



FORMATION OF AN ENTREPRENEUR MINDSET IN CREATING COMPETITIVENESS OF FEMALE ENTREPRENEURS

by

Librina Tria Putri¹, Rahmawati², Dwika Lodia Putri³

¹Student of Doktorat Riau University

²STIE Bangkinang

³Lancang Kuning University

E-mail: librinatria@gmail.com, rahmawati@stiebangkinang.ac.id, dwikalodiaputri@gmail.com

Article Info

Article history:

Received April 17, 2022

Revised April 22, 2022

Accepted May 28, 2022

Keywords:

Culture; Intentions; Personal Skills; E-commerce; Entrepreneur Mindset. competitiveness

ABSTRACT

Purpose - The purpose of this paper is to understand the formation of an entrepreneur mindset in creating the competitiveness of female entrepreneurs

Design/methodology/approach – The literature review approach is an assessment and critical review of knowledge, ideas, or findings contained in the body of a literature. **Findings**– The problems faced in the development of Female Entrepreneurs are the entrepreneurial culture that exists in an area that can limit a woman to be creative, the entrepreneurial spirit has not been optimally developed, and personal skills in communication are still relatively low. The emergence of e-commerce as a breakthrough for business people engaged in the creative industry makes female entrepreneurs have to learn more about mastering technology, so that they have the potential to expand opportunities for further development, and can create competitive advantages that are built on the principle of identifying opportunities, innovation, acceptance of risk, flexibility in responding to change, building a clear vision and growth in creativity and innovation. **Research limitations/implications** – The limitations of writing this paper are shortcomings in article collection, there are still other articles that have not been included in this paper. **Practical implications** – The results of this literature review will help women entrepreneurs explore their potential and be able to control themselves in running the business they are engaged in. **Social implications** – Female Entrepreneurs need to get attention from their environment because women also have a big role in advancing the economy of a country. **Originality/value** – in this paper is the importance of e-commerce in business management as a transaction system, because it will increase market exposure so as to create competitiveness

This is an open access article under the [CC BY-SA](https://creativecommons.org/licenses/by-sa/4.0/) license.



Corresponding Author:

Librina Tria Putri

Student of Doktorat Riau University

E-mail: librinatria@gmail.com

1. INTRODUCTION

The development of business in the MSME sector is currently increasingly stretched, with the role of women in the business world being increasingly visible. The role of women in economic development and development is still very limited because women can only stay at home and take care of all household needs, now equality between the genders of women and men has provided a great opportunity for women to be able to excel in their respective fields.

Women's participation in developing the economy in Indonesia is hindered by the stereotype that women are destined to do household chores, while men work in various fields such as technical and other industries. At this time, the share of women in the company's top management is only 5% (five percent). While the majority of female workers tend

to be in the informal sector. This condition makes women have to face three biggest challenges, namely very limited access to finance, business networks and narrow market reach, and skills that are considered unable to face the business world (Safyra, 2015).

The development of women who become business owners in recent years is currently increasing. Female Entrepreneurs need to get more attention from various organizations, both private and government. Women also have a big role in the economic progress of a country. Female entrepreneurs in developing countries seem to play an important role in the economy and development process through empowering women in these countries (De Vita, et al; 2013).

Based on the results of research by the Asia Foundation, about 23% are entrepreneurs with a female gender with a growth of 8% every year. Most of the women entrepreneurs in Indonesia are still on a micro and small scale. The Indonesian Ministry of Cooperatives and SMEs in 2015 explained that as many as 60% of the 52 million MSME actors in Indonesia were run by women entrepreneurs.

MSME actors run by women have managed to survive the crises that hit the world, including Indonesia in the last 10 years. There is a lot of support that must be given to women entrepreneurs to become more successful. Seeing the very large number of women entrepreneurs, it is hoped that the number will continue to increase, so that they can play a significant role in economic development in Indonesia (Lia; 2015).

Research on entrepreneurship and the field of entrepreneurship emerged in the 18th century as a male dominated occupation with research focused on penelitian male entrepreneurs (McMullan & Long, 1990). Considerations of women as entrepreneurs were not featured in the literature until 1970s when women's entrepreneurship was introduced as a field of study (Yadav & Unni, 2016). In the following years, a large number of studies published on the subject of entrepreneurship come from the more developed countries of North America and Europe. The term entrepreneurship has broad implications involving "innovation, ideas, creativity, new venture development, invention and economic growth" which causes many disparities and contradictions in the literature (Audretsch, Kuratko, & Link, 2015, p. 4).

Many entrepreneurship theories are adopted by researchers with a point of view that tends to separate the study of entrepreneurship from research small business practices and strategic management. So, 'strategic-creativity Entrepreneurship theory emerged as an integrative construct which defined business development as a process that begins with the search for opportunities and progresses to the small business development stage and beyond (McMullan & Long, 2003). 1990). This theory applies to all new ventures whether started by men or women and is therefore gender neutral according to modern business development practices.

The concept of entrepreneurship combines entrepreneurial practices with strategic management by linking entrepreneurial mindsets with strategic thinking regardless of company size applied to wealth creation actions (Kim, 2018). Strategic entrepreneurship focuses on opportunities to create competitive advantage and is built on the principle of opportunity identification; innovation; risk acceptance; flexibility in responding to change; build a clear vision; and growth in creativity and innovation, and structures for developing profitable enterprises (Kyrgidou & Hughes, 2010).

Several studies show similarities in the personal demographics of male and female entrepreneurs, differences in business and industry choices, financing strategies, growth patterns, and governance structures of women's businesses. These differences provide compelling reasons to study women's entrepreneurship - looking specifically at female founders, their businesses, and their entrepreneurial behavior as a unique part of entrepreneurship. Next, we will study operational descriptions of how women create their businesses, organizational structures, financing strategies and business growth.

Culture influences entrepreneurial intentions, which contributes to the evolution of entrepreneurship. This study investigates whether (Hofstede, Dimensionalizing Cultures: The Hofstede Model in Context, 2001) the cultural dimension has a moderating role in turning Personal Entrepreneur Attributes into their Intention to Start a Business. Culture plays an important role for entrepreneurial ventures. Culture influences entrepreneurial behavior, which contributes to the evolution of entrepreneurship. The social setting in which humans grow up forms their simple beliefs, values and norms.

Entrepreneurial intentions can be considered as a reflection of a person's state of mind that encourages them to be entrepreneurial rather than employed (Karimi, et al., 2016). Each nation has its own way of life, its qualities, standards and beliefs that affect the expectations of enterprising, at some stage the way of life takes on an important job in the foundation of leadership.

Technology that is increasingly developing is one of the important aspects that must be utilized in increasing the competitiveness of MSMEs, as well as Female Entrepreneurs. Technological developments in the business world (e-commerce) lately, the growth of Indonesia's digital economy has made a significant contribution to the country's economy, this can be seen from the breakthroughs made by many business people for the rise of MSMEs in Indonesia, especially MSMEs engaged in the creative industry. , so as to expand opportunities in increasing the competitiveness of local products, and to create competitive advantages that are built on the principles of opportunity identification, innovation, risk acceptance,



flexibility in responding to change, building a clear vision and growth in creativity and innovation, and structures to develop profitable businesses (Kyrgidou & Hughes, 2010). The original contribution in this paper is to add e-commerce which will affect the competitiveness of Female Entrepreneurs.

LITERATURE REVIEW

Entrepreneurship

Entrepreneurship (Mishra & Zachary, 2014) suggests that entrepreneurship is defined as the process of providing new businesses (Low & MacMillan, 1988); The process of extracting benefits from new, unique and valuable combinations of resources in an uncertain and ambiguous environment (Amit et al., 1993); Entrepreneurship includes establishing new organizations which may or may not result in value being created (Aldrich & Ruef, 1999). The value creation process is central to the conceptualization of entrepreneurship. Because it is defined as entrepreneurship that supports by that intention, entrepreneurial entrepreneurship and the desire for entrepreneurial rewards, the process that links entrepreneurial opportunities to building entrepreneurial competencies to ultimately earning entrepreneurial rewards. Note that entrepreneurship is provided by a desire for rewards. Thus Entrepreneurship is defined as a process of value and appropriation (creation and appropriation) led by entrepreneurs in a defined environment. Entrepreneurship or the entrepreneurial process can be internal or external, wherein the business can be created by individual entrepreneurs independently or within companies. The entrepreneur must carry out his functions at a lower cost, taking into account the fact that he can obtain the factors in production activities at a lower cost than competitors. Thus, entrepreneurs are able to assist and configure resources more efficiently, thereby lowering transaction costs,

Woman Entrepreneur (Female Entrepreneur)

"Women Entrepreneurs Despite years of legislative effort, women still face discrimination in the workforce. However, small business has been a leader in offering women opportunities for economic expression through employment and entrepreneurship. Increasing numbers of women are discovering that the best way to break the "glass ceiling" that prevents them from rising to the top of many organizations is to start their own companies. The freedom that owning their own companies gives them is one reason that entrepreneurship is a popular career choice for women. In fact, women now own 40 percent of all privately - held businesses in the United States, and many of them in fields that traditionally have been male dominated. (Scarborough & Scott 2012)"

The above statement can be interpreted that despite years of legislative efforts, women still face discrimination in the workforce. However, small businesses (small businesses) have become leaders in offering women opportunities for expression in the economy through work and entrepreneurship. An increasing number of women are finding that the best way is to break the "glass ceiling" that is preventing them from rising to the top, so many organizations start with their own companies. The freedom to own their own company provides one of the reasons that entrepreneurship is a popular career choice for women. In fact, women now own 40 percent of all businesses held in the United States, and many of them are in fields that have traditionally been male-dominated.

Interpersonal Skill

Interpersonal Skills In this era of e-business, we rely more on electronic communication and pay less attention to managing face-to-face relationships. Goal-directed behavior that we use in face-to-face interactions to achieve desired outcomes. Interpersonal competence is a key factor that differentiates between successful and unsuccessful managers. Interpersonal Skills in the workplace provides a clearly structured and complete overview of the interpersonal skills that are essential to functioning effectively in the workplace. (Hayes, 2002), suggests that interpersonal skills (interpersonal skills) is one of a number of terms that are very similar to skills skills, face-to-face skills, social skills and social competence. (interactive skills, people skills, face-to-face skills, social skills and social competence) Argyle (1984), in (Hayes, 2002) defines a socially competent person as a person who has the necessary skills to produce the desired effect on others in social situation. These desired effects include persuading someone to work harder, making a purchase, making concessions in a negotiation, with someone's expertise or supporting someone in a crisis.

Honey (1988), in (Hayes, 2002) interactive skills as skills used in face-to-face meetings to regulate their behavior to align with their goals. In general terms in this definition is the ability to behave that increases the likelihood of achieving a desired outcome. Therefore, it is appropriate to define interpersonal skills as a goal-directed behavior that is used in interacting in order to generate the desired profit.

Entrepreneurial Mindset (Entrepreneurial Mindset)

Entrepreneurial mind set Involves the ability to rapidly sense, act, and mobilize, even under uncertain conditions(Hisrich, Peter, & Shepherd, 2017). This can be interpreted that the entrepreneurial mindset involves the expertise of an entrepreneur to feel, take action, and mobilize appropriately, even during uncertain conditions.

In developing an entrepreneurial mindset, individuals are required to try to understand opportunities in the context of existing changes. Effective business actors are considered to always think about and redesign the current

strategic plan, organizational structure, communication system, corporate culture, asset distribution, investment strategy, in short every aspect of the company's operations and the company's long-term health in this case, individuals must develop cognitive adaptability. .

Entrepreneurs think differently from non-entrepreneurs. The mindset of an entrepreneur is very different from the mindset of a non-entrepreneur. In certain situations an entrepreneur has a different mindset when he meets situations that often occur in the field. An entrepreneur must have a strong mentality in making decisions that occur in an uncertain environment. We all think differently in these strained environments than we do, when the nature of the problem is well understood and we have time and rational procedures to solve it. The nature of the entrepreneurial decision making environment (entrepreneur's decision making environment), sometimes requires entrepreneurs to (1) think structurally (think structurally).

Think Structurally :

Entrepreneurs in forming a belief in opportunity often require creative mental leaps. This creative mental leap is launched from an existing source of knowledge. In the case of entrepreneurial opportunities, an example of a creative mental leap is from knowledge of an existing market to a new technology that can produce a product/service that satisfies that market.

Alternatively, a creative mental leap could be from knowledge of the technology to new markets that could benefit from its introduction. Making these connections between a new product (or new service, new business model, or new technology) and the target market that can be introduced is aided by superficial similarities and structural similarities between sources (e.g., markets) and destinations (e.g., markets). e.g. technology). Shallow similarities exist when the basic (relatively observable) elements of the technology resemble (or match) the basic (relatively observable) elements of the market.

Bricolage Entrepreneurs :

Is a term in modern design that refers to the process of making something new from old materials that happen to be available at hand (Wikipedia, 2020), Bricolage Entrepreneurs making do by applying combinations of the resources at hand to new problems and opportunities, meaning bricolage entrepreneurs create by applying a combination of existing resources to new problems and opportunities. This involves taking existing resources and experimenting, tweaking, repackaging, and/or re-framing them so that they can be used in ways that were not originally designed or envisioned. From this process of creating jobs, entrepreneurs can create opportunities.

Effects:

As aspiring business leaders, Entrepreneurs are trained to think rationally and by the rules, given the nature of the task, but there seems to be an alternative way of thinking that entrepreneurs sometimes use, especially when thinking about opportunities. Professor Saras Sarasvathy (of Darden, University of Virginia) has found that entrepreneurs don't always think about problems in a way that starts with the desired result and focuses on how to produce that result. Such a process is called a causal process. However, entrepreneurs sometimes use the effectiveness process, which means they take what they have (who they are, what they know, and who they know) and choose between possible outcomes.

Cognitively Adaptable:

Cognitive adaptation describes the extent to which entrepreneurs will be dynamic, flexible, self-regulating, and involved in the process to produce various decision frameworks that are focused on feeling and making changes in the environment and then acting on them. Cognitive adaptation is reflected in entrepreneurial techniques, namely the ability to reflect, understand, and control one's thinking and learning. Specifically, metacognition describes higher-order cognitive processes that function to regulate what individuals know and recognize about themselves, their tasks, situations, and environments to promote effective and adaptable cognitive functioning in the face of feedback from complex and dynamic environments. .

Individual entrepreneurs are entrepreneurs who act independently or as part of an organization, who see entrepreneurial opportunities and then take risks to develop an innovation to take advantage of them. People with an entrepreneurial mindset value uncertainty in the marketplace and strive to continually identify opportunities that have the potential to lead to important innovations.

Small and medium-sized enterprises also rely on strategic entrepreneurship when trying to develop innovation as the basis for profitable growth. In companies of all sizes, strategic entrepreneurship is more likely to succeed when employees have entrepreneurial mindsets such as autonomy mindset, innovative mindset, risk taking, proactive attitude, and competitive aggressiveness.

Creating an Entrepreneurial Mindset



(Cowdrey, 2012), an entrepreneur needs a mindset (entrepreneurs need to have an entrepreneurial mindset) is a clear and achievable vision (A clear and achievable vision), a vision where resources may not be in their control (A vision where all the resources may not be in their control), self-awareness (Self awareness), self-confidence (Confidence), internal motivation (Self motivation), courage to take risks (A willingness to take calculated risks), willingness to listen to people others (A willingness to listen to others), lack of fear of failure (A lack of fear of failure), willingness to work hard (A willingness to work hard).

E-commerce

The development of information and communication technology has implications for aspects of business and business activities. This can be seen from the current trend of trading business, advances in technology that have formed a method of transacting or what is known as e-commerce (electronic commerce). E-commerce is conducting buying and selling products or services and sharing information between producers and consumers via the internet. E-commerce activities allow the use of internet-based technology in commerce or trade activities (Triana, 2014). While Kumar et al. (in Prasetyo, 2017) defines e-commerce as an economic transaction when a buyer and seller through electronic media from the internet form a joint agreement contract relating to the price and delivery of certain goods or services and complete the transaction through the delivery and payment of goods or services according to the contract.

Kumbhar (in Prasetyo, 2017) defines e-commerce as a form of using the internet and the web in conducting business transactions and e-commerce digitally and being able to facilitate commercial transactions between organizations and between organizations and individuals. Meanwhile, Lindsay (in Khan, 2016) defines e-commerce as the activity of buying and selling goods and services via the internet. In addition to buying and selling, many people use the internet as a source of information to compare prices or see the latest products on offer before making purchases online or in traditional stores. It is used to define the broader process of how the internet is changing the way companies do business, the way they relate to customers and suppliers,

One of the internet's growth opportunities is the ability for customers to browse commercial products featured on the internet, and in some cases to order them online, which is an e-commerce process. E-commerce provides facilities for consumers to transact anytime and anywhere from all regions, and provides consumers with various choices and especially vendors that they can choose from. In the field of information, e-commerce also helps consumers to gain easy access to detailed and relevant information about any product or service or any form of commodity they want to buy and also allows them to interact with other consumers and exchange ideas and compare experiences (Yazdanifard & Samuel, 2012).

Innovation

The concept of innovation from several previous researchers, according to Kemp, et al (2003), reveals that innovation is a process of updating from inputs to competitors to outputs so that it will produce performances. However, Wang and Ahmed (2004) further discuss that Innovation in an organization is the overall innovative ability of a company to introduce new products to the market, or open up new markets, by combining strategic orientation with behavioral and process innovation. Furthermore, the OECD Oslo Manual (2005) reveals that innovation is the implementation of significant changes in products (either goods or services), or new processes, marketing methods, or new organizational methods in business practices, organizational workplaces or external relations. Furthermore, Kotler and Keller (2016; something new no matter how long its history is." So the innovation referred to in this concept is an idea of renewal whether it is a product, a process, or a marketing method.

Entrepreneurial intention

Entrepreneurial intention is a state of mind that ultimately leads individuals towards the formation of new business concepts and careers in the field of entrepreneurship. Entrepreneurial intention plays an important role for any decision to be taken to start. Intentions are the direct antecedent of actual behavior; The stronger a person's intention to behave, the greater the success in predicting actual behavior or behavior (Hikkerovaa et al., 2016).

Entrepreneurial intention is defined as a state of mind that ultimately leads individuals towards the formation of new business concepts and a career in entrepreneurship. It has been highlighted by Krueger and Brazeal (1994) in that entrepreneurial potential plays an important role in having intentions that lead to behavior. They also mentioned that we wanted more potential entrepreneurs; we need to identify and establish policies that enhance their eligibility and desirability. Therefore, it is necessary to study the entrepreneurial potential to understand one's intentions. There are not many sources available to measure entrepreneurial potential.

Culture and entrepreneurship

Cultural context is one of the most common characteristics of society analyzed by entrepreneurship researchers (Hayton et al., 2002); however, more research is needed to address pending questions and inconsistencies (Hayton and Cacciotti, 2013). The majority of research in this area has relied largely on Hofstede's (2001, 1980) theory (Wennekers et al., 2007) or more recently on Inglehart's (1977) postmaterialist theory of value (Stephan et al., 2015; Uhlaner and Thurik, 2007) .) and the GLOBE project (House et al., 2004) (Autio et al., 2013; Pathak and Muralidharan, 2016). Research at the country level analysis has begun to study the relationship between Schwartz cultural values and national entrepreneurial ratios (Liñán and Fernández-Serrano, 2014).

Competitiveness

It is a multidimensional concept related to mechanisms. It also refers to different levels of aggregation, such as individual, sectoral, industrial, local, regional, and even supranational. Competitiveness is ultimately addressed to entities that are able to face competition Other concepts such as productivity, innovation and market share are "commonly associated with the term competitiveness" and are therefore often used in a manner.

The competitiveness of a company is the economic strength possessed by a company against competitors where all products, services, human resources, and innovations are able to move freely even though they are geographically limited (Chao-Hung, Li-Chang, 2010) . Competitiveness is a set of institutions, policies, and factors that determine the level of productivity of a country (WEF (Schwab, Salai-Martin, 2013). Competitiveness is the ability of a company to be able to compete in the market' (Ketels, 2016)

FINDING AND DISCUSSION

The increasing number of female entrepreneurs in Indonesia is able to encourage equality of sexual orientation. However, there are still obstacles faced by Female Entrepreneurs, one of the obstacles currently being faced by Indonesian female entrepreneurs in business development is factors in the domestic field. Women in Indonesia generally have the main task in completing and taking care of the household. This is what triggers feelings of worry if later you can no longer focus on taking care of your family if you have participated in a business.

The use of technology in modern times has become a necessity for an entrepreneur. Because, computerized has entered various sectors including business where women entrepreneurs are also in it. The role of women in the business world continues to increase, but there is still a gap in advanced access between men and women. Technological developments are able to offer flexibility that can open up more opportunities for female entrepreneurs as well as bridge the dilemmas faced by many women. Therefore, advanced developments must be accompanied by technological literacy so that women can sort out information and use technology wisely.

Based on the results of the literature review, it can be seen that Female Entrepreneurs in the business world play a very important role in economic growth in Indonesia, for that it is expected to increase competence and responsiveness to the business environment with familiarity with technology, so that they can compete

REFERENCES

- [1] Aeeni, Z., & Saeedikiya, M. (2020). Innovation and Growth Ambition of Female Entrepreneurs: A Comparison between the MENA Region and the Rest of the World. *MENA J. of Cross-Cultural Management*, 1(1). <https://doi.org/10.1504/mjccm.2020.10031020>
- [2] Allahar, H. (2019). An Innovative Entrepreneurial Ecosystem-Based Model For Supporting Female Entrepreneurship. *Journal of Creativity and Business Innovation*, 5.
- [3] Chhabra, S., Raghunathan, R., & Rao, NVM (2020). The antecedents of entrepreneurial intention among women entrepreneurs in India. *Asia Pacific Journal of Innovation and Entrepreneurship*, 14(1). <https://doi.org/10.1108/apjie-06-2019-0034>
- [4] Etim, E., & Iwu, CG (2019). A descriptive literature review of the continued marginalization of Female Entrepreneurs in sub-Saharan Africa. *International Journal of Gender Studies in Developing Societies*, 3(1). <https://doi.org/10.1504/ijgsds.2019.096755>
- [5] Frederick, AF, & Esnard, TR (2019). Women, Mothers, and Entrepreneurial Engagement in the Caribbean: The Challenge of Context. In *Go-to-Market Strategies for Women Entrepreneurs* (pp. 109–124). <https://doi.org/10.1108/978-1-78973-289-420191016>
- [6] Greene, PG, & Brush, CG (2018). A Research agenda for women and entrepreneurship: Identity through aspirations, behaviors and confidence. In *A Research Agenda for Women and Entrepreneurship: Identity Through Aspirations, Behaviors and Confidence*. <https://doi.org/10.4337/9781785365379>
- [7] Hasan, M., Hatidja, S., Nurjanna, Guampe, FA, Gempita, & Ma'ruf, MI (2019). Entrepreneurship learning, positive psychological capital and entrepreneurial competence of students: A research study. *Entrepreneurship and Sustainability Issues*, 7(1). [https://doi.org/10.9770/jesi.2019.7.1\(30\)](https://doi.org/10.9770/jesi.2019.7.1(30))



- [8] Jabeen, F., Faisal, MN, & Al Matroushi, H. (2019). Determinants of innovation decisions among Emirati female-owned small and medium enterprises. *International Journal of Gender and Entrepreneurship*, 11(4). <https://doi.org/10.1108/IJGE-02-2019-0033>
- [9] Maryam, S. (nd). LiQuidity. In perpus.univpancasila.ac.id. <http://perpus.univpancasila.ac.id/repository/EKIDUPT170002.pdf>
- [10] Minimol, MC (2020). Women entrepreneurship in Coastal Kerala: Role of self help groups in developing a sustainable community. *Entrepreneurship and Sustainability Issues*, 7(4). [https://doi.org/10.9770/jesi.2020.7.4\(56\)](https://doi.org/10.9770/jesi.2020.7.4(56))
- [11] Mozumdar, L., Hagelaar, G., van der Velde, G., & Omta, SWF (2020). Determinants of the Business Performance of Women Entrepreneurs in the Developing World Context. *J — Multidisciplinary Scientific Journal*, 3(2). <https://doi.org/10.3390/j3020017>
- [12] Naqvi, SDH, & Siddiqui, DA (2019). Personal Entrepreneurial Attributes and Intentions to Start Business: The Moderating Role of Culture. *International Journal of Human Resource Studies*, 10(1). <https://doi.org/10.5296/ijhrs.v10i1.15817>
- [13] Naushad, M., Faridi, MR, & Malik, SA (2018). Economic development of community by entrepreneurship: An investigation of the entrepreneurial intent and the institutional support to the local community in Al-Kharj region. *Entrepreneurship and Sustainability Issues*, 5(4). [https://doi.org/10.9770/jesi.2018.5.4\(14\)](https://doi.org/10.9770/jesi.2018.5.4(14))
- [14] Njaramba, J., Whitehouse, H., & Lee-Ross, D. (2018). Approach towards female African migrant entrepreneurship research. *Entrepreneurship and Sustainability Issues*, 5(4). [https://doi.org/10.9770/jesi.2018.5.4\(24\)](https://doi.org/10.9770/jesi.2018.5.4(24))
- [15] Pertiwi, RE, & Syakarofath, NA (2020). Family Strength Model in Efforts to Increase Family Resilience in Crisis Situations. *Altruist: Journal of Community* <http://eprints.umm.ac.id/63470/>
- [16] Putri, TL (2015). Entrepreneurship role and E-Commerce in business environment for achieving the market culinary business in Pekanbaru province riau. *International Journal of Applied Business and Economic Research*, 13(7), 4907–4919.
- [17] Quaye, DM, & Mensah, I. (2019). Entrepreneurial leadership and performance of female-owned small and medium-sized enterprises in Ghana. *International Journal of...* <https://www.inderscienceonline.com/doi/abs/10.1504/IJESB.2019.102512>
- [18] Rafiki, A., & Nasution, FN (2019). Business success factors of Muslim women entrepreneurs in Indonesia. *Journal of Enterprising Communities*, 13(5). <https://doi.org/10.1108/JEC-04-2019-0034>
- [19] Satpathy, I., Patnaik, BCM, & Rath, D. (2019). CHALLENGES AND MOTIVATIONAL FACTORS AMONG FEMALE ENTREPRENEURS IN CONSTRUCTION AND ARCHITECTURE SECTORS—AN EMPIRICAL In *Technology*. [academia.edu](https://www.academia.edu/download/59970782/IJCIET_10_04_00620190709-90365-k6fbbi.pdf). https://www.academia.edu/download/59970782/IJCIET_10_04_00620190709-90365-k6fbbi.pdf
- [20] Shaver, KG, Wegelin, J., & Commarmond, I. (2020). Assessing Entrepreneurial Mindset: Results for a New Measure. *Discourse and Communication for Sustainable Education*, 10(2). <https://doi.org/10.2478/dcse-2019-0014>
- [21] Shiratina, A., Ramli, Y., Wardhani, NK, & ... (2020). MODEL OF ENTREPRENEURIAL MARKETING ON FEMALE ENTREPRENEURS. ... *International Journal of* <https://dinastipub.org/DIJEMSS/article/view/237>
- [22] Wang, Q. (2019). Gender, race/ethnicity, and entrepreneurship: women entrepreneurs in a US south city. *International Journal of Entrepreneurial Behavior and Research*, 25(8). <https://doi.org/10.1108/IJEBR-05-2017-0156>

THIS PAGE HAS INTENTIONALLY BEEN LEFT BLANK