

THE CONTRIBUTION OF DEMOGRAPHIC CHARACTERISTICS, BUSINESS PERFORMANCE AND LOCATION TO FEMALE ENTREPRENEURS' BUSINESS EXPANSION

KONTRIBUSI KARAKTERISTIK DEMOGRAFIS, KINERJA BISNIS, DAN LOKASI TERHADAP EKSPANSI BISNIS WIRAUUSAHA WANITA

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Abstract: In Indonesia, female entrepreneurs especially small business owners are the major contributors to national GDP. However, family-business balance is unlikely to success for female entrepreneurs thus affecting the business expansion. By conducting this research in various area in Sulawesi Utara, this research's interest in female entrepreneurs' business expansion will be measured not only by including their demographic characteristics but also business performances and location. Quantitative method is used to measure the influence of demographic characteristics, business performance, and location of female entrepreneurs to business expansion. This research uses questionnaires to collect data from 161 female entrepreneurs selected from four different areas in North Sulawesi Indonesia, namely Manado, Minahasa, Tomohon and Bitung. The logistics regression result shows that different age groups and marital status have shown various tendency to expand their business. The demographic characteristics' contribution to business expansion has been greatly influenced also by their business performance and their location. Female entrepreneurs and the government must be encouraged to optimize the local businesses. The researcher suggests that any programs and activities dedicated to business expansion should be planned suitable to the demographic characteristics of female entrepreneurs, the business performance, and its location.

Keywords: *entrepreneurship, female entrepreneur, business expansion.*

Abstrak: Di Indonesia, pengusaha perempuan terutama pemilik usaha kecil merupakan kontributor utama terhadap PDB nasional. Namun, keseimbangan antara bisnis dan keluarga berkemungkinan kecil untuk berhasil bagi pengusaha perempuan sehingga mempengaruhi ekspansi bisnis. Dengan melakukan penelitian ini di berbagai daerah di Sulawesi Utara ekspansi bisnis wirausaha perempuan akan diukur tidak hanya dengan memasukkan karakteristik demografis pengusaha wanita tetapi juga kinerja dan lokasi bisnis. Metode kuantitatif digunakan untuk mengukur pengaruh karakteristik demografis, kinerja bisnis, dan lokasi wirausaha perempuan terhadap ekspansi bisnis. Penelitian ini menggunakan kuesioner untuk mengumpulkan data dari 161 pengusaha perempuan yang dipilih dari empat wilayah berbeda di Sulawesi Utara Indonesia, yaitu Manado, Minahasa, Tomohon dan Bitung. Hasil regresi logistik menunjukkan bahwa berbagai kelompok umur dan status perkawinan telah menunjukkan berbagai kecenderungan untuk melakukan ekspansi bisnis. Kontribusi karakteristik demografis untuk ekspansi bisnis juga sangat dipengaruhi oleh kinerja bisnis dan lokasi. Pengusaha perempuan dan pemerintah harus didorong untuk mengoptimalkan bisnis lokal. Peneliti menyarankan bahwa setiap program dan kegiatan yang didedikasikan untuk ekspansi bisnis harus direncanakan sesuai dengan karakteristik demografis pengusaha perempuan, kinerja bisnis, dan lokasi bisnis.

Kata kunci: *kewirausahaan, pengusaha wanita, ekspansi bisnis.*

INTRODUCTION

Research Background

In Indonesia, small business owners (MSMEs) are the major contributors to national GDP. In fact, 99.9% of total business units in Indonesia consists of small businesses (Kementerian Koperasi dan Usaha Kecil dan Menengah, 2015). Last year, the number of female entrepreneurs in Indonesia has reached 37 million people (KUMPARAN, 2018). This number, an article said, represents the owners or managers of 60% MSMEs businesses in Indonesia. IWAPI said, 85% of total female-owned businesses are in micro and small-scale, 13% in medium-scale and only 2% are in the large-scale (Beritajatim, 2019).

The distinction between large and small business owners lays on the motivational factor – whether for personal goals or business expansion and profitability (Carland and Carland, 1984). Particularly Indonesia's female business owners, these motivations are often generated from poverty or lack of job opportunities (Tambunan, 2015). Given this information, Indonesia's small business owners are dominated with the subsistence civilians (the poor and susceptible to poor). This matter can cause innovation and business capacity development harder to achieve. In this case, an expansion or a growth orientation is unequivocally necessary. There are many factors emphasized in the extant literature, including discrimination, choice of business type, and educational background appear to be less critical for explaining expansion or growth propensity. On the other hand, demographic characteristics like age and gender may be a greater influence (Morris et al, 2006).

Families and businesses often treated as naturally separate institutions. However, Aldrich and Cliff (2003) argued that they were “Inextricably Intertwined”. To female entrepreneurs, work and family presented a dilemma (Winn, 2005). That said, a female whose motive is to pursue a better business and family balance is less likely to success (Rey-martí et al, 2015). When females are expected to excel without relief, their families suffer. When females are expected to be primary caregivers, their businesses suffer (Winn, 2005). The inverse proportional effect of family and business is one of the main concerns in this research. In this case, this research interests in female entrepreneurs' business expansion will be measured not only by including their demographic characteristics but also business performances.

Particularly in Sulawesi Utara there are 76,463 units of MSMEs and the government keep trying to push the number up. In the most renown area in Sulawesi Utara there are total of 18,608 MSMEs units in Manado, 14,207 units in Tomohon, 5,303 units in Minahasa, and 4,629 units in Bitung per December 31st 2016 (Kementerian Koperasi dan Usaha Kecil dan Menengah). Each area has unique significance and contribution to the regional economy through MSMEs. Although their number of micro and small business units are impressive, there are significantly large gap of numbers between micro-small and medium scale business.

Knowing there are various areas of interest in this research, the researcher will include location as one of the contributing factors. Therefore, the purpose of this research is to find out the contribution of female entrepreneurs' demographic characteristics, business performance, and business location to the business expansion thus the problem that have been mentioned above can be addressed accordingly

Research Objectives

The objectives of this research are:

1. To know the contribution of female entrepreneurs' demographic characteristics, business performance, and location to the business expansion decision.
2. To know the contribution of female entrepreneurs' demographic characteristics, business performance, and location to the business expansion intention.

THEORETICAL REVIEW

Entrepreneurship

Entrepreneurship is the art of turning an idea into a business (Alvarez and Barney, 2014). It is the process when individuals exploit future goods and services by pursuing opportunities rather than resources that they have control over (Hayter, 2013). Generally, entrepreneurship is a trait that is found more in smaller and younger enterprises than in larger and older ones. This is due to the conditions favouring its development is more likely to be present in smaller and younger enterprises (Stevenson and Gumpert, 1985).

Business Growth and Expansion

The majority of businesses go through a set of stages referred to as the organizational life cycle (Shulman et al, 2011; Sleuwaegen and Onkelinx, 2014). These stages include the introduction, early growth, continuous growth, maturity, and decline. Each stage must be managed differently and it is important for an entrepreneur to be familiar with these stages, along with the unique opportunities and challenges that each stage entails. Introduction stage and early growth stage respectively is when business is starting, getting momentum in the market place and increasing sales (Barringer and Ireland, 2016). In the continuous growth stage is where the business's expansion occurs, it will be in areas that are related to its strengths and core capabilities, or it will develop new strengths and capabilities to complement its activities (Baumol, 2011; Klingebiel and Rammer, 2014). In the maturity stage, the expansion stops and entrepreneurs focus only to the managing of business operation before eventually enter the declining stage (Barringer and Ireland, 2016).

Female Entrepreneurs

Female entrepreneurs in particular often came from economically deprived backgrounds and tied their business success to the situation of poverty in their youth that forced them to learn to make money (Morris et al., 2006). Female entrepreneurs' business size is somehow related to female entrepreneurs' reasons for starting businesses (Brush et al., 2006). Rey-martí et al. (2015) stated females who decide to launch a business because they seek to combine work and family commitments have lower chances of achieving medium-term business survival in contrast if their motive is to assume business risks. Different age groups display different relationships between a decision to step up and the characteristics of the female entrepreneurs including income, work-life balance and reasons to do business (Tasik, 2019). Entrepreneurs of different age brought different character or behaviour to their entrepreneurial activities (Barringer and Ireland, 2016). Mature female entrepreneurs may find it easier to balance work-family conflicts, as their children are likely older and require less attention, and the overall family situation is more settled (Welsh et al, 2018).

Conceptual Framework

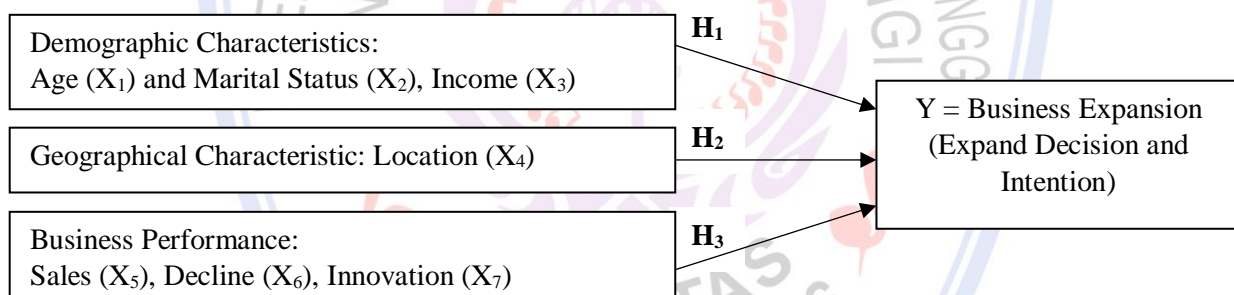


Figure 1. Conceptual Framework
Source: Author's Data Analysis, 2019

Hypothesis

The hypothesis of this research are:

- H1: Demographic characteristics such as age, marital status and income contribute to female entrepreneurs' business expansion.
 H2: Location of business contributes to female entrepreneurs' business expansion.
 H3: Number of sales, decline, and innovation contribute to female entrepreneurs' business expansion.

RESEARCH METHOD

Research Approach

This research uses a quantitative method to measure the influence of female entrepreneurs' demographic characteristics, business performance and location to business expansion. Quantitative method based on Sugiyono (2013) defined as research method based on positivism paradigm that used to investigate specific population or samples.

Population, Sample, Sampling Technique, and Data Collection Method

The population of this research is all female entrepreneurs in North Sulawesi Indonesia. The samples taken for this research must have the qualification of a female entrepreneur who has at least 1-year-old established business. A simple random sampling technique is used to collect the data for this research. By fulfilling the research requirement, this research managed to collect data through questionnaire distribution from 161 respondents throughout four different locations, namely: Manado, Bitung, Tomohon and Minahasa.

Data Analysis Method

Logistic Regression Model

Logistic regression predicts the probability of an outcome that can only have two values or a dichotomous dependent variable. Logistic regression is a predictive analysis. The prediction in the logistic regression model is based on the use of one or several predictors (independent variables) in nominal, ordinal, interval or ratio-level.

A regression model in this research is formed by parameterizing p when an entrepreneur has expand decision or expand intention to depend on an index function $x'\beta$, here is a $K \times 1$ regressor vector and β is a vector of unknown parameters. In this logistic regression model, the conditional probability has the form:

$$p_i = Pr(y_i = 1|x) = \frac{e^{x'\beta}}{(1 + e^{x'\beta})}$$

The category of expand decision and expand intention as dependent variables are:

$$\text{Expand Decision} = \begin{cases} 0 = \text{if not, with probability } 1 - p \\ 1 = \text{if yes, with probability } p \end{cases}$$

$$\text{Expand Intention} = \begin{cases} 0 = \text{if not, with probability } 1 - p \\ 1 = \text{if yes, with probability } p \end{cases}$$

Expand decision represents whether or not female entrepreneurs decided to expand their business before. Note that the time period of this variable is prior to the present data. It indicates that the business has been expanded beforehand (if yes) or has not been expanded before (if not). Expand intention represents whether or not female entrepreneurs have any intention to expand their business. The time period of this variable is consistent to the present data. Which means that a female entrepreneur intends to expand in the future (if yes) or does not intend to expand in the future (if not). The logistic regression model used in this research computes the odds of expand decision/intention. Expand decision/intention is viewed as a realization of a variable Y that can take the values one and zero with probabilities p and $1 - p$, respectively. The odds are translated as the probability of the expand decision/intention happened (p) to the probability of its complement event or expand decision/intention not happened ($1 - p$).

RESULT AND DISCUSSION

Result

Expand Decision

Table 1. Logistic Regression Model of Expand Decision

Variables	(1)	(2)	(3)
Age (5-year Interval)	-0.04		0.06
	-0.09		-0.11
Marital Status	0.17		0.41
	-0.49		-0.61
Income	0.16**		
	-0.07		
Location	-0.65*	-0.73	-1.02**
	-0.39	-0.45	-0.49

Sales		0.33***	0.30***
		-0.09	-0.1
Decline		1.30***	1.33***
		-0.46	-0.47
Innovation		1.58***	1.76***
		-0.48	-0.51
Constant	-0.86*	-2.70***	-3.22***
	-0.48	-0.56	-0.78
Observations	144	151	147
Pseudo R ²	0.0537	0.256	0.27

*** p<0.01, ** p<0.05, * p<0.1

Source: Author's Calculation, 2019

In this study, the researcher would like to see how demographic characteristics and business performance affect expand decision individually and simultaneously. First, only demographic characteristics variables and location variable to expand decision are used. As a result, only personal income and location are statistically significant – as seen in specification (1). Next, the researcher inputs business performance variables without eliminating location variable as regressors. The outcome shows significant result on all the business performance variables; however, location variable is no longer significant – as seen in specification (2). Compare to the specification (1) the value of pseudo R² improves greatly from 0.0537 to 0.256. Meanwhile, in the specification (3) the researcher tries to include demographic characteristics and business performance variables altogether with income variable removed and location variable unchanged. The result of the last regression shows significance on all business performance and location. However, none of the demographic characteristic give significant result.

Table 2. Coefficients and Odds Ratios of Expand Decision

PANEL A			PANEL B			PANEL C		
Variables	Logit coeff	Odds ratio	Variables	Logit coeff	Odds ratio	Variables	Logit coeff	Odds ratio
Age (5-year Interval)	-0.0377	0.963	Location	-0.726	0.484	Age (5-year Interval)	0.064	1.066
	-0.0892	-0.0859		-0.45	-0.218		-0.108	-0.115
Marital Status	0.17	1.185	Sales	0.325***	1.384***	Marital Status	0.407	1.502
	-0.49	-0.581		-0.0921	-0.127		-0.613	-0.921
Income	0.156**	1.168**	Decline	1.305***	3.687***	Location	-1.025**	0.359**
	-0.073	-0.0853		-0.456	-1.681		-0.492	-0.177
Location	-0.650*	0.522*	Innovation	1.580***	4.854***	Sales	0.305***	1.356***
						Decline	-0.0952	-0.129
						Decline	1.334***	3.795***
							-0.471	-1.786
						Innovation	1.758***	5.800***
							-0.512	-2.972
Constant	-0.857*	0.424*	Constant	-2.705***	0.0669***	Constant	-3.220***	0.0400***
	-0.483	-0.205		-0.562	-0.0376		-0.783	-0.0313
Observations	144	144	Observations	151	151	Observations	147	147

*** p<0.01, ** p<0.05, * p<0.1

Source: Author's Calculation, 2019

Panel A shows coefficient and odd ratio of the regression in specification (1). In this specification, as mentioned before, income variable is significant. With income in 2-million-IDR interval, the probability of having an expanded business will improve 1.168 times every 2-million-IDR increases in female entrepreneurs' personal

income. Another result from this specification indicates 0.522 times decreased probability of having an expanded business if the business located on high-land area (Tomohon and Minahasa)

In Panel B, when sales increased as much as 5-million-IDR it also increases the probability of having expanded business by 1.384 times. When business have prior declining the probability of having expanded business extends to 3.687 times. It goes the same for having innovation. The probability of having an expanded business increase to 4.854 times rather than not.

In Panel C, demographic characteristics – excluding income – and business performance included together as regressors. Unlike specification (2), location turned out to be statistically significant when demographic variables were included. The result shows 0.359 times reduces probability of having expanded business, if the business located in high-land area (Tomohon and Minahasa). Sales odds ratio decreases slightly to 1.356 times when demographic characteristics is included however, decline and innovation's odds ratio improved to 3.795 times and 5.800 times, respectively.

Table 3. Logistic Regression Model of Expand Intention

Variables	(1)	(2)
3.Age(27-36)	-2.74**	-2.06*
	-1.18	-1.22
4.Age(37-46)	-2.26*	-1.47
	-1.33	-1.38
5.Age(47-56)	-4.31***	-3.67***
	-1.23	-1.28
6.Age(>56)	-3.66***	-3.19**
	-1.3	-1.38
Marital Status	1.58**	1.28*
	-0.67	-0.72
Decline		0.92
		-0.74
Innovation		1.42**
		-0.7
Constant	3.68***	2.65**
	-1.01	-1.06
Observations	151	145
Pseudo R ²	0.183	0.252

*** p<0.01, ** p<0.05, * p<0.1

Source: Author's Calculation, 2019

Table above shows the regression of two groups of variables. The first specification on the table above, age and marital status are the only regressors. In the second specification, decline and innovation variables are included as regressors along with demographic characteristics variables. As shown above, the value of pseudo R² increases on the second specification when the researcher includes decline and innovation in the regression. In the specification (2) however, age 37-46-year-old appears insignificant along with decline variable. The age category shown in the table above displays the use of age category 2 as the base of the probability ratio due to there is no respondent in the age category who is under 17 years old.

In Table 4, The presented probability of expand intention in every age category has the form $e^{\beta x_i}$, $e^{\beta x_0}$ where $e^{\beta x_i}$ defines the odds in each category and $e^{\beta x_0}$ defines the odds in the base age category (age category 2). Panel A displays, assuming $e^{\beta x_0} = k$, age category 3 has the probability of 0.0643k, age category 4 is 0.105k, age category 5 is 0.0134k, and the age category 6 is 0.0256k. The probability to have an expand intention in the future of married female entrepreneurs is 4.841 times the probability of the unmarried female entrepreneurs. Both age – all categories except category 4 – and marital status shows significant results. Although decline variable is not

significant, when the business has any type of innovation the probability to have an expand intention in the future is 4.118 times the probability of no innovation at all.

Table 4. Coefficients and Odds Ratios of Expand Intention

PANEL A			PANEL B		
Variables	Logit coeff	Odds ratio	Variables	Logit coeff	Odds ratio
3.Age(27-36)	-2.744**	0.0643**	3.Age(10-year)	-2.064*	0.127*
	-1.181	-0.076		-1.22	-0.155
4.Age(37-46)	-2.257*	0.105*	4.Age(10-year)	-1.467	0.231
	-1.327	-0.139		-1.383	-0.319
5.Age(47-56)	-4.313***	0.0134***	5.Age(10-year)	-3.666***	0.0256***
	-1.228	-0.0165		-1.277	-0.0327
6.Age(>56)	-3.665***	0.0256***	6.Age(10-year)	-3.186**	0.0413**
	-1.299	-0.0333		-1.378	-0.0569
Marital Status	1.577**	4.841**	Marital Status	1.277*	3.586*
	-0.669	-3.239		-0.718	-2.574
			Decline	0.925	2.521
				-0.743	-1.872
			Innovation	1.415**	4.118**
				-0.703	-2.894
Constant	3.685***	39.84***	Constant	2.646**	14.09**
	-1.012	-40.34		-1.055	-14.87
Observations	151	151	Observations	145	145

*** p<0.01, ** p<0.05, * p<0.1

Source: Author's Calculation, 2019

Panel B displays the probability of having an expand intention with age category 2 as the base category (k). Therefore, the probability of female entrepreneurs having an expand intention when they reached age category 3 is 0.127k, the probability when reaching age category 5 is 0.0256k, and the probability when reaching age category 5 is 0.0413k. When female entrepreneurs are married, the probability to have an expand intention in reduces to 4.118 times the probability of the unmarried female entrepreneurs.

Discussion

The result shows that how young or how old the female entrepreneurs do not suggest whether they have an expanded business or not (Tasik et al, 2019). And neither does marital status affect the expand decision, because combining family and business is known to be a dilemma for female entrepreneurs (Loscocco et al, 1991). Although, personal income results in significance increasing the odds of having an expand decision its influence is lost to the sales. Personal income and sales both related to the access of capital in order to expand. The difference in probability, the researcher assumes, is because income only exhibits a personal funding or entrepreneurs' investment in their own business while sales indicates the performance of the business (Welsh et al, 2018). The guaranteed return of capital and reinvest it in expanding makes the probability of expand decision higher if business performance is good. Knowing the business can have a good future the decision to expand happened to be a lot easier than to risk female entrepreneurs' personal money. Apparently, declining and innovation in business have an influence in expand decision. Declining and innovation in the stage of organizational growth are not the same. One indicates a rise in performance and one indicates a down performance (Barringer and Ireland, 2016). Innovation obviously increases the probability of expand decision, but decline also has a significant result that cannot be subsided. The increased probability caused by a decline in business are assumed to be similar to a multiple product life cycle theory where the declining product in the market could be revived again with early planning and future projection of the product (Hayes and Wheelwright, 1979). Declining in business usually marks the end of growth (Barringer and Ireland, 2016) however, it is found that decline can become a trigger to business expansion as it might stimulate another strong point in order to prevent the declining of the business itself.

The location of business influence to the expand decision is peculiar. When only demographic characteristics are taken into account, the location seems to be significantly decreases the probability of expand decision but did not have any effect to business expansion when only business performance regressors are put. Interestingly, the location variable has regained its influence to expand decision when the demographic characteristics variable is included. The researcher can now presume that wherever the business located does not affect the expand decision and business expansion will still be possible if the business performances are good. However, the inclusion of age and marital status make the high-land area less likely to have business expansion. While in low-land area such as Manado and Bitung female entrepreneurs are less likely to be affected by age and marital status. The researcher only finds one similar variable that affects both the dependent variables. Based on the calculation, the suggested variable is innovation. The fact that innovation indicates the higher possibility of female entrepreneurs' expand decision is not at all surprising. However, there are quite a surprise to find that innovation also affects the female entrepreneurs' intention to expand in the future, since the occurrence of innovation in the business was often mentioned as an indication of business growth (Klingebiel and Rammer, 2014), not as a motivator of it. Only two business performance variables were used to analyze the expand intention which whether the business have a decline and whether they have innovation.

Unlike expand decision, the expand intention has significant influence from age and marital status with or without the business performance indicator. The interesting is that none of the 10-year interval age positively correlated with the intention to expand. The age of 27-36 years old, lower the probability. This result is not in concordance with the fact that younger entrepreneurs should have the biggest entrepreneurial desire to expand (Barringer and Ireland, 2016). In the age of 37-46 years old, where females should have a full marriage and family responsibilities surprisingly has the highest probability to have an expand intention although the odds are still low. However, this fact is actually aligned with the positive influence of marital status to expand intention. Even though female entrepreneurs who are married does not affect expand decision, they obviously increase the intention to expand. The possible explanation of this situation is the existence of a spouse. Children might be a resistance however spouses can be a supporter in business as fellow entrepreneurs, as a source of capital (financial or human capital) or as a mentor (Brush et al, 2006). This might be a big influence on female entrepreneurs who still lives in the norm where females are solely responsible to the family; the existence of a spouse can be a crack in the mindset. The lowest possibility to have an expand intention were age 47-56 years old and >56 years old mostly consisted of the starter entrepreneurs who were not aiming for a business expansion for the time being. The entrepreneurs from these categories are on the age of retirement, the loss of job could be a trigger to begin a new career as an entrepreneur where they could be their own bosses in life. The loss of income too can be a trigger to become an entrepreneur. Another interesting result is when decline and innovation variables included in the expand intention, though only innovation is significant, the odds of all variable boosted and age category 4 turned out not to be significantly influence the expand intention anymore. It is assumed that at the age of 36-47 years old with supportive spouses, innovation can be of a motivation for female entrepreneurs to expand. To have innovation means to have been on the stage of continuous entrepreneurial growth stage, where continuous growth is to be expected and expansion is even more possible (Barringer and Ireland, 2016).

CONCLUSION AND RECOMMENDATION

Conclusion

The age of female entrepreneurs does not suggest that business expansion is likely to occur in any particular age group. Marital status is also not an indication of business expansion decision either. However, good business performance can strongly alter the probability of female entrepreneurs expand decision. Business location also will matter less to expand decision if the business performances are good. Young female entrepreneurs that supposedly have a big desire for business innovation and growth has low expand intention. Whereas female entrepreneurs that should have a full marriage and family responsibilities has the highest probability to have an expand intention. Although marriage do not affect expand decision, it obviously contributing to the female entrepreneurs expand intention.

Recommendation

Female entrepreneurs need to increase first the intention to expand therefore the business expansion can increase and grow. The belief of family and business do not have great correspondence for female entrepreneurs can be overcome by perceiving them differently. As in the family, the motivation is greater. Female entrepreneurs must see that spouses can turn into very good supporter in business whether they are as mentors or as capital

providers, or as business partners. Female entrepreneurs and the government must be encouraged to optimize the local businesses. The researcher suggests that any programs and activities dedicated to business expansion should be planned suitable to the demographic characteristics of female entrepreneurs, the business performance, and its location. Unfortunately, this study finds the limitation of identifying the contribution of age and marital status to the business expand decision. When the business expanded and how old were the female entrepreneurs when they decided to expand the business are the missing variables we want to suggests to the future literature. Spouses contribution too has risen to the surface since we have found that marital status influenced the expand intention. Therefore, the researcher encourages the other researchers to conduct future studies regarding this field.

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