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MOTIVATION OF WOMEN'S ENTREPRENEURSHIP AS AGENT OF CHANGE IN SOCIETY: Literature Review

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Abstract:

This study is a literature review which is considered important with the increasing number of female entrepreneurs who make a positive contribution to revitalizing the country's economy. Not only men who can do entrepreneurship, nowadays many women are also making an effort to revive their family's economy. In the current situation, many find it difficult to get a job where socio-economic conditions are uncertain which creates many opportunities for women to open new business opportunities independently. In running a business, motivation is needed to keep running what has been established. This study aims to dig up information through literature studies related to how women are motivated to run independent businesses in order to meet their economic and social needs presented by several researchers who are used as empirical sources in this study. This research method uses a literature review by summarizing the results of previous studies that have been carried out. Based on this study, it was found that women's entrepreneurial motivation comes from two factors, namely external factors and internal factors. While the motivation for women's entrepreneurship as agents of change is the existence of women who are entrepreneurs who have an impact on changes in the family environment and community environment.

Keywords: Motivation, Entrepreneurship, Woman Entrepreneur, Agent of Change.

1. Introduction

At this time, economic growth is the main problem that the government prioritizes to carry out future economic development. One form of the government's foundation in carrying out economic development is to increase entrepreneurship. When facing the problems of the economic crisis in the past which was influenced by the success of entrepreneurs in surviving the crisis. Therefore, small entrepreneurs can be used as an option to create new jobs. Economic development will be successful if it is supported by the growth of new entrepreneurs who can open up many new jobs as well.

The entrepreneurial spirit is not only owned by men, but women are now starting to be moved to set up businesses as the foundation of the family economy. The varying requirements of the private company sector or employment in the government sector through education and experiences have created many opportunities for women to form their own businesses

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independently by using ideas as well as skills and creativity possessed and by using flexible capital. The contribution of women to the development process is widely accepted. Women today have broken the monopoly of man and proved themselves that they are not inferior to men. Currently, women's roles are not limited to the traditional ones as mothers/housewives. The role of modern women is much more than before.(Sibanda, 2021).

Entrepreneurship is one of the fields that many women choose to prove their ability to do business. Women do not only act as wives and housewives, but many of them are actively involved in various fields of life, both economic, political and social. Data on the world's population, most of whom are women, show significant developments in participating to be independent in entrepreneurship. Based on the 2018 Master Card Index of Women Entrepreneurs (MIWE) data, the participation of women in the entrepreneurial world reached 163 million. Of the 57 countries surveyed, Indonesia occupies the 46th position with the percentage of women who are entrepreneurs at 15.8%. Very far when compared to countries that are in the top ranking such as Ghana (46.4%), Russia (34.6%), Uganda (33.8%) and even neighboring Vietnam (31.3%). Ghana, Russia, and Uganda rank at the top for the realized percentage of women who are self-employed.

In various countries, recently the increase in the quantity of women entrepreneurs is interesting to study. Although structurally and culturally women do not get enough fair treatment, and even personal characteristics, women also do not have enough self-confidence to succeed, but the reality shows that the number of women who choose entrepreneurial careers and prove successful is increasing in number. The limitation of the problem here is what is the motivation of female entrepreneurs to deliberately choose a career as an entrepreneur? Although personally, culturally, and structurally have various obstacles. How do these motivational factors affect the success of women entrepreneurs? And how female entrepreneurship in doing business can provide inspiration, confidence,

2. Research Method

This research is a type of literature research and shows the factors that influence women's motivation to become entrepreneurs. The literature search was carried out on the google schoolar electronic database published for the last 5 years (2017-2021). The following are the steps in a literature search:

- 1) Determining the research topic by exploring women's entrepreneurs, the problems to be solved, until a conclusion is reached to explore more about "Motivation of women in entrepreneurship".
- 2) Determine the keywords that will be used to search for literature, namely: motivation, entrepreneurship, women entrepreneurs, Agent of change, SMEs
- 3) Search for articles on predetermined keywords, both national and international articles. The number of articles searched as much as possible but still relevant to the topic discussed.
- 4) Articles collected from 2017 to 2021 through Google Scholar were then filtered again to be relevant, and 8 articles were found that were truly relevant. Then the articles that have passed the screening are reviewed one by one to fit the predetermined topic.
- 5) Make an article review by writing the name of the researcher and year, title, abstract keywords, methods, samples, and research results from each article obtained to determine whether the literature read meets the criteria to be reviewed or not.
- 6) The criteria set are research that investigates: 1) the description of women who are entrepreneurs, 2) the factors that influence the motivation of women who are

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- entrepreneurs, 3) the impact of women who are entrepreneurs as agents of change for their environment.
- 7) The researcher found 8 titles of articles for a more in-depth study based on the suitability of these studies with the established criteria.

Start by compiling articles based on the important things found in the previously filtered literature by paying attention to the topics that have been determined.

3. Results and Discussion

In this section, several previous research results are presented which are used as empirical references to be used as guidelines when conducting analysis. Based on the results of literature studies from various sources, it was found that several studies were obtained:

Table 1. Review articles

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Author/Year	Keywords	Types of research	Method	Sample	Results
(Abdul & Azmi, 2017)	• women• Muslim• Motivation• Challenges• Entrepreneurship	Quantitativ e	SPSS	Business women in 5 selected countries, namely Malaysia, Indonesia, Thailand, Vietnam, Pakistan and	The motivations of Muslim women entrepreneurs in Asia Pacific SMEs can be classified into personal factors, family, market, community and legal factors.
(Kazumi, 2017)	 Female entrepreneur Entrepreneurial success Institutional support Self efficacy 	Quantitativ e	Pls	China. 202 female entrepreneurs in 30 provinces in Japan	Shows that the self-efficacy of women entrepreneurs in Japan is the biggest motivation for them to build an independent business.
(Özsungur, 2019)	 Sen emeacy Entrepreneurshi p Woman entrepreneurshi p Women entrepreneurshi p motivation 	Mix Method Quantitativ e & Qualitative	SPSS	132 woman entrepreneur who has an office in Adana Turkey	That there is a positive and significant correlation between push, pull, emotional and balancing factors that motivate a woman entrepreneur, namely: Holding on to an independent life, proving that she is capable, self-confident, children, justice, innovation and dreams.
(Rafiki, 2019)	 Indonesia, Islamic law Women entrepreneurs success factor Muslim 	Quantitativ ee	SPSS	110 member respondents Indonesian Muslim Women Entrepreneurs Association in	The results of the study identify important factors that influence the success of Muslim women entrepreneurs in the city of Medan, North Sumatra Province in

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Author/Year	Keywords	Types of research	Method	Sample	Results
	entrepreneur	research		North Sumatra, Indonesia.	Indonesia. There are 19 factors that derived from trait-based, social-psychological-based and behavior-based approaches.
(Chabra, 2020)	 entrepreneurial intentions, women entrepreneurshi p, entrepreneurial potential, Micro, Small and medium enterprises 	Quantitativ e	SPSS	103 women entrepreneurs SMEs in india	This model illustrates that Personal characteristics antecedents, motivation, subjective norms, entrepreneurship ecosystem and entrepreneurial self-efficacy influence perceived desirability, and entrepreneurial potential which in turn leads to entrepreneurial intention. This study highlights the potential role of entrepreneurship in influencing entrepreneurial intentions.
(Sibanda, 2021)	 women entrepreneurshi p Entrepreneurshi p SMEs Formal business Informal business 	Mix Method	Correlat ive, Descript ive, Explorat ory	265 associations of women entrepreneurs in Botswana africa	The results reveal that Women entrepreneurs in Botswana are motivated by various issues to start a business both push and pull factors, that the government must provide adequate shared infrastructure facilities, with regular concessions and incentives to women entrepreneurs in the region. For better results, there should be coordination among the various agencies involved,
(Ismail et al., 2021)	 Entrepreneurshi p Push and Pull Factors Self-Independence 	Mix Method	case study	5 women entrepreneurs in the textile, food and beverages and construction industries.	without overlapping functions. The factors that encourage women to become entrepreneurs are family support, family economic status, independence and the desire to own a business, which contribute to the start and sustainability of women's entrepreneurial businesses.
(Khan et al., 2021)	Woman,entrepreneurial success,risk taking,need for	Quantitativ e	SPSS and AMOS	181 women-run SMEs operating in Pakistan	The results showed that internal factors including the need for achievement, risk taking, and self-confidence and external factors including

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Author/Year	Keywords	Types research	Method	Sample	Results
	 achievement, economic factors, socio-cultural factors, Islamic Republic of Pakistan 				economic factors and socio- cultural factors had a positive and significant influence on the success of women-owned companies

Based on the motivating factors, the results of research from several countries can be described as follows:

Research Results from (Abdul & Azmi, 2017)

The results of research conducted on women entrepreneurs in 5 countries in the Asia Pacific state that women occupy almost half of the working population. However, there are too many challenges for them to get involved in the work as they have to sacrifice their time with their families. It is the norm and culture in Asia Pacific countries that men are the head of the family and women should be subservient to them. Thus, being their own boss is the answer to the flexibility of time with their family. As a result, their motivation to do business is quite high. The results of this study state that doing business is considered a good or bad deedada. As such, it wasn't just limited to men. In Islam, being religious while doing business will ensure the female entrepreneurs to have a successful al-falah in this world and the hereafter. In this study, the motivation for women to establish entrepreneurship is family support, not easily giving up in the face of challenges, wanting to increase family income, being able to help husband/family in increasing household income, having skills in managing their business, having products that are in great demand. market, The existence of self-confidence, want to be free in managing the business, Want to motivate others, create jobs especially for their own families, and desire to provide quality products.

Research results from (Kazumi, 2017)

This study conducted on women entrepreneurs in Japan contributes to the field of entrepreneurship that focuses on the case of Japanese women entrepreneurs, this research is unique and valuable. The findings of this study clarify the strength of the positive relationship between informal institutional support and self-efficacy or confidence in women that they are capable of running an entrepreneur and believe that the entrepreneur they run will be successful. This article shows that the support of the organization and the surrounding community is very important for women entrepreneurs to get approval from the community or local community because social legitimacy facilitates to promote the business better. In this case, the support of the surrounding organization will motivate women to have their own entrepreneurs. So what motivates entrepreneurial women in this study are: the existence of community support, the desire to develop personal abilities, the desire to balance work and family, the desire to increase income, and self-fulfillment.

Research Results from (Özsungur, 2019)

The results of this research conducted on women entrepreneurs on SMEs in Adana Turkey show that the most important factors influencing women entrepreneurs to start a business

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are; Economic independence, economic freedom, desire to prove themselves, provide business opportunities, establish a business that is their dream, hold on to their own and independent life, create business potential that has added value, and be able to dismiss the opinion that women are unable and will not succeed if they have own business. It was also found that some of the main obstacles faced by women entrepreneurs such as the need for a balance between family and work, finances, lack of time to improve their abilities through participation in various trainings.Pull factors consist of: Independence / freedom of business, Taking advantage of business opportunities, saving the family economy, Desire to get a side income, for family reputation, Desire to get a high level of social status, Desire for self-actualization, Creativity, Desire to get a high level of profit. And push factors consist of: Frustration, Dissatisfaction with current job, Family Economy.

Research result (Rafiki, 2019)

Women in Indonesia have their own characteristics that may differ from other groups of women. This study states that women who do entrepreneurship in Indonesia are mostly highly educated, this means they have sufficient knowledge to run a business. However, they may need to increase their knowledge by attending many trainings where their skills can be further improved. Training is also needed to improve their ability to develop business. In addition, since most of them are engaged in culinary business and trade, both sectors require knowledge, skills and innovation, which can be learned in formal educational institutions and training institutions. The results of this study indicate that most women entrepreneurs in Indonesia are motivated by economic needs, meaning they need additional income to have economic stability for their families. They make efforts to help the family's economy. Also getting the initiative from public conversations on social media about the profile of successful women as entrepreneurs, thus inspiring women in Indonesia to follow in the footsteps of success and also the encouragement of family economic conditions that usually force Muslim women entrepreneurs to run businesses. Generally, this is a normal condition in developing countries like Indonesia. They make efforts to help the family's economy. Also getting the initiative from public conversations on social media about the profile of successful women as entrepreneurs, thus inspiring women in Indonesia to follow in the footsteps of success and also the encouragement of family economic conditions that usually force Muslim women entrepreneurs to run businesses. Generally, this is a normal condition in developing countries like Indonesia. They make efforts to help the family's economy. Also getting the initiative from public conversations on social media about the profile of successful women as entrepreneurs, thus inspiring women in Indonesia to follow in the footsteps of success and also the encouragement of family economic conditions that usually force Muslim women entrepreneurs to run businesses. Generally, this is a normal condition in developing countries like Indonesia.

Research result (Chabra, 2020)

This research conducted on women entrepreneurs in India contributes to new knowledge about the condition of women's entrepreneurship from a different perspective by developing and validating an analytical model for promoting women's entrepreneurship in India MSMEs. This study provides new insights into the literature by providing a well-organized conceptual model for measuring entrepreneurial motivation among women entrepreneurs. This model discusses the role of personal characteristics, motivation, subjective norms, entrepreneurial ecosystem, and self-efficacy in influencing the desire to start entrepreneurship, perceived feasibility and entrepreneurial potential on entrepreneurial intentions. The results obtained also carry significant

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implications for practice as well as improve broad future directions for other researchers. This study will contribute to new knowledge about the condition of women's entrepreneurship from different perspectives by developing and validating an Analytical Model to promote Women's Entrepreneurship in MSMEs. From the government's perspective, this model will assist in designing Training and Development programs to promote Women's Entrepreneurship in India.

Results of research conducted (Sibanda, 2021)

This research was conducted by interviewing women entrepreneurs in Botswana africato find out in more detail what motivates them to consider entrepreneurship as a career. One of the important findings emerging from the Interviews is that family members of entrepreneurs play an important role in giving shape to the ambitions of entrepreneurs. The entrepreneur's fulfillment of his own wishes or that of family members is supported by the experience gained and/or the training received. Most of the examples of female entrepreneurs wanting to get into business for the fulfillment of their desires received very strong support from either their family members or friends. The above observations show the fact that various factors enable women to become entrepreneurs. These factors can be classified as "pull factors" and "push factors". Pull factors are factors when a person chooses a profession as a challenge, adventure with an urge to do something new, likes business, and has an independent job. In the driving factor, establishing entrepreneurship done because of financial needs or because is responsibilities. Research conducted on several women entrepreneurs revealed that most women entrepreneurs have been willing to become entrepreneurs because they have individual desires, motivations or have experience in their fields.

Results of research conducted (Ismail et al., 2021)

The results of research conducted on women who are entrepreneurs in Malaysia show that family is one of the main factors for women to participate in entrepreneurial activities. This finding is corroborated by previous research that factors related to family have been found to be the main factor for women to become entrepreneurs. Self-interest was also found to be another factor influencing women's involvement in entrepreneurship. Family support is important and is considered a major contributor to the success of women in entrepreneurship. It also shows that entrepreneurial women can provide opportunities to escape poverty. Entrepreneurial women toowant to be independent and not interested in working under any person or company. This is because they are idealistic, creative and seek freedom all the time. The findings show that push factors play an important role compared to pull factors in influencing women's entrepreneurship. The identified driving factors are family factors, the opportunity to change family lifestyle and family background, while the pull factors are independence. These two factors play an important role in influencing women to become entrepreneurs. Other factors such as creativity, skills and internal motivation also help them in attracting their desire to open entrepreneurship. The encouragement of parents and partners is very important for women entrepreneurs as well. oddly enough,

The results of research conducted by (Khan et al., 2021)

In today's era, women are recognized as successful entrepreneurs through their strong desire, qualities and abilities for strong economic development. Due to the important contribution of women in economic development, we propose to investigate the factors influencing the success of women entrepreneurs in Pakistan. Data were collected through a structured questionnaire from 181 registered SMEs operating in Pakistan. A conceptual model was developed, while SPSS and AMOS software were used for analysis. The results showed that

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internal factors including the need for achievement, risk taking, and self-confidence and external factors including economic factors and socio-cultural factors had a positive and significant influence on the success of women-owned companies. This study recommends the Small and Medium Enterprises Development Authority (SMEDA), policy makers, and practitioners to encourage women entrepreneurs to run their businesses for the long term by providing various incentives and supports related to these internal and external factors. A number of studies have been conducted to examine the effect of different factors on women's entrepreneurial success, but our study investigates some of the psychological, cultural, and religious factors that remain problematic. need for achievement, self-confidence, risk taking, economic factors, and socio-cultural factors. Current research results reveal that internal factors including self-confidence, risk taking, and need for achievement, and external factors including economic and socio-cultural factors have a positive and significant impact on the success of women entrepreneurs in Pakistan. Thus, our findings support the results of previous studies well in development. Therefore, our findings show that female entrepreneurs, who have a high level of motivation to work or start a new business, can easily succeed in their work.

Based on the results of some of these studies, it was found that several concepts were obtained:

1) Entrepreneurship concept

Entrepreneurship is widely recognized as a key driver of economic development; people who translateideasintoaction(Rafiki, 2019). An interesting although not widely accepted definition of an entrepreneur is a person who has the ability to scan and identify opportunities in his environment, gather the necessary resources to take advantage of opportunities and implement successful actions to takeadvantageofopportunities.(Mwobobia, 2012). Entrepreneurship is the result of a process of applying creativity and innovation in a systematic and disciplined manner in order to fulfill needs and capture great opportunities.(Amir & Priatna, 2018). Entrepreneurs view change as the norm and a healthy thing, always looking for change and then taking action and using it as anopportunity(Rosca et al., 2020)

2) Woman Entrepreneur Concept

Women entrepreneurs in MSMEs are important for almost all countries in the world, especially for developing countries. Female entrepreneurs contribute to output and job creation. In an ever-evolving global market, women entrepreneurs are an effective tool for economic growth through participation in the supply chain world (World Bank, 2005). MSMEs led by women are strong contributors to economic growth and employment. They need to accept the offer of better growth opportunities. Women's MSMEs account for almost half of the formal status market but are mostly informal, smaller in size. The old paradigm that the business world has always been dominated by men continues to fade. In recent years, the formation and development of new businesses owned and run by women increased significantly in developed countries and followed in developing countries. There are differences between entrepreneurship carried out by men and women. In the role of women, entrepreneurship is even more complex, women use entrepreneurial autonomy to integrate family goals, personal interests with business goals at the same time(Abdul & Azmi, 2017). Although the stereotype that develops in society is the culture of women depending on their families, in terms of business they have their own autonomy. The reason is because they get income, develop passion, creativity and space to socialize(Kazumi, 2017).

In this modern era, many women are active in the world of work.

3) Entrepreneurial Motivation Concept

Motivation is a person's strong will and desire to behave. The greater a person's motivation for something, the higher a person will behave to realize that desire(Abdul &

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Azmi, 2017). Entrepreneurial motivation refers to the desire or tendency to organize, manipulate and control organizations, people or ideas as quickly and independently as possible. (Agarwal et al., 2018) said that the urgency of motivation in the case of women entrepreneurs actually strengthens the argument that for behavioral research, including in the case of women entrepreneurs, motivation turns out to be one of the important factors. Therefore, building motivation, including a commitment to empowering women, is one of the references for developing women's entrepreneurs in particular. This also reduces the myth that female entrepreneurs are unable to compete (Achmad & Saputro, 2017). What is interesting about women entrepreneurs is that there is a strong drive that can support success. Despite all the social hurdles, many women have become successful in their work. These successful women have made a name & wealth for themselves with their hard work, perseverance, competence and willpower. They should explore the prospect of starting a new company; undertake risks, introduction of new innovations, administration, coordination and control of business and provide effective leadership in all aspects of women's entrepreneurship (Saputri & Himam, 2015).

4) Agent Of Change Concept

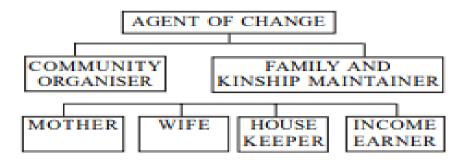
Women's entrepreneurial motivation that reduces myths provides a real picture that motivation itself cannot be separated from two factors, namely pushers and pullers so that the sustainability of entrepreneurship continues. (Rosca et al., 2020). That is, motivation can arise from all conditions so that all that creates opportunities is the potential of entrepreneurship. Therefore, those who are able to see opportunities and take advantage of them into business potential are those who can gain profits through entrepreneurship because there are prospective opportunities for an increasingly open market. (Achmad & Saputro, 2017). In rural areas, There is a significant change in the role of women. The women openly stepped out of traditional roles (Kazumi, 2017). Women entrepreneurs can stand on their own feet by acquiring the necessary skills througheducation and training (Jamali, 2008).

A woman has various functions in the family, namely as an educator, controller, keeper, and protector. Gradually losing the image when a man can pride himself on being able to feed the whole family. Now women have to complement it through the skills they haveacquiredbyself-employment(Rajani & Sarada, 2008). By allowing women to become entrepreneurs and to participate fully and more effectively in various economic activities and especially industrial activities, women enhance their position and also make greater progress towards higher economic growth, increased productivity, increased income, reduced poverty and unemployment reduction. This can make women's motivation for entrepreneurship changes both family environment many in the the community. Entrepreneurs view change as the norm and a healthy thing, always looking for change and then taking action and using it as an opportunity (Rosca et al., 2020). Entrepreneurial motivation of women as agents of change can be described as follows (Rajani & Sarada, 2008):

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(Ramesh et al, 2011) said that women's entrepreneurship needs to be studied separately for two main reasons. The first reason is that women's entrepreneurship has been recognized over the last few decades as an untapped source of economic growth. Women entrepreneurs have created new jobs for themselves and others and by being different are also providing society with different solutions to management, organizational and business problems and exploitation of entrepreneurial opportunities. However, they still represent a minority of all entrepreneurs. Thus there is a market failure that discriminates against women's chances of becoming entrepreneurs and their chances of becoming successful entrepreneurs. This research was conducted to link some of the factors that contribute to the success of women entrepreneurs in several countries. The framework in this study is based on the relationship between internal and external factors as factors that motivate women entrepreneurs. All studies give almost the same results that motivation is very important for women to make an entrepreneur now and in the future. The factors that motivate women to become entrepreneurs (women entrepreneurs) are internal factors and external factors. According to the results of the research above, the external factors that motivate women to become entrepreneurs include:

- 1) Independence factor Independence is the ability to rely on oneself. The link between the independence factor for women entrepreneurs is in an effort to create new jobs without depending on others.
- 2) Capital Factor Capital in question is wealth currently owned in the form of money, vehicles, houses, gold, equipment or anything that can be used as capital in starting a business. The linkage of the capital factor to women entrepreneurs is to use existing wealth to be used as initial capital to start a business.
- 3) Emotional Factor Emotional is the body's reaction to a certain situation. Women are generally easier to control their emotions than men. The link between emotional factors for women entrepreneurs is that being able to control their emotions will have a good effect on decision making in managing their business
- 4) Educational Factor Education is a place where a person gains general knowledge to develop his own talents. The link between education factors for women entrepreneurs is that knowledge about the business world in general can help these women entrepreneurs to start and manage their business as much as possible and be able to turn a risk into an opportunity for their business.
- 5) The factor of community and government support.

 Entrepreneurship is expected to have the ability to participate in spurring the economic growth of a country so that entrepreneurship requires protection in the form of government policies such as laws and government regulations.

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While the internal factors of women are motivated to become entrepreneurs, among others:

1) Family factors (family).

Because he was born and raised in a family that has a strong tradition of entrepreneurship, so intentionally or unintentionally enough to animate the work he will manage. Usually this type of business will be passed down from one generation to the next. To manage a business is felt to be not a new thing, because it has been used since childhood.

2) Personal desire factor

Usually entrepreneurial women initially did not intend to work in an office, or better known as an office person. Long before, they have prepared themselves for entrepreneurship and they will try to devote all their energy and knowledge to the success of the business they pioneered.

3) Economic factors.

Women establish entrepreneurship because various factors seem to be forced by circumstances so that they have no other choice but to be entrepreneurship. Reasons like this usually come from women who make their business a side business, where they build a business not arising from their own desires but from economic or other factors.

4. Conclusion

The conclusion of this study is that the concept of women's entrepreneurship must be conceptualized according to its objectives. It is necessary to pay attention to the fact that the academic point of view of women and especially women entrepreneurs is free from feminine characteristics. Women have an important place in the world population, where business culture is usually dominated by men but now the number of women entrepreneurs is increasing rapidly. Women's perception of being a housewife is gradually being abandoned. The idea of becoming a successful individual in business life began to be widely practiced. Women's motivation for entrepreneurship is wanting to get a feeling of satisfaction in their own work, where they have the freedom to create their own atmosphere and work environment in addition to other factors that influence a lot. So that the following conclusions can be drawn:

- 1) The main motivations for entrepreneurship in women are job flexibility, financial independence, ability to take risks, social status, work independently and reduce unemployment.
- 2) Entrepreneurial motivation of women is influenced by 2 factors, namely external factors (Independence, Capital, Emotional, Education) and Internal factors, namely family factors, personal desire factors, and economic factors.
- 3) Women's entrepreneurship as an agent of change where women who are entrepreneurs have an impact on the family environment and the community environment. What used to be women only as mothers, wives, housekeepers, breadwinners turned into good group organizers and family financial planners.

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