded in cultural memory and social structure.

Digitalization introduced new possibilities for market expansion and communication; however, its adoption remained uneven and culturally mediated. Women integrated digital tools into pre-existing relational networks rather than replacing face-to-face exchange. Digital platforms thus operated as adaptive extensions of communal systems, illustrating how technological change is absorbed into established moral economies. While digital engagement offers opportunities for visibility and growth, limitations in literacy, infrastructure, and institutional trust continue to shape its reach.

The study contributes theoretically by bridging social capital theory, digital transformation scholarship, and resilience studies within a gendered cultural framework. It demonstrates that resilience should be understood not only as adaptive capacity in response to shocks but also as continuity of cultural practice under changing conditions. Women's perseverance reflects both agency and constraint, as entrepreneurial labor is intertwined with enduring domestic responsibilities. By situating resilience within kinship systems and communal traditions, the research advances a more culturally grounded understanding of women's economic participation.

From a practical perspective, the findings suggest that policy interventions should recognize women-led MSMEs as part of living cultural heritage rather than solely as economic units. Strengthening digital literacy, expanding equitable access to productive assets, and fostering institutional trust are important steps. However, such initiatives must engage with local kinship structures, communal norms, and gendered expectations rather than imposing uniform development models. Programs that build upon existing social networks and cooperative traditions are more likely to sustain long-term impact.

Ultimately, this study underscores that women's entrepreneurial practices in coastal Indonesia represent dynamic sites where heritage, gender, and economic adaptation converge. Matrilineal memory sustains authority and continuity in some contexts, while patrilineal constraint shapes negotiation and perseverance in others. In both cases, women's enterprises embody living cultural systems that adapt without severing their roots. Recognizing this dual character—economic resilience and cultural continuity—offers a more nuanced foundation for inclusive and sustainable development in coastal communities.

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