# THE IMPLEMENTATION OF WOMENPRENEUR MINDSET AND PROACTIVE PERSONALITY IN THE EFFORTS TO IMPROVE MSME PERFORMANCE

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#### ABSTRACT

This research seeks to examine the impact of the womenpreneur mindset and proactive personality on the performance of MSMEs. The study employed a quantitative approach through the administration of questionnaires to 50 women involved in MSMEs. Data analysis was carried out using SPSS 25.0. The findings of this research contribute to enhancing understanding in the realms of human resource management and entrepreneurship, particularly in relation to factors influencing MSME performance. According to the study, the womenpreneur mindset and proactive personality make significant contributions to enhancing the performance of MSMEs.

Keywords: Womenpreneur Mindset, Proactive Personality

### **1. PREFACE**

### Introduction

An entrepreneur is always actively seeking, leveraging, and creating profitable business opportunities. The spirit of entrepreneurship drives someone's interest in establishing and managing a business with full potential. Setiawati (2019) defines an entrepreneur as an individual experienced in something new, whether it be goods or services, within a framework that allows breakthroughs in the country's economy. Advancements in the entrepreneurship sector in Indonesia are not limited to men alone. Currently, many women are inspired to establish various types of businesses as a source of future livelihood or as an additional job to help support their family's lives (Maryasih, 2021). According to the Global Entrepreneurship Monitor (GEM), a study on entrepreneurship in countries worldwide, in 2016, Indonesia became one of the countries in Asia with a low gender gap in the world of entrepreneurship. Further research from the Global Entrepreneurship Monitor shows that women who have a positive perception of their abilities and personal skills dominate in this category. In other words, women with self-confidence are pioneers in steering their success. The majority of studies on entrepreneurship typically concentrate on male entrepreneurs rather than female entrepreneurs. A number of literatures on this topic often emphasizes the factors that motivate women to choose entrepreneurship (Kovaleva et al., 2023; Kumar et al., 2022; Touissate et al., 2021) or identifies the obstacles faced by women when they attempt to start a business (Brindley, 2005). According to Le and Nguyen (2020), despite some research on female entrepreneurs, most of these studies still focus on developed countries, with only a few addressing the context of female entrepreneurs in developing countries such as Indonesia (Abdurrahman et al., 2020).

The drive to self-actualize and actively participate in society serves as the main motivation for women interested in engaging in the entrepreneurial world (Mursita, 2017). This aligns with the demands of the times, which increasingly emphasize women's participation in building household economies. In the midst of current economic uncertainties, women need to enhance their contributions. Through entrepreneurship, women can work with humility, care for the environment and others, exhibit creativity, and possess high motivation. In entrepreneurship, women choose to take risks and have an independent spirit. Thus, the development of entrepreneurship is closely related to the role of women. Women contribute to various productive activities that support not only the family economy but also the nation (Sari, 2019). Women entrepreneurs can be defined as a group of women who initiate, organize, and manage business enterprises (Singh et al., 2013).

Hence, the presence of a womenpreneur mindset is crucial, relating to the entrepreneurial mindset possessed by a woman as a business actor. Research by Saputri et al. (2018) reveals that successful women entrepreneurs initiate their businesses from a desire-driven motivation, which is then manifested through business activities. In addition to having a womenpreneur mindset, a tendency towards proactive personality becomes a characteristic behavior that encourages initiative, opportunity creation, and resilience in undertaking actions until meaningful changes occur. Mahardika et al. (2020) state that a proactive personality is closely related to behavioral tendencies that encompass initiative, opportunity creation, and resilience in an action until significant change takes place. Speaking about women and entrepreneurship is a manifestation of the womenpreneur mindset and proactive personality through efforts to enhance performance realized in the form of SMEs.

Micro, Small, and Medium Enterprises (MSMEs) are a segment of the economic business that encompasses micro, small, and medium-sized enterprises in the economic context. These MSMEs can be owned by individuals or business entities, in accordance with the regulations stipulated in Law No. 20 of 2008. Based on its realization, the implementation of MSMEs can be carried out by individuals or associations. In Buleleng, MSMEs have begun to grow and develop. The presence of MSMEs at the village level is a very positive aspect if managed well, wherein an MSME can be considered well-managed if it has good performance.

The human resources referred to encompass all individuals involved in an organization. Success in all sectors, including finance, production, distribution, and marketing, is a crucial prerequisite for the sustainability of MSMEs. With optimal performance, it is expected that MSMEs can become a strong backbone in the economy and play an increasingly significant role. According to Hasibuan (2018), the performance of MSMEs is the result of the efforts of individuals or organizations in carrying out their tasks, based on skills, experience, dedication, and time invested.

The womenpreneur mindset is an entrepreneurial mindset possessed by a woman. Women today are no longer just spectators in the business world but play an active role in advancing the economy. Women have the capacity to drive household economies. Female entrepreneurs have proven their ability to compete with their male counterparts in developing themselves and their businesses. Research conducted by Nurfarida et al. (2019) states that the entrepreneurial orientation of women significantly influences business performance. Furthermore, a study by Ramanti et al. (2021) found that the entrepreneur's mindset significantly affects the performance of Micro, Small, and Medium Enterprises (MSMEs). Another study conducted by Maryasih (2021) yielded results indicating that womenpreneurship has a positive and significant impact on the performance of MSMEs.

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Moreover, a proactive personality gives rise to inclinations in behavior such as taking initiatives, creating opportunities, and persisting in actions until substantial changes transpire. Lukito (2020) defines a proactive personality as an individual who takes the initiative to instigate positive changes in the environment by overcoming obstacles, enhancing current situations, or innovating. Regarding the observation of MSME participants in Buleleng, it is noted that women have not been actively involved in endeavors to enhance business presence and achieve anticipated objectives. Given the context and observed phenomena, the performance of MSMEs is suggested to be influenced by a womenpreneur mindset and a proactive personality, contributing to efforts aimed at enhancing MSME performance. Therefore, it becomes crucial for MSME participants to address relevant aspects to support the growth of MSME performance. This study is motivated by the interest in investigating the application of womenpreneurship and a proactive personality in endeavors to improve MSME performance in Buleleng, as indicated by the chosen title, "Application of Womenpreneurs and Personality Proactive In Efforts Improving MSME Performance in Buleleng.

### 2. RESEARCH METHOD

This study was carried out in Buleleng and utilized both Quantitative and Qualitative Data. Primary and secondary data sources were employed, with the primary data sourced from the Panji village community actively engaged in Micro, Small, and Medium Enterprises (MSME) activities, particularly women. The population for this study comprised 50 individuals, and a saturated sampling technique was applied due to the limited sample size, utilizing the entire population of 50 people. Data collection methods included documentation and questionnaires. The research instrument, the questionnaire, underwent validity and reliability testing facilitated by the SPSS 25.0 for Windows sub-program package. Subsequently, data analysis involved classical assumption tests, multiple regression tests, and hypothesis testing.

### **Mindset of Women Entrepreneurs**

The Womenpreneur mindset pertains to the entrepreneurial mindset possessed by women as business actors. Saputri (2018) discovered, in the mindset of successful businesswomen, that women entrepreneurs initiate their ventures with a strong desire, which is then translated into business activities. During the execution of business activities, external factors play a crucial role in assisting women entrepreneurs in establishing the internal structure of their entrepreneurial mindset. This mindset is manifested in behavior and serves as a strategic approach to achieving success.

The mindset comprises four dimensions: (1) interdependence, (2) spiritual, (3) differentiation, and (4) learning. Businesswomen define success as happiness, the ability to bring joy to themselves and others. Mathisen et al. (2018), in their exploration of the "entrepreneurial mindset," confirmed that the previously described mindset was applicable. Ultimately, compulsive mindsets regarding entrepreneurial activities are influenced by implemental mindsets, which are connected to contemporary research findings. A woman entrepreneur can be defined as an individual or a group of women who initiate, manage, and operate a business company (Singh et al., 2013). Singh et al. (2013) also categorize women entrepreneurs based on how they started their businesses or their primary reasons or motivations for establishing their enterprises, such as for change, necessity, or creation.

According to McGrath et al. (2020), an entrepreneurial mindset is characteristic of someone who is oriented toward entrepreneurship, embraces uncertainty, simplifies complexities, and seeks to learn through taking risks. Therefore, the Womenpreneur Mindset can be described as a pattern of entrepreneurial thinking that women possess from a business perspective. Indicators of the womenpreneur mindset, as outlined by Jamali (2019), encompass five types: identification of open opportunities, motivation to seek new challenges, commitment to financial freedom, belief in improved performance, and self-existence and social status.

### **Proactive Personalities**

A proactive personality refers to a behavioral inclination toward taking initiatives, creating opportunities, and persisting in action until significant changes transpire (Mahardika et al., 2020). Farida (2019) elucidates that proactive personality involves individuals actively taking the initiative to enhance their circumstances or introduce new initiatives, in contrast to those who passively handle various situations. Various definitions converge on the understanding that a proactive personality denotes an individual's capacity to adapt to changing environmental conditions, demonstrating a willingness to take new initiatives and create opportunities in diverse situations.

Bateman et al. (2019) posit that a proactive personality is characterized by an individual not being constrained by situational forces and having the ability to influence environmental changes. Individuals with a proactive personality consistently seek opportunities, display initiative, take action, and persevere until they attain their objectives. Robbins et al. (2018) further note that proactive individuals are perceived as leaders who function as catalysts for change. Khasanah et al. (2019) outlined several indicators of a proactive personality that entrepreneurs should possess, including self-awareness for self-introspection, imagination or foresight to propel the business forward, the ability to identify the root causes of problems, and the initiative to actively contribute to problem-solving while remaining flexible in their actions.

## Performance of Micro, Small, and Medium Enterprises (MSMEs)

Performance denotes the depiction or status of the execution of an activity or program in achieving the goals, objectives, vision, and mission of an organization. Across all sectors, including finance, production, distribution, and marketing, achieving commendable performance is an essential prerequisite for the survival of MSMEs. A strong performance by MSMEs is envisioned to position them as a fundamental pillar of the national economy. As stated by Komarudin (2021), performance provides an overview of the ultimate outcomes of diverse activities carried out while fulfilling assigned tasks and responsibilities. A well-performing business is expected to experience accelerated growth.

MSMEs serve as an identity that consistently garners attention and prioritization from the government. This sector holds the potential to contribute to regional economic growth and employment generation. According to Arisah et al. (2021), MSME performance signifies the outcomes that a business actor seeks to achieve. Several factors can enhance the performance of MSMEs, including an entrepreneur with a strong entrepreneurial orientation, willingness to take risks, proactive engagement as a business owner, and creativity in business operations. The performance of MSMEs is an accomplishment attained by entrepreneurs during the ongoing business operations, serving as valuable input for optimizing decisions on past

performance (Jannah et al., 2019). The continuous improvement of business actors' performance contributes to better support for entrepreneurs in managing their enterprises.

Performance in this context encompasses the achievements or results of a company over a specific timeframe. Bruck Da Evens (as cited in Suci Nur Alyza, 2019) outlines four indicators for assessing MSMEs, namely: Profit, representing the outcome obtained after deducting production capital and other costs; Marketing area, indicating the scope of the area targeted in the buying and selling processes; Labor, referring to individuals carrying out duties assigned by superiors or business owners; and Capital, denoting the production output utilized for subsequent production processes.

## 3. RESULT AND DISCUSSION

The research tool serves as an instrument used to gather data or assess the variables under investigation. To ensure the accuracy of data and draw conclusions aligned with the actual scenario, a valid, consistent, and reliable research instrument is essential. Therefore, the data instrument undergoes testing for validity and reliability:

# Validity Test

According to Ghozali (2018), the validity test assesses the legitimacy or validity of a questionnaire. A questionnaire is deemed valid if its questions can reveal the intended measurement. An item is considered valid if the correlation coefficient between items and the total items is equal to or exceeds 0.3. Conversely, if the correlation value falls below 0.3, the item is deemed invalid. When using the r table, the value of r table is obtained with df = 48 (50-2) in the one-way significance test (0.05), which is equal to 0.2353. This study follows Ghozali (2018) guideline that a statement is valid if it has a correlation value above 0.30. Each statement item has an r count greater than the r-table (r-count > r-table), indicating valid status for all statement items across all variables.

## **Reliability Test**

According to Ghozali (2018), reliability serves as a tool for measuring a questionnaire, reflecting the stability of one's answers to statements over time. A questionnaire is considered reliable if consistent or stable responses are obtained from the same group of subjects in multiple measurements, provided the measured aspects in the subjects remain unchanged. In this study, reliability is assessed using the Cronbach alpha formula, with a reliability coefficient ( $\alpha$ ) of 0.60 or higher deemed acceptable. Each variable in this study achieved a Cronbach's Alpha value greater than 0.60 (Cronbach's Alpha > 0.60), confirming the reliability of all variables. This implies that respondents' answers have remained consistent when addressing each statement item measuring the variables of womenpreneur mindset, proactive personality, and MSME performance.

## **Classical Assumption Test**

## Data Normality Test

According to Ghozali (2018) the normality test aims to test the regression model, which has a normal distribution. As it is known that the t and f tests assume that the residual values follow a normal distribution, to detect whether the residuals are normally distributed or not. The

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normality test used is the Kolmogorov - Smirnov test. Data is accepted if the significant value is greater than 0.05 at (p > 0.05). Conversely, if the significant value is less than 0.05 at (p < 0.05) then the data is said to be rejected. Asymp. Sig. (2\_tailed) obtained a value of 0.200, this is when compared with a probability of 0.05, the value of Asymp. Sig. (2\_tailed) is greater which indicates that the data in this study are normally distributed.

## Multicollinearity Test

According to Ghozali (2018) the multicollinearity test aims to test the regression model and found a correlation between independent (independent) variables. If in the regression model formed there is a high or perfect correlation between the independent variables, then the regression model is declared to contain multicollinear symptoms. Detection to determine whether there are symptoms of multicollinearity in the regression model of this study can be done by looking at the tolerance value, that is, if the tolerance value is < 0.10 or equal to the VIF value > 10, it indicates the presence of multicollinearity. In accordance with the results of the multicollinearity test which is seen based on the tolerance value for each independent variable, namely the womenpreneur mindset (0.975) and proactive personality (0.975). All independent variables in this study have a tolerance value > 0.10. The VIF value for each independent variables in this study have a VIF value < 10. Based on this, it can be concluded that there are no symptoms of multicollinearity in the regression model of this study.

## Heteroscedasticity Test

According to Ghozali (2018) the heteroscedasticity test aims to test whether in the regression model there is an inequality of the ce variance from the residuals of one observation to another. The way to find out whether there is heteroscedasticity is by see curveplot. If there is a certain pattern, such as the existing dots form a certain pattern (wavy, widened then narrowed) then indicates heteroscedasticity has occurred. The heteroscedasticity test shows that each independent variable has a significance value greater than 0.05. This means that the regression model used in this study is free from the presence of heteroscedasticity symptoms.

## Multiple Regression Analysis

From these results, when written in standardized form, the regression equation corresponds to the multiple regression equation with the following regression equation:

$$Y = 0.593 + 0.281 X1 + 0.480 X2 + e$$

Explanation of the results of multiple linear regression:

The regression coefficient value for the womenpreneur mindset variable is equal to 0.281. This implies that every increase in the womenpreneur mindset variable, the performance of MSMEs has increased by 0.593. So, it can be explained that MSME performance = 0.593 + 0.281 = 0.874. In accordance with the description of the H1 hypothesis, the better the mindset of a business actor, the better the performance of MSMEs. So, it can be concluded that the variable womenpreneur mindset has a significant positive effect on the performance of MSMEs.

The value of the regression coefficient for the proactive personality variable is equal to 0.480. This implies that every increase in the proactive personality variable, the performance of MSMEs has increased by 0.593. So, it can be explained that MSME performance = 0.593 + 0.480 = 1.073. In accordance with the description of the H2 hypothesis, the better the proactive personality of a business actor, the performance of MSMEs will increase. So, it can be concluded that the proactive personality variable has a significant positive effect on the performance of MSMEs.

## Hypothesis Test (t-Test)

This test is used to determine whether two samples are not related, have different averages. The t-test is carried out by comparing the difference between the values of the two average values with the standard error of the difference in the average of the two samples (Ghozali, 2018). If t-count < t-table then Ho is accepted and Ho is rejected if t-Count > t-table then H1 is accepted and Ho is rejected. The basis for the decision is to use a significance probability number, namely: a) if the significance probability is > 0.05, then Ho is accepted and Ha is rejected, b) if the significance probability is < 0.05, then Ho is rejected and Ha is accepted. The results of the t hypothesis test can be described in Table 1 as follows:

		Unstandardized Coefficients		Standardized Coefficients		
Model		В	Std. Error	Beta	Q	Sig.
1	(Constant)	.593	2.857		.208	.836
	Womenpreneur Mindset (X1)	.281	.116	.288	2,417	.020
	Proactive Personality (X2)	.480	.122	.470	3,942	.000

Source: SPSS Output Results, 2023

The results of testing hypothesis 1 show a positive regression coefficient of 0.281 with a significance value of 0.020 (< 0.05) and t-count 2.417 > t-table 1.68. So, it is concluded womenpreneur mindset has a positive and significant effect on MSME performance. The first hypothesis is accepted. The results of testing hypothesis 2 show a positive regression coefficient of 0.480 with a significance value of 0.000 (< 0.05) and t-count 3.942 > t-table 1.68. So, it can be concluded that proactive personality has a positive and significant effect on the performance of MSMEs. The second hypothesis is accepted.

# The Influence of Womenpreneur Mindset on MSME Performance

Based on the study findings, it is evident that the womenpreneur mindset variable significantly impacts the performance of MSMEs, leading to the rejection of Ho and the acceptance of H1. The research on the womenpreneur mindset variable incorporates five indicators, including: a) identification of open opportunities; b) motivation to seek new challenges; c) commitment to financial freedom; d) belief in better performance; and e) self-existence and social status. Among these indicators, one stands out with the highest value,

namely self-existence and social status at 0.789. This indicator signifies an individual's presence in a social environment.

The womenpreneur mindset, in this context, encompasses elements of self-existence and social status, where an individual's possession of this mindset influences their existence, subsequently impacting overall performance. Therefore, women with a strong sense of self-existence and social status contribute to the advancement of MSMEs. In a study by Elsa et al. (2021), it was found that the entrepreneurial mindset significantly affects the performance of MSMEs.

Distinguishing this research from previous studies related to the womenpreneur mindset variable is the incorporation of woman entrepreneur mindset and proactive personality variables. Previous research used variables such as understanding financial information and the entrepreneur mindset without gender classification, whereas this study specifically focuses on women. Another distinction lies in the research object, with the current study focusing on MSMEs in the village setting of Buleleng, while previous research examined the Ir Soekarno Sukoharjo market, with a larger sample size of 91 compared to the current study's 50 participants. Additionally, previous research concentrated on MSME competition, while the present study centers on the personality of MSME members.

In summary, the study results indicate a positive correlation between a favorable womenpreneur mindset and higher MSME performance in Buleleng. Conversely, an unfavorable attitude is associated with a decline in MSME performance. This aligns with the findings of Elsa et al. (2021), emphasizing the significant impact of the entrepreneurial mindset on MSME performance.

# The Effect of Proactive Personality on MSME Performance

According to the study findings, it is evident that the proactive personality variable significantly affects the performance of MSMEs, leading to the rejection of Ho and the acceptance of H2. Proactive personality is characterized by a behavioral inclination to take initiative, create opportunities, and persist in an action until a significant change occurs. In this investigation pertaining to proactive personality variables, five indicators are employed: a) self-awareness for self-introspection; b) possessing imagination or foresight to propel the business forward; c) the ability to identify the root causes of problems; d) taking the initiative to help solve problems; and e) demonstrating flexibility in actions. Among these indicators, one stands out with the highest value, namely the ability to identify the root causes of problems, registering a value of 0.855. Based on the definition, proactive personality entails a behavioral tendency to take initiative, create opportunities, and persist in actions until significant changes occur.

In this context, a proactive personality signifies a woman's concerted effort to enhance the future performance of MSMEs. Through its implementation, a proactive personality can stimulate economic growth by positively influencing the performance of MSMEs, as their additional efforts contribute to gradual growth and development. Research by Salsabil (2021) demonstrates that proactive personality directly influences employee performance. The distinction between the current study and prior research lies in the proactive personality variable, where earlier studies focused on the Kebin Indah Bayat Batik Writing Association in Klaten, concentrating solely on batik production. In contrast, the current study investigates various MSME business lines in Buleleng without limiting the focus to one specific product.

Another disparity lies in the data analysis methodology; this study utilizes SPSS for data processing, whereas previous research employed PLS SEM. Additionally, the present study centers its discussion on MSME performance, while earlier research focused on individual performance, specifically that of employees. In summary, the study results indicate a positive correlation between a favorable proactive personality and higher MSME performance in Buleleng. Conversely, an unfavorable proactive personality is associated with a decline in MSME performance. This aligns with the findings of Salsabil (2021), emphasizing the direct influence of proactive personality on employee performance.

### The Influence of Proactive Personality on MSME Performance

Based on the outcomes of this investigation, it is clear that the proactive personality variable has a notable impact on the performance of MSMEs, resulting in the rejection of Ho and the acceptance of H2. Proactive personality entails a behavioral inclination to take initiative, create opportunities, and persist in actions until significant changes occur. In this study, the proactive personality variable is evaluated using five indicators, encompassing: a) self-awareness for self-introspection; b) possessing imagination or foresight to propel business forward; c) identifying the root causes of problems; d) initiating efforts to solve problems; and e) displaying flexibility in actions. One specific indicator stands out with the highest value, particularly the ability to identify the root causes of problems, with a value of 0.855. According to the definition, proactive personality is characterized by a behavioral tendency to take initiative, create opportunities, and persist in actions until significant changes occur.

In this context, a proactive personality reflects a woman's proactive endeavors to enhance the future performance of MSMEs. The implementation of a proactive personality can foster economic growth by positively influencing the performance of MSMEs, with additional efforts contributing to gradual growth and development. Research by Salsabil (2021) validates that proactive personality directly impacts employee performance. The distinctions between the current study and previous research lie in the proactive personality variable; prior research focused on the Kebin Indah Bayat Batik Writing Association in Klaten, concentrating solely on batik production. Conversely, the present research explores various MSME business lines in Buleleng. Another divergence lies in the data analysis tools employed, with this study utilizing SPSS, while previous research used PLS-SEM. Additionally, the current study underscores MSME performance, whereas prior research concentrated on individual performance, specifically that of employees.

In summary, the study results signify a positive association between a favorable proactive personality and enhanced MSME performance in Buleleng. Conversely, an unfavorable proactive personality is linked to a decline in MSME performance. These findings align with those of Salsabil (2021), highlighting the direct influence of proactive personality on employee performance.

## 4. CONCLUSIONS AND RECOMMENDATIONS

### Conclusions

In line with the findings derived from this study, the following conclusions can be drawn:

1. The study revealed that the womenpreneur mindset exerts a positive influence on SME performance. The womenpreneur mindset encompasses elements of self-existence and social status, impacting an individual's presence and subsequently affecting overall

performance. Consequently, women possessing self-existence and social status contribute to the advancement of MSME performance.

- 2. The study outcomes indicate a positive and statistically significant impact of proactive personality on SME performance. Proactive personality, predominantly exhibited by women, serves as a proactive endeavor to enhance future MSME performance. Through its implementation, a proactive personality can stimulate economic growth by positively influencing the performance of MSMEs, fostering gradual growth and development.
- 3. The most influential variable affecting MSME performance is the proactive personality variable, displaying a positive regression value of 0.480 with a significance value of 0.000 (< 0.05), and a t-count of 3.942 > t-table 1.68. Hence, it can be concluded that proactive personality significantly and positively affects MSME performance.

# Recommendations

Based on the research results obtained and in accordance with existing research results and conclusions, the following suggestions can be presented:

- 1. For MSME managers, they should continue to pay attention to the womanpreneur mindset and proactive personality. This aims to review how MSMEs are developing through the performance of existing human resources and what their contribution to MSMEs is
- 2. For future researchers, it is hoped that they can expand the scope of research related to womanpreneur mindset, proactive personality on MSME performance by using objects and samples that are different from current research.

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