



Factors Influence Entrepreneur's Disability Independence in Bantul District

Anik Puji Handayani ^{a, *}

^aUniversitas Nahdlatul Ulama Yogyakarta, Indonesia

Abstract: Micro small and medium enterprises (MSME) play an important role in Indonesia's economic growth. Indonesia need to improve awareness and readiness as well as taking more optimal advantages for MSMEs by improving their competitiveness. One of the MSME's entrepreneurs in Indonesia consist of psychical disabilities entrepreneurs. This research analyzes the factors that influence the independence of MSMEs disability in Bantul District. These factors consist of entrepreneur characteristics, business capital, and business revenue. The analytical method used is partial least square (PLS). The result shows the characteristic of disability entrepreneurs that do not affect the independence of MSME's disabilities. Meanwhile, business capital significantly affect the independence of MSME's disability. This research also found that business revenue significantly affects the independence of MSME's disability.

Keywords: *MSMEs Independence, Entrepreneur's Characteristic, Business Capital, and Business Revenue.*

Article History

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Introduction

Indonesia's economic growth is projected to be more challenging in 2019 in line with the uncertainty of the global economy. The World Bank has revised the projection of Indonesia's economic growth in 2019 to only 5.2% from the previous 5.3% was more caused by global pressure. Even though the projected economic growth is above 5%, Indonesian economy is considered as quite strong, amidst the deficit of global economic growth from 3.7% to 3.6% (Ginting, 2019).


One of the indicator that can be showed to explain this issue is the enhancement of Indonesian economy competitiveness level to 32th world ranking out of 144 countries according to IMD World Competitiveness Ranking report. This is the most encouraging improvement in competitiveness in Asia-Pacific (Alfian, 2014). With this level of competitiveness mentioned above, currently, Indonesia ranks 16th in the world economic power.


The fact of Indonesian economy above provide strategic opportunities for creative economy entrepreneur in Indonesia, which dominated by micro small and medium enterprises (MSMEs) and one of the pillars of Indonesian economy as well (Ginting, 2019). Indonesia need to increase the awareness and readiness as well as optimizing of the opportunities including strengthening MSMEs through increasing its competitiveness. This is more reasonable considering that the added values of the product produced in Indonesia are not optimal yet in ASEAN context (Alfian, 2014).

MSMEs is one of the dominant subsidiary business entities that come from small and medium communities, in which one of the actor is a person with disabilities. For the developing country context such as Indonesia, the existence of MSMEs is clearly needed, especially from the job opportunities perspective and income source for the needy, income distribution, and poverty reduction and has great potential in rural economic development as well. The contribution of MSMEs can be seen clearly in gross domestic product (GDP) growth (Murtisari, 2012).

Further, this research will examine the independent aspects possessed by MSMEs disability entrepreneur's by taking sample from the Bantul District, Special Region of Yogyakarta. It is carry out by considering: *First*, characteristic aspect of entrepreneur disability with indicator of age, education

*Corresponding author.

 pujihandayani@unu-jogja.ac.id (A. P. Handayani).

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background, and length of business; *Second*, business capital; *Third*, business revenues. Are those three aspects affect the independence of MSME's disability?

Bantul Regency sampling was used based on several considerations. *First*, statistical data of person with disabilities in Special Region of Yogyakarta were 25,050 people in 2015, and it is not a small number. From these amount there are more than 200 disabilities entrepreneur's which some of them are in Bantul District area (Hakim, 2012). *Second*, after the Yogyakarta earthquake in 2006, people with disabilities eventually caused unemployment and poverty. *Third*, during this time the effort to include disabilities in development programs has been rare. This is due to the lack of understanding on how a people with disabilities and its families should be observed as a part of a whole population in development process (Edmond, 2005).

The purpose of this research is to determine the factors affect independent of MSMEs disabilities and provide MSMEs disabilities to face global market and reduce person with disabilities' poverty as well.

Literature Review

Micro Small and Medium Enterprises

MSMEs have a special concern in the eyes of the government, due to MSMEs are the lifeblood of the majority of Indonesian people. Some of the government agencies and constitutions have a different mean of MSMEs, which are Central Bureau of Statistics (BPS), Decree of the Ministry of Finance of Republic Indonesia Number 316/KMK.016/1994 on 27th June 1994 and Constitution Number 20 Year 2008. The definition of MSMEs according to BPS is based on the quantity of labor. A small enterprise is an enterprise with the total labor between 5 to 19 people, while a medium enterprise is an enterprise that has a labor between 20 to 99 people.

According to constitution Number 20 Year 2008 concerning Micro, Small, and Medium Enterprises, the criteria of micro enterprises are to have a net worth of most Rp50,000,000 excluding the land and building and where the business is located and have an annual sales income maximum Rp300,000,000. The criteria of small enterprises are the business with a net worth more than Rp50,000,000 excluding land and workplace and have annual sell income more than Rp3,000,000,000 to maximum Rp25,000,000,000. Medium enterprises criteria are the business with a net worth more than Rp500,000,000 to the maximum Rp10,000,000,000 excluding land and the building where the business is located and have annual net income of more than Rp2,500,000,000 to the maximum Rp50,000,000,000.

MSMEs based on The Decree of the Mistry of Finance Number 316/KMK.016/1994 date on 27th June 1994, the small business is defined as individual business or business entities that have been carry out the business that have annual sales turnover maximum Rp600.000 or maximum asset Rp600.000 (excluding land and workplace) for instance in business sectors are firms, limited partnership (CV), limited liability company (Ltd/PT), and cooperative. A further example of individual businesses are craftsmen/home industries, farmers, breeders, fishers, forest encroachers, miners, traders of goods and services.

Persons with Disability

Person with disabilities as defined by big Indonesian dictionary are a combination of two syllables. *First*, person mean someone who is suffering of something. *Second*, disability, is an Indonesian word derived from the English uptake of disabilities, which refer to physical disabilities or inabilities (National Education Department, 2008). According to Oliver in Rahayu (2014), disabilities is a distraction that exist in bodily function, limitation that experienced by the body to carry out the activities and problems experienced by individual on their involvement in life.

Based on the explanation above, it can be conclude that persons with disabilities is someone who have different physical condition, who has the ability to carry out activities with limitations and has different results.

According to (Rahayu, 2014), there are four principles that guarantee the accessibility of the person with disabilities, which are:

1. Principle of convenience, everyone could reach a place or building which are general in nature.

2. Principle of utility, mean that everyone could use a place or building which are general in nature.
3. Principle of safety, mean that every public building have to concern to people safety including people with disabilities.
4. Principle of independence, mean everyone could utilize a place or building without other people assistance.

Human right of people with disabilities have been regulated in constitution of disability/physical inabilities, which regulated a person with disabilities have the right of providing accessibility that support their independence, equal education opportunities, equal employment opportunities, rehabilitation, social assistance, and social welfare care, as well as the right to develop their talents and abilities.

Characteristic of Disability Entrepreneur

Research on the characteristic of entrepreneur have been carry out by [Nandita, et al. \(2018\)](#) which applied on MSMEs of fruit processing and milk. These characteristic consist of age, gender, education, business training, and the business reason. Meanwhile, research conducted by [Faizal \(2014\)](#) applied characteristic of micro and small entrepreneurs (MSE) based on age, formal education, non-formal education, business experiences, and business motivation. Both research have same indicator in their study which are age and education. The indicators used to identify characteristic of disability entrepreneurs in this research consists of the following.

Age

Age in the workforce is divided into productive and unproductive. Age influence establishment ([Septia, 2013](#)), which mean maturity of the soul to accept reality and trying to rise up through the phases of life. The result of research conducted by ([Nandita et al., 2018](#)) indicate that age has significant effect on business sustainability. Research by [Faizal \(2014\)](#) shows that productive age and high motivation have opportunities to become entrepreneur and independent.

Education Level

Education is a general knowledge that a person can get anywhere, and can be used to develop his own talents ([Muhammad Rizal, 2016](#)). Based on constitution Number 20 Year 2003, education level is education stage which determined based on growth level of the students, goal to be achieve, and developing the abilities. Education can be achieved through formal as well as informal.

Education in a small business activities require a knowledge to manage the business and experiences to solve the problems as well. Libecap in [Faizal \(2014\)](#) found that entrepreneurship education produces active and independent individuals. The results of research conducted by [Juryanda and Rejeki \(2018\)](#) show that the level of education in practicing financial information has a negative and insignificant effect on business success. Meanwhile research conducted by [Nandita et al. \(2018\)](#) indicate that education level have significant effect on business sustainability.

Length of Business

A business that has been established for a long time tends to be more developed and independent due to its experiences in managing business. The more experienced MSMEs disabilities entrepreneurs in managing their business tend to be more careful behavior and able to compete. These conditions can support the empowerment and independence of disabilities entrepreneurs.

Research conducted by [Juryanda and Rejeki \(2018\)](#) demonstrates length of business variable on financial information in positive and significant effect on business success. The research conducted by [Nandita et al. \(2018\)](#) also shows the same results. Furthermore, research conducted by [Faizal \(2014\)](#) demonstrates that business experiences and having a high motivations have the opportunities to become independent entrepreneurs.

Business Capital

Capital is the main source in running a business. According to Kamsir in Rizal and Chandra (2016), capital consists of a bunch of money/goods and expertise or energy. Capital in a form of goods or money is used to fund and start the business, which is commonly called as working capital. Meanwhile, capital expertise is a person's abilities to run and manage a business.

Business capital illustrates current business financial measure being carry out (Indriyanti, 2013). Source of capital can derived from own capital, government assistance, financial institution both bank or others. The amount of business capital will affect business development and business income achievement. Business capital from a large loan can complicate the business. Generally family finance and business finance have not been separated in micro and small enterprises. It can also hinder business success and independence.

Business Revenue

Soemarso (2009) explain that revenue is an inflow of asset or debt reduction obtained from the delivery of goods or services to costumers. In the income statement, revenue illustrates the result of work. According to Julyanda and Rejeki (2018) asset turn over of the company shows the amount of revenue generated by the company. The result of a study conducted by Nandita et al. (2018) shows that business revenue has significant effect on business sustainability.

Independence of MSME's Entrepreneur's Disabilities

Independence Concept

Research on independency has been carry out by previous researchers through many perspectives of the independence concept. However, it complements each other. Allport theory in Marliati (2008), independence is principle of mastery and competence that mature and healthy people are encouraged to achieve maximum level of mastery and abilities to achieve the goal. Meanwhile according to Steinberg (2001), independence is a condition where the individual have ability to determine their desire and able to overcome social preasure to think and act in certain way and not influenced by other perspective.

Independent Behaviors

According to Covey (2013), independent human behaviors has three stages which are dependence, independence, and interdependence. The first stage is dependence, where individuals still expect the assistances from others to fulfill their desires. The second stage is independence, where someone have a sense of responsibility and self-confidence. The third stage is interdependence, where the individual are able to work together, making partnership, interactive communication, and synergy.

Factors Influence the Independence

According to Faizal (2014) following are the factor influence to the independence:

- a. Intellectual independence, related to the human resource maximum capabilities. Capability to develop new ideas, decision making based rationale equipped with ability to manage the time for doing business.
- b. Mental attitude independence, which is the ability to be confident in social environment accompanied with strong effort to run a business.
- c. Management independence, which is the ability to make a plans before starting business activities, making decision and evaluation on the result of the efforts that has been implemented.
- d. Social independence which is the ability to make a partner in group or outside the group.

MSME's independence according to Faizal (2014) is the ability to choose and manage the business according to their wishes accompanied with ability to cooperate with various parties based on the principle of mutual need and benefit. Research conducted by Marliati (2008) found that independence of agribusiness was affected by the fulfillment of agribusiness farmer empowerment, the characteristic of socio-cultural system as well as the level of formal and non-formal education. In this research, independent MSME's disability entrepreneur is individual who seek to improve their life quality

optimally without depending on guidance from counseling, apparatus or other parties, but the ability to make their own decision appropriately with motivational encouragement to improve their quality of life.

Previous Studies

Based on the existing literature review, there are some previous research that become a reference in compiling this research. Some of the previous research are illustrated in [Table 1](#).

Tabel 1. Previous Research

Researcher	Title	Results
Faizal (2014)	<i>Pengembangan Kemandirian Pelaku UMKM dalam implementasi Tanggungjawab Sosial Perusahaan di Kabupaten Bogor Jawa Barat</i>	The results of this research is the characteristic of individual that reflected by age and business motivation trying to support the development of empowerment and entrepreneur's independence in running the business. The dominant factors that affect the level of MSE's entrepreneur independence consist of the level of MSE entrepreneur's empowerment, the quality of supporting environment of MSE entrepreneurs, and the intensity of empowerment of MSE entrepreneur.
Juliyanda and Rejeki (2018)	<i>Pengaruh Jenjang Pendidikan, Ukuran Usaha, Lama Usaha dan Latar Belakang Pendidikan atas Penggunaan Informasi Akuntansi terhadap Keberhasilan Usaha (Studi Kasus pada UMKM di PIK Pulogadung)</i>	The result of the research demonstrates the education level, business size, and education background on using financial information did not have a positive effect on business success, while length of business on financial information affected the business positively.
Nandita (2018)	<i>Faktor-Faktor yang Mempengaruhi Keberlanjutan Usaha UMK Pengolahan Buah dan Pengolahan</i>	The results of this study shows that age, type of business, number of employees, government support, education level, length of business and business marketing simultaneously affects the sustainability of SMEs in fruits and milk production. The method used to analyze is multiple linear regression with secondary data.
Firdani (2017)	<i>Kemampuan Berusaha Pemuda Produktif melalui Program Pendidikan Kecakapan Hidup (Studi Kasus pada Kelompok Usaha Kecimpring Binaan PKBM Ash-Shoddiq Desa Pagerwangi Kecamatan Lembang Kabupaten Bandung Barat)</i>	One of the results of this research is that all illustrations of communities' entrepreneurship independence, education program learning, life skill have not met the criteria of independent entrepreneur.
Vijaya and Irwansya (2017)	<i>Pengaruh Modal Psikologis, Karakteristik Wirausaha, Modal Usaha, dan Strategi Pemasaran terhadap Perkembangan Usaha UMKM di Kecamatan Buleleng Tahun 2017</i>	The results of this research illustrate that capital phycology, business character, business capital, and marketing strategy affect development of MSME's either partially or simultaneously.

Hypothesis of the Research

Based on the research framework, the hypothesis of this research is formulated as follow.

1. Characteristic of disabilities entrepreneurs have a significant effect on the independence of MSME's disabilities.
2. Business capital has a significant effect on the independence of MSME's disabilities.

3. Business revenue has a significant effect on the independence of MSME's disabilities.

Research Method

Population and Sample of the Research

Population is a group of people, events, or everything with specific characteristics. The population of this research is MSMEs disabilities entrepreneurs in Bantul District. The sample is a part of a population member that is selected by using a certain process to represent the population. There are 25 disability entrepreneur's respondents who participated in this study. This research uses simple random sampling which is selecting members of the sample randomly from the population regardless of the strata in the population.

Variabels of Research

Variables investigated in this research are divided into two categories. First is exogenous variables characteristic of disability entrepreneurs, business capital, and capital revenue. Characteristic of disabilities entrepreneur indicators consist of age, education level, and length of business. Second is endogenous variables which are variables influenced by exogenous variables. Endogenous variabel in this research is the independence of MSME's disabilities.

Data Collection Method

This research uses a survey with a quantitative approach. The data used are primary data, which is data obtained directly from the primary source and has not been processed by other parties for specific research purposes (Schlind & Couper, 2011). Primary data collection was carried out by distributing prepared questionnaires. Afterward, to explore independence aspects, interviews and direct surveys are deeply conducted in the field so that the independence aspects can be clearly described. The purpose of the research is to obtain comparative data from the selected sample so that the similarities and difference between them can be identified (Schlind & Couper, 2011). The data used in this research is cross-sectional, which is the type of data used to capture a phenomenon in a certain period (Hair et al., n.d.).

Technical Analysis

The analytical tool used in this study is SEM PLS. The data analysis technique for structure model in PLS is implemented in three stages which are outer model analysis, inner model analysis, and hypothesis testing.

Results and Discussion

Descriptive Analysis

The result of data analysis can be shown with a descriptive statistic as follow.

Business Capital

Table 3 illustrate the business capital and revenue used in this study. Twenty five disability's entrepreneur was observed. The data shows that the average capital of disability intrepreneur in this research was Rp3,140,000 and the average of revenue is Rp362,000.

Table 3. Descriptive Analysis of Business Capital and Business Revenues

	N	Mean	Minimum	Maximum
Business Capital	25	3,140,000	100,000	25,000,000
Business Revenue	25	362,000	100,000	1,500,000

Source: Research Data, Processed.

Education Level

Table 4 demonstrates the education level of the respondents. From the total of 25 respondents, 11 respondents are graduated from elementary school and 8 respondent are graduated from junior high

school. Further, three respondent are graduated from senior high school and the rest three respondent are at the degree level.

Table 4. Education Level

Education Level	Total
ES	11 people
JHS	8 people
SHS	3 people
Degree	3 people

Source: Research Data, Processed.

Length of Business

The length of business in this research is divided in to three categories which are business operated in less than five years, five to ten years, and more than ten years. The results shows that 12 entrepreneurs in this research were operating in less than five years. Further, six people was running the business five to ten year, and 7 people was running the business more than ten years. [Table 5](#) illustrates the length of business.

Table 5. Length of Business

Length of Business	Total
< 5 years	12 people
5 – 10 years	6 people
>10 years	7 people

Source: Research Data, Processed.

Partial Least Square (PLS) Analysis

Outer Model

The variables used in this research are characteristic of entrepreneurs, business capital, business revenue and MSME's independence. Two variables namely business capital and business revenue, are measurable variables. While the characteristic of entrepreneurs and MSME's independent are latent variables.

Table 6. Outer Weight Latent Variable Indicator

Characteristic of Entrepreneur	P-value	MSME's Independent Disabilities	P-value
Age	0.001	Mental Attitude Independent	< 0.001
Education Level	0.048	Management Independent	< 0.001
Length of Business	< 0.001	Social Independent	< 0.001

Source: Research Data, Processed.

The validity of the indicators that measure both latent variable which are entrepreneurs characteristic and MSME's independence was illustrated in [Table 6](#). The outer weight value is less than 0.05 or equal to 5%.

Variables in this research have a high reliabilities value, it is demonstrated from the value of composite reliability for all variable which are entrepreneur's characteristic, business capital, business revenues, MSME's independence disabilities above 0.06 and the value of Cronbach alpha for all variable is more than 0.6.

Inner Model

Inner Model that based on references and concept is called to be fit if supported by empirical data. The goodness of fit inner model in PLS analysis uses Q-square predictive relevance value is observed based on the value of endogen variable R^2 which is MSME's independence disabilities. The value of R^2 obtained is 0.187 or 18.7%. This means that the entrepreneur's characteristics, business capital, and capital revenue were able to explain the variation of MSME's independence disabilities variables by 18.7% while 81.3% was a variation of other variables outside the model.

Hypothesis testing in this research was carried out by examine the effects between variables. The hypothesis is accepted if the p-value < 0.05 (alpha 5%). The results of the test are demonstrated in [Table 7](#).

Table 7. Results of Hypothesis Test

Hhypothesis	P-value	Explanation
CE → IMD	0.066	Rejected
BC → IMD	0.035	Accepted
BR → IMD	0.016	Accepted

Source: Research Data, Processed.

The Effect of Entrepreneur Characteristics on MSME's Independence Disabilities

Based on the analysis, entrepreneur does not influence MSME's independence disabilities which demonstrated by the results of p-value greater than 0.05. Therefore, the hypothesis of entrepreneur's characteristic on MSME's independence was rejected. In this research, the characteristics were measured using the indicator of age, education level, and length of business. The results illustrate that MSME's entrepreneur characteristics do not give an impact on the MSME's independence. Moreover, its shows that productive or unproductive age, the high or low level of education, and MSMEs entrepreneur's physical disabilities had no impact on their independence. The result of this research support the research conducted by [Julyanda and Rejeki \(2018\)](#) which demonstrate that education level does not have positive significant effect on business success.

The Effect of Business Capital on MSME's Independence Disabilities

Based on the test result, business capital was influenced on MSME's independence. It is demonstrated by the p-value that was lower than 5% which means that the hypothesis that state the business capital has significant effect on MSME's disabilities independence was accepted. Business capital illustrated the financial measure of the business being carry out ([Indriyanti, 2013](#)). Capital source can be derived from own capital, government assistance, financial institution, both bank or other financial institutions. The amount of capital will affect business development and income achievement.

The findings of this research support the research conducted by [Nandita \(2018\)](#) which show that government support has an effect on MSME's sustainability. Further, this research also support [Vijaya et al. \(2017\)](#) research's which demonstrated that business capital influenced on SMSE's development. Entrepreneur's capital is able to support the operational activities that proven by the business and it can continuously operate even more than 10 years.

The Effect of Business Revenue on MSME's Independence Disabilities

Based on the result of the test, business income has an effect on MSME's independence. This is indicated from the p-value less than 5%, which mean that hypothesis that show business revenue has significant effect on MSME's disabilities was accepted. It suggests that the higher the business revenue generated by MSME's entrepreneurs, the higher independence level of MSME's entrepreneurs. High business revenues can provide high advantages for the entrepreneur, so they can maintain their capital turnover, and the business to keep on operating.

Conclusion

Based on the analysis and discussion on factors affecting entrepreneur's disabilities independent in Bantul District, it can be concluded that:

1. Characteristic of disabilities entrepreneurs have no significant effect on MSME's disabilities entrepreneurs. This is evidenced by the p-value greater than 5%.
2. Business capital has a significant effect on MSME's disabilities independence. It can be proven by the p-value that is lower than 5%.
3. Business revenue has a significant effect on MSME's disabilities independence. This is evidenced by the value of p-value lower than 5%.

Recommendation

Based on the conclusion generated in this research, the expected suggestions to be useful for users are:

1. The government is expected to give more attention on MSME's disabilities entrepreneurs by providing assistance in form of business capital or training that can help entrepreneur's in operating the business. In addition to business capital, providing training help these disabilities entrepreneurs as well.
2. For the next research, it is expected to add more variables that can give the effect on MSME independence such as marketing strategy, technology, as well as adding more respondent.

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