

WOMEN'S BUSINESS INCUBATOR PARTNERSHIP: PARTNERSHIP MODEL TO ENSURE SUSTAINABILITY OF MOMPREENEUR BUSINESS

Syafrida Hani¹
Elizar Sinambela²
Irfan³

^{1,2,3}Universitas Muhammadiyah Sumatera Utara
syafridahani@umsu.ac.id

Abstract: *This article is a literature study, and will present ideas in the form of designing an incubator model with partnerships. This model will be used by women who have micro businesses as an innovative solution in ensuring business sustainability. This model will be implemented in the LazisMU North Sumatra fostered business group, and is called the Women Business Incubator Partnership (WBIP) model. This study will explore the WBIP model and prepare policy recommendations, to ensure the sustainability of women's businesses and improve family welfare in efforts to eradicate poverty. The development of this model is planned to use the Research and Development method, the first stage is by conducting quantitative and qualitative descriptive analysis. The data collection process with in-depth interviews, and the result are expected to contribute to LazisMU North Sumatra in fostering mompreneurs groups.*

Keywords: *Incubator Partnership, mompreneurs, SMEs Sustainability, eradicate poverty*

Introduction

The trend of mompreneurs as a driver of the family economy, in addition to increasing family income, also creates jobs. Mompreneur can increase women's economic independence, in line with the achievement of SDGs issues, women's empowerment, job creation and quality of life, gender issues and entrepreneurship development. North Sumatra LazisMU data shows that 90% of fostered MSMEs are managed by women, With the category of underprivileged families, on average their business is a home business that runs on a regular basis, It is only enough to meet basic needs, food, and is still limited to obtain a proper education.

LazisMU North Sumatra as an Islamic philanthropic institution has tried to provide guidance and business assistance for mompreneurs, they are classified as poor with low income, and the role of LazisMu is currently still limited to the distribution of zakat funds infak alms (Irfan & Hani, 2023). LazisMu North Sumatra is currently fostering 167 low-income MSME groups, 90% of them are women who run a home business which is the main source of family income. Their family's economic condition is quite concerning, due to various problems, single mothers, insufficient husband's income, and even become the backbone of the family to support their children and grandchildren, while they do not meet the criteria for getting a decent job. This is their reason for doing business, with modest knowledge, mediocre capital and various other problems.

To improve this condition, researchers feel the need to prepare a partnership-based business forum or incubator, such as the Business Development Services model which is able to increase the income of women micro business managers in Ethiopia (Sisay et al., 2025) and SMEDA used in Pakistan (Jan et al., 2023), to help LazisMU North Sumatra mompreneurs rise from poverty. This partnership-based business incubator model for *mompreneurs*, is tailored to the characteristics, conditions, and scope of the business they run, and is expected to have a strategic impact on women's economic empowerment. This model is expected to be a solution for LazisMU North Sumatra's fostered mompreneurs, based on a more inclusive, Islamic and sustainable partnership, and will be part of the poverty eradication program launched by the government.

Problem-Solving Approach

The development of the WBIP model will be carried out through two stages. *The first stage* focuses on model development, the activity is divided into 2 parts; 1) Initial exploration and design, starting with preliminary studies through interviews (FGD and literature study), mapping of mompreneur needs, *benchmarking of* incubation and partnership models and initial planning of the WBIP model, the output is a draft of the WBIP concept (framework and components); 2) Expert development and validation, the activities are developing a draft WBIP model, compiling instruments (modules, SOPs, indicators), then validation by experts (through FGD or review) ended with the revision of the initial model. *The second stage*, the activity is implementation and refinement, carried out in 2 parts, 1) Trial, namely the implementation of the 1-2 group model, mentoring and early stage training, monitoring and evaluation of trials, revisions based on inputs, limited output of trial reports, and revision of models; 2) Follow-up trials on other groups, thorough evaluation (business sustainability, revenue increase, partnership) and finalization of the WBIP model, and dissemination of the model through seminars, publications and policy recommendations. The output of this final stage is the Final WBIP Model and policy

Result and Discussion-Mompreneur's Contribution in Reducing the Poverty Rate

The focus on women's economic empowerment can be carried out by preparing an entrepreneurship development program, These efforts were developed to improve family welfare and reduce poverty rates. The role of the mompreneur is not just to help the family economy, But for some women, it is actually the main source of family income. *Mompreneur* is a woman who is a businesswoman, and does not abandon her role as a housewife in taking care of her children. Their challenges in running a business include the balance of domestic roles, limited access to information, and financing (Handaragama & Kusakabe, 2021), low knowledge of managing business and building business networks (Gad & Leone, 2024). Women's participation as business actors not only creates jobs for themselves, but also has a positive impact on the brand community (Al-tahitah et al., 2023; Hudson Breen & Leung, 2020) and produce better welfare (Machokoto & Bempong, 2023). This condition will inspire other women to enter the business world, thus contributing to the creation of sustainable jobs (Jan et al., 2023), Improving gender equality in the economy (Gad & Leone, 2024), and the creation of broader socio-economic transformation.

Model's of Women Business Incubator Partnership (WBIP)

In theory, a *business Incubator partnership* builds a partnership with (1) the principle of togetherness, namely collaboration between mentors, investors and participants (in this case are MSME actors); (2) empowering each other through mentoring, access to capital and capacity building to achieve common goals; (3) innovation and development, product innovation and business strategy to find solutions to various challenges, obstacles and obstacles; (4) sustainability and trust, creating a sustainable ecosystem, being able to survive and being able to build social relationships in doing business. The WBIP model is designed with reference to the Business Development Services (BDS) model. (Sisay et al., 2025) dan Small and Medium Enterprise Development Authority (SMEDA) (Jan et al., 2023). This design supports the concept of idealism towards a golden Indonesia, encourages entrepreneurship and creative industry development, gender equality and strengthening the role of women, and increases economic growth and economic equity, poverty eradication.

Previous research conducted by researchers from 2017 to 2024 has formed a strong foundation for the development of the WBIP model. This research includes the perception of MSME actors towards financial statements (Hani & Fauzi, 2017; Hani & Fazlianda, 2021), Development of Sharia Financial Reporting Framework (Hani, 2018; Hani, Krisnawati, et al., 2018; Hani, Mariati, et al., 2018; Hani & Edi, 2018), micro business management based on Islamic values (Hani et al., 2021, 2022), to fintech needs for MSMEs, a study of the women's community of MSME actors "Rumah Kawan Bunda" (Ahmad et al., 2025) and business groups Fostered by the North Sumatra Aisyiyah Economic Council (Lubis et al., 2023) This is the empirical basis that community-based empowerment approaches and Islamic spirituality have great potential to be further developed in a partnership model.

Conclusion

The WBIP model offers an integrative and partnership-based approach based on gender. This model is specifically designed to help mompreneurs develop their businesses in a sustainable and sustainable manner, increase income, create jobs and become a row model to improve the standard of living. WBIP is a forum for women's economic empowerment, helping momprepeur as a social ecosystem to improve the quality of life, through mentoring programs, training, access to capital, business network development, and spiritual strengthening, which is expected to contribute to reducing unemployment and reducing poverty levels.

References

- Ahmad, D. M., Hani, S., & Olivia, H. (2025). The Influence of Financial Management on Financial Performance nn the Rumah Kawan Bunda Community. *Proceeding International Seminar of Islamic Studies*.
- Al-tahitah, A., Al-awlaqi, M. A., Habtoor, N., Thabet, S., Abdulrab, M., & Ibrahim, I. (2023). Employability characteristics and their impact on social impact: An exploratory study on women ' s small social enterprises. *Heliyon*, 9(11), e21178. <https://doi.org/10.1016/j.heliyon.2023.e21178>
- Gad, D., & Leone, P. (2024). Productive use of energy of women-owned micro- , small- , and medium-sized enterprises : Insights from food and textile businesses in selected African countries. *Heliyon*, 10(11), e32313. <https://doi.org/10.1016/j.heliyon.2024.e32313>
- Handaragama, S., & Kusakabe, K. (2021). Participation of women in business associations : A case of small-scale tourism enterprises in Sri Lanka. *HLY*, 7(11), e08303. <https://doi.org/10.1016/j.heliyon.2021.e08303>
- Hani, S. (2018). *Model Laporan Keuangan Syariah Bagi UKM, Laporan Penelitian Strategis*

Nasional Kemenristek Dikti tahun 2017-2018.

- Hani, S., & Edi, S. (2018). A Conceptual Framework For The Preparation Of Sharia Financial Statements For Micro Small And Medium Enterprises. *International Conference and Global Education VI, Politeknik Seberang Perai Malaysia*, 2(20), 1378–1383.
- Hani, S., & Fauzi, Z. (2017). Persepsi Pelaku UKM terhadap Penyelenggaraan Laporan Keuangan. *Jurnal Akuntansi Keuangan Dan Perpajakan Indonesia*, 5(2).
- Hani, S., & Fazlianda, E. (2021). Analisis Kemampuan Menyusun Laporan Keuangan pada Usaha Kecil dan Menengah di Kota Medan. *SiNTESa Seminar Nasional Teknologi Edukasi Dan Humanior*, 723–733.
- Hani, S., Juliandi, A., & Irfan. (2021). *Islamic Micro Enterprises: Pengembangan model Manajemen UMKM berbasis Paradigma Islam. Laporan Penelitian Dasar Unggulan perguruan Tinggi Kemenristek dikti.*
- Hani, S., Juliandi, A., Irfan, & Sinambela, E. (2022). *Islamic Enterprises; Konsep Manajemen Usaha Mikro Berbasis Paradigma Islam* (M. Arifin (ed.)). UMSU Press.
- Hani, S., Krisnawati, & Sembiring, M. (2018). Entrepreneur ' s Understanding on MSME (Micro Small Medium Enterprises) on Concept of Sharia Financial Statements. *IOSR Journal of Humanities and Social Science (IOSR-JHSS)*, 23(7), 59–65. <https://doi.org/10.9790/0837-2307115965>
- Hani, S., Mariati, & Harahap, R. U. (2018). Laporan Keuangan Syariah: Sebuah Model. In *Penerbit Lembaga Penelitian dan Penulisan Karya Ilmiah (AQLI)*.
- Hudson Breen, R., & Leung, A. (2020). Choosing mothering and entrepreneurship: a relational career-life process. *International Journal of Gender and Entrepreneurship*, 12(3), 253–271. <https://doi.org/10.1108/IJGE-08-2019-0130/FULL/XML>
- Irfan, & Hani, S. (2023). *Monograf Islamic Philantropic Kepedulian Warga Muhammadiyah di Masa Pandemi Covid 19* (E. Sinambela (ed.)). UMSU Press. <https://www.ptonline.com/articles/how-to-get-better-mfi-results>
- Jan, S. Q., Junfeng, J., & Iqbal, M. B. (2023). Examining the factors linking the intention of female entrepreneurial mindset: A study in Pakistan ' s small and medium-sized enterprises. *Heliyon*, 9(11), e21820. <https://doi.org/10.1016/j.heliyon.2023.e21820>
- Lubis, H. Z., Hani, S., & Sinambela, E. (2023). Bisnis Model Canvas Bagi Kelompok Usaha Aisyiyah PWA Sumatera Utara. *Jurnal Pengabdian Kepada Masyarakat*, 29(4), 643–649.
- Machokoto, M., & Bempong, E. (2023). *Are women-owned enterprises better for employees?* 232(July), 2–5.
- Sisay, K., Molla, S., Mekonnen, L., & Gadisa, Z. (2025). Nexus between business development service and women entrepreneurs ' performance: Implication for MSMEs growth and inclusive economic development in Ethiopia. *Journal of Open Innovation: Technology, Market, and Complexity*, 11(August 2024). Elsevier
- Rohani M.M., & Yusoff, A. S. (2015). Tahap Kesiapan Pelajar Dalam Penggunaan Teknologi, Pedagogi, Dan Kandungan (TPACK) Dalam Pembelajaran Kurikulum di IPT. *Proceeding of the 3rd International Conference on Artificial Intelligence and Computer Science*, Pulau Pinang.