Analysis of Factors Influencing Women Entrepreneurship (Case Study on Indonesian Disabled Women's Association, Bantaeng District, South Sulawesi Province)

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ABSTRACT

The role of women in the business world needs to be considered, especially in the field of entrepreneurship. Women entrepreneurs are part of the Indonesian Women with Disabilities Association (HWDI). HWDI is an organization for women, where most of the board and members are women with various types of disabilities (physical, sensory, mental, and intellectual). Women with disabilities also need to be encouraged to be empowered and equal to other women, both in terms of working and creating new job opportunities. This research aims to identify the factors that influence women in entrepreneurship, both internal and external factors, in HWDI Bantaeng Regency. This research uses a quantitative method. The data collection technique used a questionnaire and was analyzed using SPSS version 27. The research results show that only a few internal factors (interest, self-empowerment, motivation, independence, emotional state, education) and external factors (support from husband/family, funding sources, family environment, social environment, and opportunities) influence women entrepreneurs. The variables that were found to have an influence are interest, motivation, independence, emotional state, family support, funding sources, and family environment.

INTRODUCTION

Irawati et al. (2018) said that the role of women in the business world needs to be considered, especially in the field of entrepreneurship. The development of women's entrepreneurship in developing countries such as Indonesia has great potential as the main motor driving the process of women's empowerment and social transformation. Based on BPS data in 2021, women entrepreneurs are 64.5% of the total MSMEs in Indonesia or around 37 million MSMEs with a projection in 2025 to have a total value of USD 135 billion (Kominfo, 2023). Women entrepreneurs in Indonesia partly join organizations such as the Indonesian Businesswomen's Association (IWAPI) whose members are more than 30,000 women with 98% of them are MSMEs (Okezone, 2023), while those who are members of the Indonesian Young Entrepreneurs Association (HIPMI) have only reached less than 10 percent of its approximately 40,000 members. Outside of this number, there are women entrepreneurs who are in the Indonesian Women with Disabilities Association (HWDI) group.

HWDI is a women's organization whose board and members are mostly women with various disabilities (physical, sensory, mental and intellectual) (HWDI, 2023). HWDI is spread in each province, throughout Indonesia. This research focuses on HWDI South Sulawesi Province, especially Bantaeng Regency. Nowadays, women no longer only play a role as housewives and depend on their husbands but also have an active role in various fields of life, both social, economic and political. Women are one of the important components that are also expected to fill development. This is inseparable from the number of Indonesians, almost 50% of the 250 million population are women. Based on this, women entrepreneurs who focus on the entrepreneurial world are influenced by several factors, both internal and external.

The urgency of this research raises a problem that occurs in one gender, namely women with disabilities, in the entrepreneurial world that is very good, is in various business sectors and not infrequently also succeeds in achieving success and is recognized by the public.

If observed, the work of women in the entrepreneurial world is very good, in various business sectors and not infrequently those who have succeeded and are known by the public. The participation of women in the entrepreneurship sector or women entrepreneurs continues to increase every year. Beyond the number of women's participation, there are women entrepreneurs who are in the HWDI group. Women with disabilities also need to be encouraged to be empowered and equal to other women, both in terms of working and creating new jobs. Therefore, women entrepreneurs who focus on entrepreneurship are influenced by several factors, both internal and external, both disabled and non-disabled.

This research aims to find out factors that influence women in entrepreneurship, both internal factors and external factors at HWDI Bantaeng Regency. This research begins with reviewing theories related to factors that influence women in entrepreneurship, both internal and external factors, determining research objectives, preparing instruments (literature studies, documentation studies, discussions with research team members), instrument validity, selecting research subjects that match the criteria, selecting research locations in the field, collecting data through observation, interviews and field notes, and analyzing and validating the results of data analysis carried out continuously.

The problem-solving approach in this research is a quantitative approach. Quantitative research asks specific, narrow questions and collects numerical data samples from participants. The results of quantitative research will be analyzed with the help (tools) of statistics. The numbers obtained are expected to produce unbiased results so that they can be generalized / applied to several larger populations (Rahmi, 2022).

RESEARCH METHOD

The type of research used in this study is descriptive research with quantitative methods. This method is a *scientific* method or scientific because it fulfills scientific principles, namely concrete or empirical, objective, measurable, rational, and systematic.

The population in this study is HWDI, South Sulawesi Province, especially Bantaeng Regency who work as entrepreneurs. Given that the population size is not known with certainty, the

Primary data was gathered through questionnaires distributed to selected respondents. The Partial Least Squares Structural Equation Modeling (PLS-SEM) approach using SmartPLS 3.0 was used to analyze the data. PLS-SEM is particularly suitable for small samples and complex models involving latent variables. The analysis includes outer model testing (for both discriminant and convergent validity, reliability, and multicollinearity) and inner model testing (to assess R-square, Goodness of Fit, path coefficients, and specific indirect effects). Validity is measured through AVE and loading values, while reliability uses Cronbach's Alpha and Composite Reliability. Multicollinearity is assessed via tolerance and VIF values. The structural model is evaluated through hypothesis testing using t-statistics, with a significance threshold of 1.96 at a 5% level. Brand image's function as a mediating factor is tested through specific indirect effect analysis, using p-values to determine significance (Juliandi, 2018). Issac & Michael's approach is used, as follows:

$$n = \frac{(Z_{a/2})^2 \, p.q}{e^2}$$

In this study, an accuracy level (α) = 5% with a confidence level of 95% was used so that a value of Z = 1.96 was obtained. The error rate is determined at 10%. the probability of being right or wrong is 0.5, respectively, so that the minimum sample size is 100 respondents. However, to be processed in SPSS, the minimum sample is 30 respondents.

Independent variables are often called independent variables. In this study, the independent variables consist of interest, self- empowerment, motivation, independence, emotionality, education,

husband/family support, sources of funds, family/hereditary environment, social environment and opportunities.

The dependent variable is often called the dependent variable. In this study, the dependent variable is the decision of women to choose entrepreneurship.

The data used in this study are primary data, namely respondents' answers to questions on a research questionnaire prepared using a *Likert* Scale. Each question has four alternative answers.

Before the research is conducted, it is necessary to test the validity and reliability of the list of questions used. Testing the validity and reliability of this list of questions is intended so that the list of questions used to obtain research data has a level of validity and reliability that meets the required limits. The data analysis technique used in this research is multiple linear regression analysis. Aims to examine the influence between the independent variables on the dependent variable, with the formulation:

Y= a+ b1X1+ b2X2 +b3X3 + b4X4 + b5X5 + b6X6 + b7X7 + b8X8+ b9X9 + b10X10 + b11X11.

The F test is used to determine the effect of independent variables together (simultaneously) on the dependent variable. The use of the significance level is 0.05 (5%).

Partial test is used to partially test each variable. Partial test results can be seen in the *coefficients* table in the sig (*significance*) column.

For multiple linear regression, there are four classic assumption tests that are often used, namely:

1. Normality Test. The normality test is a test of the assumption of normally distributed residuals.
2. Test Heteroscedasticity.
   Heteroscedasticity test is a test of residual assumptions with non-constant variance.
3. Autocorrelation Test.
   The autocorrelation test is a test of residual assumptions that have a correlation.
4. Test Multicollinearity.

Multicollinearity test is a test to determine whether or not there is a significant correlation between the independent variables in a multiple linear regression model.

RESULTS AND DISCUSSION

Processing and analyzing data in this study using the help of the SPSS version 27 program which is used to calculate statistical values. The series of tests that will be carried out are as follows:

Data Quality Test

Validity Test

Ghozali (2018) states that the validity test is used to measure whether a questionnaire is valid or not. For this test, it has been carried out using SPSS, where each variable is combined and totaled, the results are as follows:

Validity test results with 11 variables. There are three (3) ways to see whether it is valid or not. *Correlation value (R value). If the calculated R value> r table (0.361) = Valid*

Table 1. Validity Test

Item	R value (SPSS results)	Results
X1	0,697	Valid
X2	0,459	Valid
X3	0,819	Valid
X4	0,430	Valid
X5	0,367	Valid
X6	0,431	Valid

Item	R value (SPSS results)	Results
X7	0,369	Valid
X8	0,479	Valid
X9	0,622	Valid
X10	0,569	Valid
X11	0,495	Valid
Y1	0.931	Valid
Y2	0.981	Valid

Source: Own processed data, 2025

Sig value< 0.05= Valid

Table 2. Sig Value

Item	Sig Value (SPSS Results)	Results
X1	0,000	Valid
X2	0,011	Valid
X3	0,000	Valid
X4	0,018	Valid
X5	0,046	Valid
X6	0,017	Valid
X7	0,045	Valid
X8	0,007	Valid
X9	0,000	Valid
X10	0,001	Valid
X11	0,005	Valid
Y1	0,001	Valid
Y2	0,001	Valid

Source: Own processed data, 2025

The following is attached SPSS output data for variables X and Y.

Table 3. SPSS Output Data Correlations

Correlations												
		X1	X2	X3	X4	X5	X6	X7	X8	X9	X10	X11	X
X1	Pearson Correlation	1	0.282	.732**	0.190	0.263	.365*	-0.110	0.243	.552**	0.280	0.247	.697**
	Sig. (2-tailed)		0.132	0.000	0.316	0.160	0.047	0.564	0.196	0.002	0.135	0.188	0.000
	N	30	30	30	30	30	30	30	30	30	30	30	30
X2	Pearson Correlation	0.282	1	0.282	-0.036	-0.049	-0.052	0.123	0.254	0.357	0.327	0.048	.459*
	Sig. (2-tailed)	0.132		0.132	0.852	0.795	0.784	0.516	0.175	0.053	0.078	0.801	0.011
	N	30	30	30	30	30	30	30	30	30	30	30	30
X3	Pearson Correlation	.732**	0.282	1	0.269	0.263	0.300	0.256	0.315	.628**	0.357	.384*	.819**
	Sig. (2-tailed)	0.000	0.132		0.151	0.160	0.107	0.172	0.090	0.000	0.053	0.036	0.000
	N	30	30	30	30	30	30	30	30	30	30	30	30
X4	Pearson Correlation	0.190	-0.036	0.269	1	0.029	0.271	0.089	0.240	0.027	.426*	-0.018	.430*

	Sig. (2-tailed)	0.316	0.852	0.151		0.879	0.147	0.640	0.201	0.887	0.019	0.924	0.018
	N	30	30	30	30	30	30	30	30	30	30	30	30
X5	Pearson Correlation	0.263	-0.049	0.263	0.029	1	0.036	0.236	0.026	0.226	0.043	0.164	.367*
	Sig. (2-tailed)	0.160	0.795	0.160	0.879		0.850	0.210	0.890	0.230	0.822	0.386	0.046
	N	30	30	30	30	30	30	30	30	30	30	30	30
X6	Pearson Correlation	.365*	-0.052	0.300	0.271	0.036	1	-0.007	0.254	0.034	-0.125	0.249	.431*
	Sig. (2-tailed)	0.047	0.784	0.107	0.147	0.850		0.972	0.175	0.860	0.511	0.184	0.017
	N	30	30	30	30	30	30	30	30	30	30	30	30
X7	Pearson Correlation	-0.110	0.123	0.256	0.089	0.236	-0.007	1	-0.102	-0.016	0.270	.484**	.369*
	Sig. (2-tailed)	0.564	0.516	0.172	0.640	0.210	0.972		0.590	0.934	0.149	0.007	0.045
	N	30	30	30	30	30	30	30	30	30	30	30	30
X8	Pearson Correlation	0.243	0.254	0.315	0.240	0.026	0.254	-0.102	1	0.270	0.075	0.048	.479**
	Sig. (2-tailed)	0.196	0.175	0.090	0.201	0.890	0.175	0.590		0.149	0.695	0.803	0.007
	N	30	30	30	30	30	30	30	30	30	30	30	30
X9	Pearson Correlation	.552**	0.357	.628**	0.027	0.226	0.034	-0.016	0.270	1	.507**	0.035	.622**
	Sig. (2-tailed)	0.002	0.053	0.000	0.887	0.230	0.860	0.934	0.149		0.004	0.853	0.000
	N	30	30	30	30	30	30	30	30	30	30	30	30
X10	Pearson Correlation	0.280	0.327	0.357	.426*	0.043	-0.125	0.270	0.075	.507**	1	0.167	.569**
	Sig. (2-tailed)	0.135	0.078	0.053	0.019	0.822	0.511	0.149	0.695	0.004		0.377	0.001
	N	30	30	30	30	30	30	30	30	30	30	30	30
X11	Pearson Correlation	0.247	0.048	.384*	-0.018	0.164	0.249	.484**	0.048	0.035	0.167	1	.495**
	Sig. (2-tailed)	0.188	0.801	0.036	0.924	0.386	0.184	0.007	0.803	0.853	0.377		0.005
	N	30	30	30	30	30	30	30	30	30	30	30	30
X	Pearson Correlation	.697**	.459*	.819**	.430*	.367*	.431*	.369*	.479**	.622**	.569**	.495**	1
	Sig. (2-tailed)	0.000	0.011	0.000	0.018	0.046	0.017	0.045	0.007	0.000	0.001	0.005	
	N	30	30	30	30	30	30	30	30	30	30	30	30

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

Source: Own processed data, 2025

Table 4. Correlations Sig

Correlations				
		Y1	Y2	Y
Y1	Pearson Correlation	1	.555**	.931**
	Sig. (2-tailed)		0.001	0.000
	N	30	30	30
Y2	Pearson Correlation	.555**	1	.821**
	Sig. (2-tailed)	0.001		0.000
	N	30	30	30
Y	Pearson Correlation	.931**	.821**	1
	Sig. (2-tailed)	0.000	0.000	
	N	30	30	30

**. Correlation is significant at the 0.01 level (2-tailed).

Source: Own processed data, 2025

*If there is a sign *|** = Valid (the easiest and fastest way) can be seen in the following SPSS output which is marked.*

Reliability Test

According to Ghozali (2018), reliability is actually a tool for measuring a questionnaire which is an indicator of a variable or construct. A questionnaire is said to be reliable or reliable if a person's answer to a statement is consistent or stable over time. In general, reliability of less than 0.60 is considered poor, reliability in the range of 0.70 is acceptable and reliability exceeding 0.80 is good.

The following are the results of the reliability test of this research data using SPSS version 27. *Cronbach's Alpha* was obtained of 0.720 for variable X and Alpha of 0.670 for variable Y. As the provisions above (greater than 0.06), all variables are declared reliable**.**

Table 5. Reliability Test

Reliability Statistics	
Cronbach's Alpha	N of Items
0.670	2

Reliability Statistics	
Cronbach's Alpha	N of Items
0.720	11

Source: Own processed data, 2025

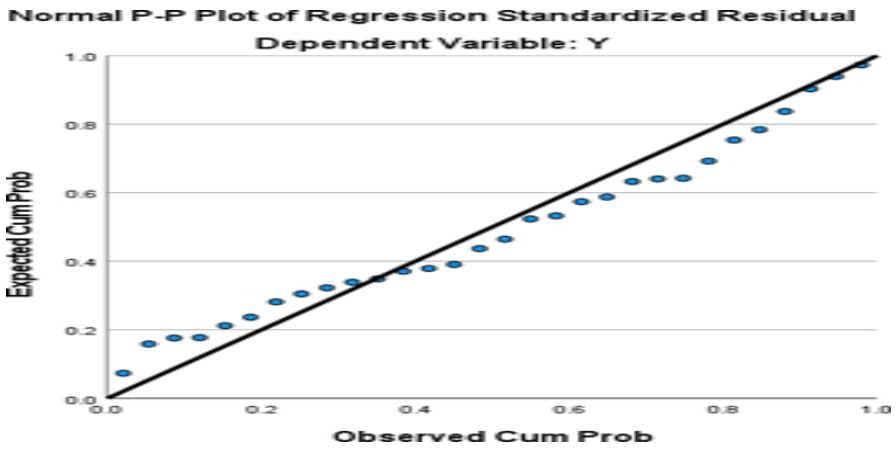
Classical Assumption Test, including: Normality Test

Ghozali (2018), the normality test aims to test whether in the regression model, confounding or residual variables have a normal distribution. There is a way to detect whether the residuals are normally distributed or not, namely by graph analysis.

Graph Analysis

In principle, normality can be detected by looking at the distribution of data (points) on the diagonal axis of the graph or by looking at the histogram of the residuals. The basis for decision making using graph analysis is:

1. If the data spreads around the diagonal line and follows the direction of the diagonal line or the histogram graph shows a normal distribution pattern, then the regression model fulfills the normality assumption.
2. If the data spreads far from the diagonal or does not follow the direction of the diagonal line or the histogram graph does not show a normal distribution pattern, then the regression model does not fulfill the assumption of normality.



Picture 1. P-Plot Analysis

Source: Own processed data, 2025

By looking at the histogram graph data, the results from SPSS show the distribution of data (dots) following the diagonal line, it is concluded that the regression model fulfills the assumption of normality.

Kolmogorof-Smirnov Test

This test is based on the Kolmogorof- Smirnov Test on the model being tested. The Kolmogorof-Smirnov test is performed by making a hypothesis:

Ho: Residual data is normally distributed, if *sig. 2-tailed* > 0.05

Ha: Residual data is not normally distributed, if *sig. 2-tailed*< 0.05

Table 6. Kolmogorof-Smirnov Test

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		30
Normal Parameters[a,b]	Mean	0.0000000
	Std. Deviation	0.53816319
Most Extreme Differences	Absolute	0.104
	Positive	0.104
	Negative	-0.069
Test Statistic		0.104
Asymp. Sig. (2-tailed)[c]		.200[d]

One-Sample Kolmogorov-Smirnov Test			Unstandardized Residual
Monte Carlo Sig. (2-tailed)[e]	Sig.		0.541
	99% Confidence Interval	Lower Bound	0.528
		Upper Bound	0.553

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

e. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 2000000.

Source: Own processed data, 2025

Based on the Kolmogorof-Smirnov test, the significance value of 0.200 is greater than 0.05, it can be concluded that the data is normally distributed.

Multicollinearity Test

Ghozali (2018) states that the multicollinearity test aims to test whether the regression model found a correlation between independent variables. If the independent variables are correlated, then these variables are not orthogonal. Orthogonal variables are independent variables whose correlation value between fellow independent variables is equal to zero. The commonly used *cut off* values to indicate the presence of multicollinearity are as follows:

1. *Tolerance* value ≤ 0.10 and VIF ≥ 10, then there are symptoms of multicollinearity.
2. *Tolerance* value ≥ 0.10 and VIF ≤ 10, then there are no symptoms of multicollinearity.

Table 7. Multicollinearity Test

Coefficients[a]								
		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
	Model	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	3.211	2.843		1.130	0.273		
	X1	2.082	0.381	1.161	5.467	0.000	0.287	3.481
	X2	0.032	0.184	0.024	0.175	0.863	0.690	1.449
	X3	-1.434	0.426	-0.800	-3.367	0.003	0.229	4.357
	X4	-0.593	0.267	-0.374	-2.218	0.040	0.456	2.192
	X5	-0.680	0.216	-0.412	-3.149	0.006	0.759	1.318
	X6	-0.191	0.189	-0.146	-1.008	0.327	0.622	1.607
	X7	0.688	0.314	0.375	2.189	0.042	0.442	2.263
	X8	0.529	0.192	0.368	2.749	0.013	0.721	1.386
	X9	-0.689	0.318	-0.448	-2.165	0.044	0.303	3.303
	X10	0.175	0.300	0.112	0.585	0.566	0.351	2.852
	X11	0.093	0.214	0.067	0.434	0.670	0.536	1.866

a. Dependent Variable: Y

Source: Own processed data, 2025

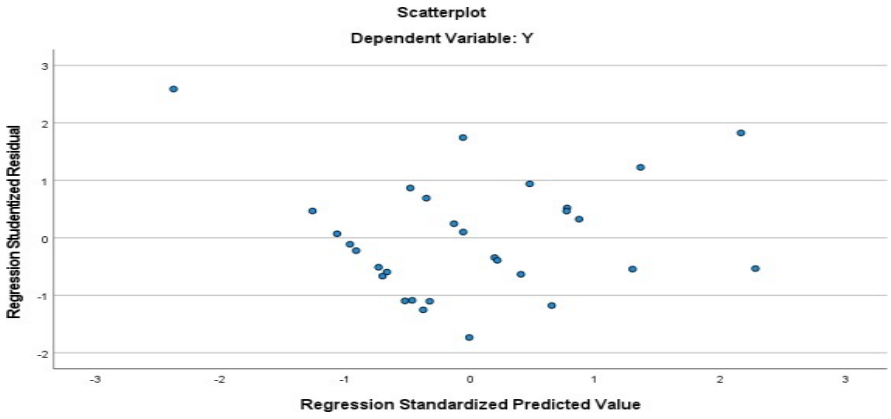
By looking at the SPSS results table above, the tolerance value is all greater than 0.10 and the VIF value is less than 10, it can be concluded that there are no symptoms of multicollinearity.

Hesterokedastisity Test

Ghozali (2018) states that the heteroscedasticity test aims to determine whether in the regression model there is an inequality of variance from the residuals of one observation to another. If the variance from the residuals of one observation to another is constant, it is called homoscedasticity and if it is different it is called heteroscedasticity. A good regression model is one with homoscedasticity or no heteroscedasticity. To detect There is heteroscedasticity is done by looking at the presence or absence of a certain pattern on the plot graph between the predicted value of the dependent variable, ZPRED, and the residuals SRESID. How to detect the presence or absence of heteroscedasticity can be done by looking at the presence or absence of certain patterns on the *scatterplot* graph between SRESID and ZPRED where the Y-axis is the predicted Y, and the Y-axis is the dependent variable.axis is the predicted Y, and the X axis is the residual (Y prediction - Y actual) that has been *standardized*. With the basis of analysis as follows:

1. If there is a certain pattern, such as the existing points forming a certain regular pattern (wavy, widening then narrowing), it indicates that heteroscedasticity has occurred.
2. If there is no clear pattern, and the dots spread above and below the number 0 on the Y axis, then there is no heteroscedasticity.

Below is the output of the results from SPSS, where it can be seen that the points spread above and below 0 and left and right without forming a certain pattern, it can be concluded that there is no heteroscedasticity.



Picture 2. Hesterokedastisity Test
Source: Own processed data, 2025

Another thing that can be done to further strengthen that there is no heteroscedasticity is to pay attention to the table of *Glejser* test results below from SPSS showing all Sig values> 0.05, so it can be concluded again that there is no hesterokedasticity.

Autocorrelation Test

A good regression model is a regression that is free from autocorrelation according to Ghozali (2018). The autocorrelation test aims:

Tabel 8. Autocorrelation Test

Coefficients[a]						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.611	1.410		1.143	0.268
	X1	-0.095	0.189	-0.184	-0.503	0.621
	X2	-0.053	0.092	-0.137	-0.578	0.570
	X3	0.014	0.211	0.026	0.064	0.950

Coefficients[a]					
	Unstandardized Coefficients		Standardized Coefficients		
Model	B	Std. Error	Beta	t	Sig.
X4	0.145	0.133	0.318	1.093	0.289
X5	-0.159	0.107	-0.335	-1.483	0.155
X6	-0.022	0.094	-0.057	-0.230	0.820
X7	-0.039	0.156	-0.073	-0.247	0.808
X8	0.045	0.095	0.109	0.472	0.642
X9	0.167	0.158	0.378	1.059	0.304
X10	-0.235	0.149	-0.523	-1.577	0.132
X11	0.066	0.106	0.166	0.618	0.544

a. Dependent Variable: ABSRES

Source: Own processed data, 2025

Period t and errors in period t-1 (previous). Autocorrelation often appears in *time series* data because successive observations over time are related to each other. The autocorrelation test was not carried out because this research does not include *time series*.

Durbin-Watson Statistical Test

The Durbin Watson test is only used for *first order autocorrelation* and requires that there is an intercept in the regression model and no more variables between the explanatory variables. The hypothesis to be tested is:

H0: there is no autocorrelation (r= 0) H1: there is autocorrelation (r ≠ 0)

Multiple Linear Regression Analysis

Regression analysis is used to predict how far the value of the dependent variable changes, if the value of the independent variable is changed or increased according to Sugiyono (2013). For nalysis involving only one X and one Y is called simple linear regression analysis, while regression analysis involving two or more independent variables (X) and one dependent variable (Y) is called multiple regression analysis (Muhammad, 2016). If a dependent variable depends on more than one independent variable, the relationship between the two variables is called multiple regression analysis.

Multiple regression analysis is used by researchers to predict how the dependent variable will rise and fall if two or more independent variables as predictor factors are increased or decreased in value. Multiple regression analysis is performed if the number of independent variables is at least two (2).

Hypothesis Test

Hypothesis testing in this study uses regression analysis by conducting tests, namely the T statistical test, F statistical test, and the coefficient of determination. To do the t test, namely in the following way:

1. Comparing the t statistical value with the t table, if the calculated t statistical value is greater than the t table, then Ha is accepted which states that an independent variable individually affects the dependent variable.
2. Based on the degree of confidence, if the number of degrees of freedom (n-k) is 20 or more, and the degree of confidence is 5%, H0 can be rejected if the t value is greater than 2. In other words, Ha is accepted which states that an independent variable individually affects the dependent variable.

F test

The F test is a test used to identify whether the estimated regression model is feasible or not feasible to use to explain the effect of independent variables on the dependent variable independent variables on the dependent variable. The F test can be done by comparing the calculated F value with the

F table and looking at the probability value of the calculated F value. With the help of SPSS version 27 software, the following provisions for simultaneous tests (testing variables as a whole).
H0 = Accepted if f count < f table Ha = Accepted if f count > f table H0= Accepted if Sig value. > 0.05 (no effect)
Ha= Accepted if Sig value. < 0.05 (effect) The table below is the SPSS output for the F test results, which shows the f count is 0.717. Next determine the f table.
Df 1= k - 1| Df 1= 12 - 1= 11
Df 2= n - k| Df 2= 30 - 12= 18

F table= 2.374 (using function **=FINV(0.05;11;18)** in excel).

It was found that the calculated f value of 5.377 was greater than the f table value of 2.374, so it was concluded that all X variables simultaneously had an effect on Y. Another way to determine this test is to see the Significant value of 0.001 is smaller than 0.05.

Table 9. F Test

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	27.601	11	2.509	5.377	.001[b]
	Residual	8.399	18	0.467		
	Total	36.000	29			

a. Dependent Variable: Y
b. Predictors: (Constant), X11, X4, X9, X5, X8, X6, X2, X7, X1, X10, X3

Source: Own processed data, 2025

So it can be concluded based on theory and research statistical results based on the F test that internal factors (interest, self- empowerment, motivation, independence, emotional, education) and external factors (husband / family support, source of funds, family environment, social environment and opportunities) affect women's entrepreneurship.

T-test

Test conducted partially or to each variable. The provisions of the individual significance test (*T-Test*) are as follows:

1. If the t value is positive (+) T count> t table = H0 is rejected and Ha is accepted (Affected). T count < t table means H0 is accepted and Ha is rejected (no effect).
2. If the t value is negative (-) -t count < -t table = H0 is rejected and Ha is accepted (Affected). If the t value is negative (-) -t count> -t table means H0 is accepted and Ha is rejected (no effect).

The following is an output table from SPSS which will be compared with t count with t table. The conditions are as follows:
H0 is accepted if t count< t table (no effect).
Ha is accepted if t count> t table (effect).

Determining the T table is as follows: dk= n - k| 30 - 12= 18
k = number of variables (independent and dependent)

T table = 2.100 (obtained with the function =TINV(0.05;18) in excel). It can be seen in the table below that partially in the t count section there are variables that are greater than the T table value (2.100), so these variables have an effect. Some variables have a significance number (Sig.) below 0.05, so these variables have an effect.
It can be seen from the table of SPSS output results on the Sig value that what partially affects is X3 (Motivation), X4 (Independence), X5 (Emotional), X7 (Family Support), X8 (Source Funds), X9 (Family Environment).
(Family Environment).. Because it is smaller than 0.05. While X1 (Interest), X2 (Self-Confidence), X6 (Education), X10 (Social Environment), X11 (Opportunity), does not (moderately) affect because it is greater than 0.05.

Table 10. T-Test

Coefficients[a]								
		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
	Model	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	3.211	2.843		1.130	0.273		
	X1	2.082	0.381	1.161	5.467	0.000	0.287	3.481
	X2	0.032	0.184	0.024	0.175	0.863	0.690	1.449
	X3	-1.434	0.426	-0.800	-3.367	0.003	0.229	4.357
	X4	-0.593	0.267	-0.374	-2.218	0.040	0.456	2.192
	X5	-0.680	0.216	-0.412	-3.149	0.006	0.759	1.318
	X6	-0.191	0.189	-0.146	-1.008	0.327	0.622	1.607
	X7	0.688	0.314	0.375	2.189	0.042	0.442	2.263
	X8	0.529	0.192	0.368	2.749	0.013	0.721	1.386
	X9	-0.689	0.318	-0.448	-2.165	0.044	0.303	3.303
	X10	0.175	0.300	0.112	0.585	0.566	0.351	2.852
	X11	0.093	0.214	0.067	0.434	0.670	0.536	1.866

a. Dependent Variable: Y

Source: Own processed data, 2025

So it can be concluded based on statistical tests partially that only some of the internal factors (interest, self-empowerment, motivation, independence, emotional, education) and external factors (support husband / family, source of funds, family environment, social environment and opportunities) that affect women entrepreneurship.

Determination Coefficient Test

This test is to see how many percent of the influence of variable X on variable Y, it can see the results of SPSS output below. In the *Adjusted R Square* section of 624 or can be written 62.4%. So the conclusion is that variable X (Internal Factors: interest, self- empowerment, motivation, independence, emotional, education and External Factors: husband / family support, sources of funds, family environment, social environment and opportunities) affect variable Y (factor women entrepreneurship) by 62.4%. While the remaining 37.6% is influenced by other variables or variables that have not been studied in this study.

Table 11. Determination Coefficient Test

Model Summary[b]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.876[a]	0.767	0.624	0.68309

a. Predictors: (Constant), X11, X4, X9, X5, X8, X6, X2, X7, X1, X10, X3

b. Dependent Variable: Y

Source: Own processed data, 2025

So it can be concluded based on theory and statistical results of research based on the coefficient of determination that internal factors (interest, self-empowerment, motivation, independence, emotional, education) and external factors (husband / family support, financial resources, family environment, social environment and opportunities) affect women's entrepreneurship.

Regression Equation

The form of multiple linear regression equation in this study is.

Table 12. Regression Result Test

Coefficients[a]								
		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
Model		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	3.211	2.843		1.130	0.273		
	X1	2.082	0.381	1.161	5.467	0.000	0.287	3.481
	X2	0.032	0.184	0.024	0.175	0.863	0.690	1.449
	X3	-1.434	0.426	-0.800	-3.367	0.003	0.229	4.357
	X4	-0.593	0.267	-0.374	-2.218	0.040	0.456	2.192
	X5	-0.680	0.216	-0.412	-3.149	0.006	0.759	1.318
	X6	-0.191	0.189	-0.146	-1.008	0.327	0.622	1.607
	X7	0.688	0.314	0.375	2.189	0.042	0.442	2.263
	X8	0.529	0.192	0.368	2.749	0.013	0.721	1.386
	X9	-0.689	0.318	-0.448	-2.165	0.044	0.303	3.303
	X10	0.175	0.300	0.112	0.585	0.566	0.351	2.852
	X11	0.093	0.214	0.067	0.434	0.670	0.536	1.866

a. Dependent Variable: Y

Source: Own processed data, 2025

Description:
Y = Female entrepreneurship factors a = Constant,
X1 = Interest
X2 = Self-confidence
X3 = Motivation
X4 = Independence
X5 = Emotional
X6 = Education
X7 = Family support
X8 = Source of funds
X9 = Family environment
X10 = Social environment
X11 = Opportunity

$$Y = a + b1\ X1 + b2\ X2 + b3\ X3 + b4\ X4 + b5\ X5 + b6\ X6 + b7\ X7 + b8\ X8 + b9\ X9 + b10\ X10 + b11\ X11$$

To make the regression equation by looking at the coefficient table below in ***Unstandardized*** numbers.

Y= 3.211 + 2.082+ 0.032 - 1.434 - 0.593- 0.680 - 0.191+ 0.688+ 0.529 - 0.689 +0.175+ 0.093.

If the value is positive, the Y value will increase according to the plus value listed, while if the value is negative, the Y value will also decrease according to this value.

The regression equation above can be explained as follows:

- Constant of 3.211: means that if X1, X2, X3, X4, X5, X6, X7, X8, X9, X10 and X11 value 0, then the value of the female entrepreneurship factor is 3.211

- The regression coefficient of variable X1 is 2.082: meaning that if X1 is increased by 1%, the value of the factor of women entrepreneurship will increase by 2.082 with the assumption that the other independent variablesnilainya fixed.
- X2 variable regression coefficient of 0.032: meaning that if X2 is increased by 1%, the value of the female entrepreneurial factor will increase by 0.032 assuming that other independent variables remain constant.
- X3 variable regression coefficient of - 1,134: meaning that if X3 is increased by 1%, the value of the female entrepreneurship factor will decrease by 1,134 with the assumption that other independent variables are constant in value. assuming that the other independent variables are constant in value.
- The regression coefficient of variable X4 is - 0.593: meaning that if X4 is increased by 1%, the value of the *female entrepreneurship factor* will decrease by 0.593 assuming that the other independent variables remain constant.
- The regression coefficient of variable X5 is - 0.680: meaning that if X5 is increased by 1%, the value of the *female entrepreneurial factor* will decrease by 0.680 assuming that the other independent variables remain constant.
- The regression coefficient of variable X6 is - 0.191: meaning that if X6 is increased by 1%, the value of the *female entrepreneurship factor* will decrease by - 0.191 assuming that the other independent variables remain constant.
- The regression coefficient of variable X7 is 0.688: meaning that if X7 is increased by 1%, the value of the *female entrepreneurship factor* will increase by 0.688 assuming that the other independent variables remain constant.
- The regression coefficient of variable X8 is 0.529: meaning that if X8 is increased by 1%, the value of the *female entrepreneurial factor* will increase by 0.529 assuming that the other independent variables remain constant.
- X9 variable regression coefficient of - 0.689: meaning that if X9 is increased by 1%, the value of the *female entrepreneurial factor* will decrease by 0.689 assuming that the other independent variables remain constant.
- The regression coefficient of variable $_{X10}$ is 0.175: meaning that if $_{X10}$ is increased by 1%, the value of the *female entrepreneurship factor* will increase by 0.175 with the assumption that other independent variables remain constant. assuming that other independent variables are fixed in value.

CONCLUSIONS

Based on the F test, it is concluded that internal factors (interest, self- empowerment, motivation, independence, emotional, education) and external factors (husband / family support, sources of funds, family environment, social environment and opportunities) affect women's entrepreneurship.

Based on partial statistical tests, it is concluded that only some of the internal factors (interest, self-empowerment, motivation, independence, emotional, education) and external factors (husband / family support, financial resources, family environment, social environment and opportunities) affect women's entrepreneurship.

Based on theory and research statistical results based on the coefficient of determination, it is concluded that internal factors (interest, self-empowerment, motivation, independence, emotional, education) and external factors (husband / family support, financial resources, family environment, social environment and opportunities) influence women's entrepreneurship.

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