

ANALYSIS OF INCREASING WOMEN ENTREPRENEURSHIP'S

Kartika Dewi Permatasari *)

Ratna Suryani *)

Abstract

Entrepreneurship is not only done by men but also by women. The role of women in business is also closely related to increasing creativity and innovation in problem-solving and efforts to seize opportunities that people face every day. Given the weak socio-economic situation and the difficulty of finding work, this situation increases opportunities for women to find and start private businesses with flexible capital based on their ideas and skills. This research was conducted in the District of Banjarnegara using a targeted sampling method and utilized the snowball sampling method for data collection, with a total of 50 respondents. The analytical method used in this study is descriptive statistics, classical assumption test, and regression test, but the hypothesis in this study is tested using the T-test and F-test. The results showed that capital, independence, emotional, understanding of accounting, and entrepreneurship education had a positive and significant effect on women in entrepreneurship, which means that these factors influenced women in entrepreneurship.

Keywords: Growth Factors, Women in Entrepreneurship

Background

At present, economic growth is a central issue that is a priority for future economic development. Entrepreneurship development is one of the foundations of economic development that is the primary concern. Someone who can see opportunities and succeed in doing a business is known as an entrepreneur. Entrepreneurs are human beings who dare to open independent, productive activities. According to Saragih (2017), entrepreneurship is a business created by people who are creative in taking advantage of existing opportunities and are innovative in their development. Being an entrepreneur is not limited by age, gender or

*) *STIE Tamansiswa Banjarnegara*

education. Likewise, gender cannot prevent women from working and becoming successful entrepreneurs. Today, apart from showing independence and meeting the financial needs of the family, more and more women are involved in business activities.

Banjarnegara is a very fast-growing city in Central Java. The development of Banjarnegara Regency has also increased the activities of businesses of all sizes, large and small. Men dominate business owners in Banjarnegara Regency, but more and more women are choosing to enter the business world. It is reflected in the growing number of female entrepreneurs. At this time, women as housewives depend on their husbands and play an active role in various social, economic and political fields. Women are an essential component that is also expected to improve development. The status quo is inseparable from the total population of Indonesia, where nearly 50% of the 271 million people are women. From the data from the Central Statistics Agency (BPS) for 2021, as many as 64.5 percent of the total MSMEs are managed by women (Central Statistics Agency. 2021).

Meanwhile, according to Bastaman, Aam and Riffa Juffiasari (2015), the factors that influence decision-making for women to become entrepreneurs include; capital factors based on research by Rizal, Muhammad, Dias Setianingsih and Riny Chandra (2016) capital variables have a positive effect on women entrepreneurs, independence factors based on research by Rizal, Muhammad, Dias Setianingsih and Riny Chandra (2016) variables of independence have a positive effect on women entrepreneurs, emotional factors with the research results of Rizal, Muhammad, Dias Setianingsih and Riny Chandra. (2016) emotional variables have a positive effect on women entrepreneurship, accounting understanding factors with the results of research by Kusuma, Oktavian Yoga (2019) accounting understanding variables are variables that have a positive effect on women entrepreneurship, and entrepreneurship education factors with research results by Fauzi, Muhammad. (2019) Partially, the entrepreneurship education variable positively affects women entrepreneurs.

The aim of this research is:

1. To determine the positive influence of capital on women in entrepreneurship
2. To determine the positive influence of independence on women in entrepreneurship
3. To determine the positive emotional influence on women in entrepreneurship
4. To determine the positive influence of understanding accounting on women in entrepreneurship
5. To determine the positive influence of entrepreneurship education on women in entrepreneurship.

Literatur Review

According to Kasmir (2014), an entrepreneur is a person who dares to take risks to open a business on various occasions. An entrepreneur will always try to find, take advantage of, and shape business opportunities that can benefit. The goal of an entrepreneur is usually to meet economic needs. In the current era of gender equality, there are still discriminatory practices against women in various situations, including in the work environment. This is an incentive for women to start their own businesses and bring up women entrepreneurs.

Meanwhile, according to Bastaman, Aam and Riffa Juffiasari (2015), the factors that influence decision-making for women to become entrepreneurs include:

1. Capital Factor

The capital in question is wealth owned at this time in the form of money, vehicles, housing, gold, tools and others that can be used as capital to start a business.

2. Independence Factor

Independence is the ability to rely on oneself, based on someone, to realize their desires or desires concretely without depending on others.

3. Emotional Factors

Women usually find it easier to control their emotional than men. The linkage of emotional factors to women entrepreneurs is that using their ability to control emotional will positively affect decision-making in managing their business.

4. Accounting Understanding

Accounting understanding is knowledge of accounting records owned by a person. Many entrepreneurs have to close their businesses simply because there is no accounting knowledge due to ignoring the separation between personal money and money that has entered into business transactions. So that an understanding of accounting is essential for entrepreneurs to use accounting information in entrepreneurship (Praptono, Sri and Rita Andini, 2021)

5. Entrepreneurship Education

Entrepreneurship education is a learning process to change students' attitudes and mindsets towards choosing an entrepreneurial career. Entrepreneurship education aims to be a forum for various kinds of competencies and knowledge about entrepreneurship.

Method

This study uses a type of quantitative research. This research phase begins with selecting research locations, namely in Banjarnegara District. This study aims to determine how far the influence of capital, independence, emotional, understanding of accounting, and entrepreneurship education on women entrepreneurs. The approach used in this study is quantitative, with the analysis employed being statistical and regression analysis.

This study was designed as survey research in which data collection was carried out using a questionnaire. The data used in this study are primary data in the form of questionnaires and observations. The study utilized the snowball sampling method for data collection.

Table 1
Research and Measurement Variables

Variables	Definition	Indicator	Scale
Women in Entrepreneurship (Y)	Women actively or proactively participate in an activity to achieve goals voluntarily.	<ul style="list-style-type: none">• Growth in family income• Independent• Having particular interests and expertise	Likert
Capital (X1)	Various types of capital sources can be used by respondents and used as capital that respondents can use to start their business.	<ul style="list-style-type: none">• Origin of capital• Amount of capital	Likert
Independence (X2)	Independence in this study is how a woman can use her potential by making decisions to become an entrepreneur in a field that is following her talents.	<ul style="list-style-type: none">• Interest• Potential, and• Talent	Likert
Emotional (X3)	The ability to control emotional will have a good influence on decision-making in managing their business.	<ul style="list-style-type: none">• Tolerance for frustration• Feeling capable to get anything you want• Being optimistic	Likert
Accounting understanding (X4)	Knowledge in the field of accounting records owned by a person	<ul style="list-style-type: none">• Achieving professional performance• Decision making	Likert
Entrepreneurship Education (X5)	The learning process to change students' attitudes and mindset towards choosing an entrepreneurial career.	<ul style="list-style-type: none">• Taking business risks• Analyze business opportunities• Formulate solutions	Likert

Data Analysis and Hypothesis Testing Techniques

a. Instrument Test: Validity Test, Reliability Test

- b. Classical Assumption Test in the form of Normality Test, Heteroscedasticity Test, and Multicollinearity Test.
- c. Data Analysis Test in the form of F Test, T Test, and Determination Test (R²).

Results and Discussion

1. Overview

This study took female entrepreneur respondents in Banjarnegara District with a sample of 50 respondents, and the sample was taken using the snowball sampling method.

2. Description of Research Result Data

Respondents in this study were 50 female entrepreneurs in Banjarnegara District. This study used quantitative data obtained from distributing questionnaires to respondents. Researchers distributed questionnaires by randomly giving questionnaires to women entrepreneurs.

3. Data Test Result

a. Instrument Test Results

1. Data Validity Test

Validity test is used to test whether the instrument used is valid with Pearson's correlation. Question items are valid if the value of $r\text{-count} > r\text{-table}$ or $p\text{-value} < 0.05$. Based on the analysis that has been done, the validity test results are explained in table 2 as follows:

Table 2. Validity Test Result

No	Variable	r count	r Table	Sig count	Remark
Women in Entrepreneurship					
1	Y_1	0,708	0,2787	0,000	Valid
2	Y_2	0,486	0,2787	0,000	Valid
3	Y_3	0,630	0,2787	0,000	Valid
4	Y_4	0,840	0,2787	0,000	Valid
5	Y_5	0,755	0,2787	0,000	Valid
6	Y_6	0,775	0,2787	0,000	Valid

No	Variable	r count	r Table	Sig count	Remark
Capital					
1	X1_1	0,863	0,2787	0,000	Valid
2	X1_2	0,814	0,2787	0,000	Valid
3	X1_3	0,858	0,2787	0,000	Valid
4	X1_4	0,751	0,2787	0,000	Valid

No	Variable	r count	r Table	Sig count	Remark
Independence					
1	X2_1	0,685	0,2787	0,000	Valid
2	X2_2	0,648	0,2787	0,000	Valid
3	X2_3	0,794	0,2787	0,000	Valid
4	X2_4	0,763	0,2787	0,000	Valid
5	X2_5	0,585	0,2787	0,000	Valid
6	X2_6	0,764	0,2787	0,000	Valid

No	Variable	r count	r Table	Sig count	Remark
Emotional					
1	X3_1	0,708	0,2787	0,000	Valid
2	X3_2	0,796	0,2787	0,000	Valid
3	X3_3	0,636	0,2787	0,000	Valid
4	X3_4	0,847	0,2787	0,000	Valid
5	X3_5	0,848	0,2787	0,000	Valid
6	X3_6	0,869	0,2787	0,000	Valid

No	Variable	r count	r Table	Sig count	Remark
Accounting Understanding					
1	X4_1	0,633	0,2787	0,000	Valid
2	X4_2	0,756	0,2787	0,000	Valid
3	X4_3	0,703	0,2787	0,000	Valid
4	X4_4	0,789	0,2787	0,000	Valid

No	Variable	r count	r Table	Sig count	Remark
Entrepreneurship Education					
1	X5_1	0,877	0,2787	0,000	Valid
2	X5_2	0,753	0,2787	0,000	Valid
3	X5_3	0,918	0,2787	0,000	Valid
4	X5_4	0,906	0,2787	0,000	Valid
5	X5_5	0,895	0,2787	0,000	Valid
6	X5_6	0,901	0,2787	0,000	Valid

Source: Primary data processed, 2022

Shows that all indicators to measure the variables in this study have r-count values greater than r-table, so all indicators are valid.

2. Data Reliability Test

The reliability test is used to measure that the variables used are actually from errors to produce consistent results even though they are tested many times. If the data results according to Cronbach Alpha are > 0.60 , then the data has high constraints. Based on the analysis that has been carried out, the results of the reliability test are described in table 3 as follows:

Table 3. Reliability Test Result

Variable	Cronbach's Alpha	Reliability Limit	Remark
Women in Entrepreneurship	0,778	0,600	Reliable
Capital	0,821	0,600	Reliable
Independence	0,775	0,600	Reliable
Emotional	0,797	0,600	Reliable
Accounting Understanding	0,787	0,600	Reliable
Entrepreneurship Education	0,812	0,600	Reliable

Source: Primary data processed, 2022

The test results in table 3 show that the Alpha coefficient values of the variables studied produced various results, Women in entrepreneurship (0.778), capital (0.821), independence (0.775), emotional (0.797), understanding of accounting (0.787), and entrepreneurship education (0.812) then the variable in the study produces a Cronbach Alpha value greater than 0.600. Thus, it can be concluded that the measuring instrument used in this study is reliable.

b. Classical Assumption Test Results

1. Normality Test

The normality test aims to test whether the residual value model that has been standardized in the regression model is normally distributed (Suliyanto, 2011). Residual normality testing can be seen with the Kolmogorov-Smirnov non-parametric statistical test. This test was carried out by comparing the results obtained with a significant value of 0.05. The following are the results of the normality test:

**Table 4. Normality Test Result
One-Sample Kolmogorov-Smirnov Test**

			Standardized Residual
N			50
Normal Parameters ^{a,b}			
Mean			.0000000
Std. Deviation			.94760708
Most Differences	Extreme	Absolute	.112
Positive			.048
Negative			-.112
Test Statistic			.112
Asymp. Sig. (2-tailed)			.156 ^c

a. Test distribution is Normal.

b. Calculated from data.

Source: Primary data processed, 2022

The table above shows that the significant value (Asymp. Sig. 2-tailed) is 0.156. The residual values are normally distributed because the significance value is greater than 0.05.

2. Multicollinearity Test

The multicollinearity test aims to test whether there is a correlation between the independent variables in the formed regression model. From the results of the SPSS test, which can be seen if it shows a VIF value <10 and a tolerance value > 0.10 , it can be concluded that the data is free from symptoms of multicollinearity (Ghozali, 2011). The following are the results of the multicollinearity test:

Table 5. Multicollinearity Test Result
Coefficients^a

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
Capital	.457	2.188
Independence	.408	2.453
Emotional	.718	1.393
Accounting Understanding	.977	1.024
Entrepreneurship Education	.704	1.420

a. Dependent Variable: Women in Entrepreneurship

Source: Primary data processed, 2022

The table shows the results of the multicollinearity test that all variables show a tolerance value of more than 0.10 and no VIF value exceeds 10. So, it can be stated that the regression model is free from multicollinearity symptoms, which means there is no correlation between the variables (independent).

3. Heteroscedasticity Test

The heteroscedasticity test aims to test whether there is an inequality of variance from one residual observation to another in the regression model. The heteroscedasticity test used in this study uses the Glejser test with a significance of more than 0.05, so the model does not contain heteroscedasticity. The following are the results of the heteroscedasticity test:

Table 6. Heteroscedasticity Test
Coefficients^a

Model	Sig
1 (Constant)	.349
Capital	.731
Independence	.827
Emotional	.838
Accounting Understanding	.767
Entrepreneurship Education	.796

a. Dependent Variable: absresid

Source: Primary data processed, 2022

The output results in table 6 show that the significance value is more than 0.05, so it does not contain heteroscedasticity.

c. Results of Data Analysis and Hypothesis Testing

1. Determination Coefficient Test (R^2)

The coefficient of determination (R^2) essentially measures how far the model can explain the variation in the dependent variable. The coefficient of determination can be seen in the Model Summary table in the R Square table. The results of the accuracy coefficient test consist of the following:

Table 7. Determination Coefficient Test Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.681 ^a	.464	.403	2.162	1.820

a. Predictors: (Constant), Capital, Independence, Emotional, Accounting Understanding, Entrepreneurship Education

b. Dependent Variable: Women in Entrepreneurship

Source: Primary data processed, 2022

Based on the output results of table 7, it can be seen that the R Square value is 0.464, which means that the variables capital, independence, emotional, understanding of accounting, and entrepreneurship education have a contribution to influence women in entrepreneurship by 46.4% and other variables outside the research variables explain the remaining 53.6%.

2. T Test

After the model has been declared reliable, the next step is to formulate the regression equation based on standardized data.

Table 8. T Test Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	5.003	4.699		1.065	.293
Capital	.063	.208	.049	3.301	.000
Independence	.351	.166	.364	2.108	.041
Emotional	.072	.125	.075	3.577	.000
Accounting Understanding	.130	.225	.064	2.877	.007
Entrepreneurship Education	.287	.114	.331	2.515	.016

a. Dependent Variable: Women in Entrepreneurship

Source: Primary data processed, 2022

a. Capital for women in entrepreneurship

Partial hypothesis testing using the t test obtained sig. of 0.00 <0.05 and a B value of 0.063 (positive) so that H_a is accepted and H_o is rejected, which states that capital positively affects women in entrepreneurship. Thus, the first hypothesis is declared proven.

Hipotesis 1 (H1) capital positively affects women in entrepreneurship.

b. Independence towards women in entrepreneurship

Partial hypothesis testing using the t test obtained sig. of 0.041 <0.05 and a B value of 0.351 (positive) so that H_a is accepted and H_o is rejected, which states that independence positively affects women in entrepreneurship. Thus, the second hypothesis is declared proven.

Hipotesis 2 (H2) independence positively affects women in entrepreneurship.

c. Emotional towards women in entrepreneurship

Partial hypothesis testing using the t test obtained sig. of 0.00 <0.05, and a B value of 0.072 (positive) so that H_a is accepted and H_o is rejected, which states that emotional positively affects women in entrepreneurship. Thus, the third hypothesis is declared proven.

Hipotesis 3 (H3) emotional positively affects women in entrepreneurship.

d. Accounting understanding of women in entrepreneurship

Partial hypothesis testing using the t test obtained sig. of 0.007 <0.05 and a B value of 0.130 (positive) so that H_a is accepted and H_o is rejected, which states that accounting understanding positively affects women in entrepreneurship. Thus, the fourth hypothesis is declared proven.

e. Entrepreneurship education for women in entrepreneurship

Partial hypothesis testing using the t test obtained sig. of 0.016 <0.05 and a B value of 0.287 (positive) so that H_a is accepted and H_o is rejected, which states that entrepreneurship education positively affects women in entrepreneurship. Thus, the fifth hypothesis is declared proven.

Hipotesis 5 (H5) entrepreneurship education positively affects women in entrepreneurship.

3. F Test

The F test was carried out to test the effect of all the independent variables on the dependent variable. The criterion in this test is that if the probability value is more

significant than 0.05, Ho is accepted and Ha is rejected, and vice versa. If the probability value is less than 0.05, Ha is accepted, and Ho is rejected. The results of the hypothesis simultaneously can be seen in the following table:

Table 8. F Test ANOVA^a

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	177.874	5	35.575	7.612	.000 ^b
	Residual	205.646	44	4.674		
	Total	383.520	49			

a. Dependent Variable: Women in Entrepreneurship

b. Predictors: (Constant), Capital, Independence, Emotional, Accounting Understanding, dan Entrepreneurship Education

Source: Primary data processed, 2022

The Anova test above obtained a sig. equal to 0.000 <0.05 means there is a simultaneous effect of Ha being accepted and Ho being rejected. It can be concluded that capital, independence, emotional, understanding of accounting, and entrepreneurship education together positively and significantly affect women in entrepreneurship.

4. Discussion

a. Capital Has a Positive Effect on Women in Entrepreneurship

The statistical test results show that capital significantly affects women in entrepreneurship, so the first hypothesis is accepted (H1 is accepted). This research supports previous research, namely the research of Nirmala and Wisnu Wijayanto (2021), which shows that capital positively affects women in entrepreneurship. These results indicate a positive influence because the presence of capital can be used as initial business capital needed to start or develop a business, such as raw materials and equipment needed to support food/culinary entrepreneurs who are currently in demand to meet market needs obtained from savings as well as husband's assistance and then carried out business development by borrowing funds from loans.

b. Independence Has a Positive Effect on Women in Entrepreneurship

The statistical test results show that independence significantly affects women in entrepreneurship, so accept the second hypothesis (H2 is accepted). This research supports previous research, namely the research of Saputri, Fadillah, Ani Murwani Muha, and Pitono (2022), which shows that independence positively affects women in entrepreneurship. Women who are independent in entrepreneurship can prove that these women have the

quality to do business so that, with their independence, they can create jobs for their family members and the surrounding community without having to depend on other people.

c. Emotional towards Women in Entrepreneurship

The statistical test results show that emotional significantly affect women in entrepreneurship, so the third hypothesis (H3) is accepted. This research supports previous research by Dessy (2018) which shows that emotionality positively affects women in entrepreneurship. These results indicate that women who can control their emotions can determine whether the business is developing or not and are very influential when we face the ups and downs of our business, with emotional intelligence and using these feelings to guide one's thoughts and behavior.

d. Accounting Understanding of Women in Entrepreneurship

The statistical test results show that understanding accounting has a significant positive effect on women in entrepreneurship, so the fourth hypothesis (H4) is accepted. This research supports previous research, namely Kusuma's, Oktavian Yoga (2019) which shows that understanding accounting positively affects women in entrepreneurship. The existence of accounting understanding regarding the recording of financial transactions is essential to support the existence of profits to be achieved or business continuity so that the business being undertaken does not stop in the middle of the road. So, accounting understanding is necessary for entrepreneurs to use accounting information.

e. Entrepreneurship Education for Women in Entrepreneurship

The statistical test results show that entrepreneurship education has a significant positive effect on women in entrepreneurship so that they accept the fifth hypothesis (H5 is accepted). This research supports previous research, namely Febrina's research, Dian (2020), which shows that entrepreneurship education positively affects women in entrepreneurship. Women who follow/have entrepreneurship education can have attitudes and mindsets for entrepreneurship. This will train public speaking, attitude, and marketing techniques to be better, think creatively, and act innovatively to create ideas or opportunities that can be exploited better than not having an entrepreneurship education.

Conclusion and Recommendation

Based on the results of the research and discussion that has been carried out, the following conclusions can be drawn:

1. There is a positive and significant influence between capital and women in entrepreneurship in Banjarnegara District
2. There is a positive and significant influence between independence on women in entrepreneurship in Banjarnegara District
3. There is a positive and significant emotional influence on women in entrepreneurship in Banjarnegara District
4. There is a positive and significant influence between the understanding of accounting on women in entrepreneurship in Banjarnegara District
5. There is a positive and significant influence between entrepreneurship education on women in entrepreneurship in Banjarnegara District

Based on the research that has been done, the suggestions that can be put forward are as follows:

1. Suggestions that researchers can convey from the results of this study can be seen that to encourage women in entrepreneurship, internal and external factors are needed including capital, independence, emotional, understanding of accounting, and entrepreneurship education so that there is a need to increase and further deepen these factors factors needed to encourage women in entrepreneurship.
2. Follow-up research should be carried out by exploring more variables as predictors through theoretical studies and previous research because the variables used in this study only discuss the variables of capital, independence, emotional, accounting understanding, and entrepreneurial knowledge towards women in entrepreneurship in Banjarnegara District.

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