E-ISSN : 2721-303X
P-ISSN : 2721-3021
DINASTI INTERNATIONAL JOURNAL OF ECONOMICS, FINANCE AND ACCOUNTING (DIJEFA)
https://dinastipub.org/DIJEFA dinasti.info@gmail.com +62 811 7404 455
DOI: https://doi.org/10.38035/dijefa.
Received: 12 Maret 2024, **Revised:** 23 Mei 2024, **Publish:** 10 Juli 2024

Determinants Of Women's Motivation As UMKM Actors In Improving The Family Economy In Medan City

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Abstract: The research aims to determine the determinants that influence women's motivation to become UMKM actors in improving the family economy in Medan City. This research uses quantitative methods with data collection techniques collected through questionnaires from research samples selected based on probability sampling techniques and determining 50 female respondents who are active as UMKM actors. Data analysis was carried out using descriptive statistical methods and multiple linear regression. The research results prove that economic factors, social factors and psychological factors explain 74.0% of UMKM motivation while the remaining 26.0% is explained by other factors outside the research.

Keyword: Women's Motivation, UMKM, Family Economy

INTRODUCTION

Women are now more involved in the economy than in the 1960s. Although working women were once considered uncommon, societal values have changed as a result of advances in knowledge and technology. Higher education options, job prospects, and daily needs have changed, breaking down conventional boundaries and making women in the workforce more acceptable.

Of the 237 million people living in Indonesia, 49% of the population are women. Medan city's 2018 population census findings show that the female labor force participation rate (TPAK) in the city is consistent with trends around the world. This can be seen in the 2018 population census, where the data on the TPAK of women as UMKM actors reached 62.98%. It has increased in 2019, where the data on the TPAK of women as UMKM actors reached 63.51%. The same trend also occurred in the regional scalar in Medan City. The TPAK of women amounted to 63.87% in 2020 Entering the era of the modern economy of the 21st century, the TPAK of women in the city of Medan increased significantly. In 2023, there were 2,474,166 UMKM in Medan City, and 1,242,493 of them were led by women.

The most popular MSME sectors for women in Medan City are trade (57.81%), food processing (20.12%), and other services (11.45%).

Both supply and demand sides are responsible for the increase in TPAK. On the supply side, the increase is due to rising average educational attainment combined with wider social acceptance of women working outside the home. On the demand side, businesses such as the textile and apparel sector require well-trained and conscientious female labor to support economic development on the production side.

It is impossible to separate women's role as mothers at home from their role in development. As mothers are companions to their husbands and nurturing figures for their children, their value is more closely linked to their role at home. This is evidenced by the high participation rate of women in the labor force, which reached 64.25% in 2023. The MSME sectors that most attract women in Medan City are trade (67.12%), food processing (63.85%), other services (62.45%), processing industry (58.97%), and construction (42.86%). One way for women to improve the family economy is by becoming UMKM actors. UMKM are businesses that have a turnover of at most IDR 300 million per year.

There are various kinds of motivations that are considered to encourage women to become UMKM actors, namely; first, the desire to help husbands meet family needs due to the fact that husbands' income is often insufficient to meet the increasing needs of the family (Wardhani, Dwi Ayu, 2017). Second, the desire to have control over the family economy due to women wanting to have control over family finances and not always depend on their husbands (Wulandari, Diah, & Dyah Aryani, 2021). Third, the desire to develop self-potential and achieve economic independence because being an UMKM actor allows women to develop their potential and learn various new skills (Sari, Dwi Ernawati, & Dyah Aryani, 2021). Fourth, the desire to fill spare time and not want to stay at home because many women have free time after completing household chores (Setyowati, Wiwik, & Dyah Aryani, 2020). Fifth, the desire to help others by creating jobs to help some women who want to help others by providing products or services needed by them (Wulandari, Diah, & Dyah Aryani, 2021).

From the explanation above, it can be interpreted that women who become UMKM actors have a variety of motivations, where the motivational support is not only related to the economic needs of the family, but also involves the process of self-development, independence, and empowerment.

Meanwhile, the factors that are thought to determine women's motivation that can influence women's motivation to become UMKM actors include, Economic Factors; Economic factors are factors related to economic conditions and opportunities that influence women's decisions to become entrepreneurs. These factors can be categorized into: Family income level, Access to capital and market opportunities, Macroeconomic conditions. Social factors, where social factors also influence women's motivation to become UMKM actors who receive support from family, environment, and society.

In addition, psychological factors; psychological factors are factors related to the characteristics and abilities of individual women that influence their decisions to become entrepreneurs. in the form of self-skills self-confidence perseverance risk-taking ability, mental attitude, self-motivation.

Given the unstable economic conditions and the demands of fulfilling household needs. So the role of women to support the family economy is very important based on these factors. Based on the above background, this study wants to see what factors influence housewives to become UMKM actors.

METHOD

A quantitative approach was used in this study. Data was collected by distributing questionnaires to female UMKM owners in Medan City. Descriptive statistics and multiple

linear regression were used in the data analysis to identify the determining elements that influence women's motivation to start UMKM.

A set of structured questions was included in the questionnaire used to collect data. Respondents were asked to fill in the blanks or submit quantifiable answers by selecting from predetermined answer alternatives. In quantitative research, questionnaires are used to collect data from a larger sample (Creswell, 2014).

Population is the totality of individuals or units under study, which can include people or objects. Population can also be considered a broad category that includes all subjects or objects that meet certain requirements (Sugiyono, 2013). Based on data from the central statistics agency (BPS) in the city of Medan, there are 1,242,493 women as UMKM actors who are used as members of the population.

The sampling technique in this study uses probability techniques where the research sample provides equal opportunities for all members of the population to be selected as members of the research sample. This is intended to ensure that the sample can represent the population, allow research to estimate the level of uncertainty of research results, and make it possible to generalize findings to the population.

Data analysis for this study was conducted using SPSS software. The basic data used for the analysis came from a survey given to female UMKM players in Medan. Using multiple linear regression techniques to find out the results of the research sample.

$$Y = a + \beta 1\ FE + \beta 2\ FS + \beta 3\ FP$$

RESULTS AND DISCUSSION

Ghozali (2018) explains that a questionnaire must contain statements that can be revealed so that research findings can measure research questions so that the validity of the questionnaire can be evaluated in research. The purpose of the validity test is to ensure the validity of the data to be studied so that it can be accounted for. The correlation between the value of each question and the overall value of the individual is one technique for assessing the truth of data.

Table 1. Validity Test Results

Indikator	R hitung	R Table	Intepretasi
Factor Ekonomi (X1)			
Family Income Level	0,555	0,278	Valid
	0,472	0,278	Valid
Access to capital and market opportunities	0,588	0,278	Valid
	0,471	0,278	Valid
Macroeconomic conditions	0,472	0,278	Valid
	0,688	0,278	Valid
	0,609	0,278	Valid
Factor Social (X2)			
Support from neighborhood and community	0,467	0,278	Valid
	0,868	0,278	Valid
	0,777	0,278	Valid
Prevailing norms and culture	0,886	0,278	Valid
	0,510	0,278	Valid
Factor Psikologis (X3)			
Self-skills	0,831	0,278	Valid
	0,836	0,278	Valid
Mental attitude	0,816	0,278	Valid
	0,757	0,278	Valid
	0,659	0,278	Valid

Motivation to Become an UMKM Actor (Y)			
Desire to help husband in fulfilling family needs	0,765	0,278	Valid
	0,772	0,278	Valid
Desire to have your own income and not depend on your husband	0,748	0,278	Valid
	0,641	0,278	Valid
Desire to develop self-potential and economic independence	0,741	0,278	Valid
	0,741	0,278	Valid
Desire for leisure and not wanting to stay idle	0,760	0,278	Valid
	0,774	0,278	Valid
Desire to help others	0,738	0,278	Valid
	0,765	0,278	Valid

Source: Research data, 2024

After testing, it is known that the variables X1 FE, X2 FS, X3 FP, and Y motivation to become MSME actors have a pearson correlation value that is higher than the r table value with N-2 = 48, which is 0.278. Thus, all indicators are considered valid.

Ghozali (2018) describes how the reliability of a questionnaire is measured using a method called reliability. When a respondent's answer to a statement remains constant over time or consistent across multiple assessments, the questionnaire is considered reliable. Alpha Cronbach statistical testing is used to assess reliability.

Table 2. Reliability Test Results

Variables	Cronbach's Alpha	N of Items
FE	0,617	7
FS	0,751	5
FP	0,836	5
Motivation to become an UMKM actor	0,910	10

Source: Research data, 2024

Table 2 states that the Cronbach's Alpha on the FE variable is 0.617, the FS variable is 0.751, the FP variable is 0.836, and the motivation variable to become an UMKM actor is 0.910, which means that the statement instrument on the FE Variable (X1), FS (X2), FP (X3) and motivation to become an UMKM actor (Y) are said to be reliable because the Cronbach's Alpha value is> 0.60.

The purpose of the normality test in research is to determine whether a set of residual data or the distribution of confounding variables has a normal distribution or not. The appropriate regression model requires the validity of this normal distribution, as stated by Ghizali (2018). Research can be said to be normally distributed if the 2-tailed Asymp. Sig is greater than the 5% significance level (0.05).

Table 3. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		50
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	3,20207055
Most Extreme Differences	Absolute	,136
	Positive	,136
	Negative	-,064
Kolmogorov-Smirnov Z		,959

Asymp. Sig. (2-tailed)	,317

a. Test distribution is Normal.
b. Calculated from data.

Sumber: Data penelitian, 2024

The significance value (2-tailed) of the data, as determined by the Kolmogorov-Smirnov test, is 0.200. Thus, since the result is higher than the predetermined significance level of 0.05 (0.200>0.05), it can be said that the standardized residual values have a normal distribution.

According to Gozalali (2018), the purpose of the multicollinearity test is to determine whether there is a relationship or correlation between independent variables in a regression model. A good regression model should not have high correlation between independent variables. To identify multicollinearity, VIF and tolerance values are usually used. If the tolerance value in the multicollinearity test is equal to 0.10 or greater and the VIF value is equal to 10 or smaller, it can be stated that the regression model does not have multicollinearity problems.

Table 4. Multicollinearity Test Results

Variabel	Tolerance	VIF
FE	0,740	1,352
FS	0,584	1,714
FP	0,550	1,819

Source: Research Data, 2024

For each research variable, the VIF and tolerance values are determined using this table. The tolerance value of the economic factor variable is 0.740> 0.10, and the VIF value is 1.352 < 10. The tolerance value for the FS variable is 0.584> 0.10, while the VIF value is 1.714 < 10. The tolerance value for the FB variable is 0.550> 0.10, while the VIF value is 1.819 < 10. Thus it can be concluded that there is no multicollinearity problem in the two independent variables.

The heteroscedasticity test is used to determine whether the residuals or data in the regression model occur inequality. The Glejser test, which regresses the absolute value of the residuals on the independent variables, is one method of determining whether or not heteroscedasticity exists. The regression model is considered satisfactory if the Sig. value is greater than 0.05, which indicates that there is no substantial heteroscedasticity in the data.

Table 5. Heteroscedasticity Test Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	6,144	2,432		2,527	,015
	FE	,152	,089	,267	1,704	,095
	FS	-,111	,108	-,181	-1,026	,310
	FP	-,242	,131	-,336	-1,848	,071

a. Dependent Variable: abs_RES

Source: Research Data, 2024

In accordance with the results of data processing tests, the variables related to FE, FS, and FP have significant values of 0.095 > 0.05, 0.310 > 0.05, and 0.071 > 0.05, respectively.

As a result, the heteroscedasticity test assumption has been met or the regression model does not show heteroscedasticity. A deep understanding of the correlation between the

independent and dependent variables can be achieved through the application of multiple linear regression analysis. Based on the coefficient test results, shown in the attached SPSS output table, this can be identified in this analysis.

Table 6. Multiple Linear Analysis Results

Coefficients[a]						
		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	Model	B	Std. Error	Beta		
1	(Constant)	1,723	4,010		,430	,670
	FE	,312	,148	,185	2,116	,040
	FS	,790	,179	,435	4,419	,000
	FP	,847	,216	,398	3,927	,000

a. Dependent Variable: Motivation to Become an UMKM Actor

Source: Research Data, 2024

Table 6 yields values for regression coefficients β1 (0.312), β2 (0.790), and β3 (0.847), as well as a constant value (α) of 1.723. As shown in the above test, the multiple linear regression equation is obtained using the regression coefficients and the constant value. Motivation = a + β1 FE + β2 FS + β3 FP is a multiple linear regression equation. Therefore, the regression equation can be written as follows:

$$Y = 1{,}723 + 0{,}312\ FE + 0{,}790\ FS + 0{,}847\ FP.$$

The multiple regression equation resulting from data processing can be read as a constant value (α) of 1.723. This means that if the values of FE, FS, and FP are all zero, then the value of motivation to become an UMKM actor will also be 1.723. FE (β1) is worth 0.312, meaning that for every 1% increase.

The value of women's motivation to become UMKM actors will increase, FE to 0.312. Meanwhile, the value of women's motivation to become MSME actors will decrease by 0.312 if FE decreases by 1%. Therefore, it can be said that if FS and FP have a fixed value, then an increase in FE will lead to an increase in motivation to behave as an UMKM actor by 0.312. Meanwhile, the value of women's motivation to become MSME actors will increase by 0.790 if FS increases by 1%, in accordance with the FS variable (β2) which has a value of 0.790. Conversely, the value of women's motivation to become UMKM actors will decrease by 0.790 if the FS decreases by 1%. Therefore, assuming that FE and FP do not change, an increase in FS will increase women's incentives to be involved as UMKM agents by 0.790. Similarly, the FP variable (β3) has a value of 0.847, which means that women's motivation to become UMKM agents will increase by 0.847 if FP increases by 1%. Conversely, women's motivation to become UMKM agents will decrease by 0.847 if FP decreases by 1%. Therefore, it can be said that an increase in FP causes women to be more motivated to become UMKM agents by 0.847, assuming FE and FS are the same.

The purpose of the t-test, according to Ghozali (2018), is to ascertain the relationship between the independent and dependent variables. As part of the testing procedure, the t-count values and significance columns in the partial test table are compared using the significance level, α = 0.05. One of two conclusions can be drawn from the t-test: Ho is accepted if both are true, or H1 is supported if the t-count obtained is more than the t-table and the resulting value Sig>0.05.

Table 7. T Test Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,723	4,010		,430	,670
	FE	,312	,148	,185	2,116	,040
	FS	,790	,179	,435	4,419	,000
	FP	,847	,216	,398	3,927	,000

a. Dependent Variable: Motivation to Become an UMKM Actor

Source: Research Data, 2024

Based on the information collected during data collection, the FE variable (X1) has a significance value of around 0.040, which is smaller than the significance threshold α = 0.05 (0.040 < 0.05). This statement is supported by the t-count value of about 2.116 (t-count 2.129 > t-table 2.013). As a result, FE significantly and positively influences the motivation of MSME students. Since it has been shown that FE significantly and positively influences women's motivation to become UMKM actors, the t-test results on FE show that hypothesis H1 is tested.

Furthermore, the variable FS (X2) has a significance value of 0.000, which is smaller than the significance limit of α = 0.05 (0.000 < 0.05). In addition, FS and the desire to become an UMKM actor have a substantial and positive relationship, as seen from the t-count value of 4.419 (t-count 4.419 > t-table 2.013). Since it has been shown that FS has a favorable and significant influence on women's motivation to become UMKM actors, the t-test findings on FS indicate that hypothesis H2 is tested.

In addition, the significance value of 0.000 for the FP variable (X3) is smaller than the significance level of α = 0.05 (0.000 < 0.05). Furthermore, the determined t-value of 3.927 (t-count 3.927 > t-table 2.013) indicates that the intention to act as an UMKM is strongly and positively influenced by FP.

The FP t-test results show support for hypothesis H3, as it has been shown that FP significantly and positively influences women's motivation to act as UMKM actors. To determine whether variable X individually or jointly has an impact on variable Y, the f test, also known as the simultaneous significance test, is used.

Table 8. F Test Results

ANOVA[b]						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1430,470	3	476,823	43,657	,000[a]
	Residual	502,410	46	10,922		
	Total	1932,880	49			

a. Predictors: (Constant), Psychological Factors, Economic Factors, Social Factors
b. Dependent Variable: Motivation to Become an UMKM Actor

Source: Research Data, 2024

The calculated f value of 43.657 exceeds the f table value of 2.81, according to the results of the F test data analysis. This shows that the calculated f value is greater than the f table (43.657> 2.81) and the significant level of 0.000 is less than 0.05 (0.000 <0.05). These results support the rejection of H0 and acceptance of H1. As a consequence, the motivation to become an UMKM actor supported by good FE, FS and FP tends to increase the motivation of women to become higher UMKM actors. Thus, a woman's motivation to become an UMKM actor will increase when supported by good FE, FS, FP.

According to Ghozali (2018), the coefficient of determination is a useful tool for assessing how well the regression model fits the data. The coefficient of determination has a range of 0 < R2 < 1, or zero to one. A low R2 value indicates that the independent factors are

insufficient to explain the observed variation in the dependent variable. Conversely, the closer the independent variables approach one in terms of R2 value, the more information they can provide in predicting the variation in the dependent variable..

Table 9. Test Results of the Coefficient of Determination

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,860[a]	,740	,723	3,30484

a. Predictors: (Constant), Psychological Factors, Economic Factors, Social Factors

Source: Research Data, 2024

From this table, it can be concluded that FE, FS, and FP explain the motivation to become UMKM actors by 74.0% while the remaining 26.0% is explained by other factors not included in this study.

CONCLUSION

Based on the results of data analysis, the determinants of women's motivation as UMKM actors in improving family income in Medan City are; first, economic factors (FE) are positively and significantly related to women's motivation as UMKM actors with a coefficient of 2.116 > 2.013. Second, social factors (FS) are positively and significantly related to women's motivation as UMKM actors with a coefficient of 4.419 > 2.013. Third, psychological factors (FP) are positively and significantly related to the motivation of women as UMKM actors with a coefficient of 3.927 > 2.013. It is concluded that economic, social, and psychological factors are a good influence in motivating women as UMKM actors as much as 74.0% with the remaining 26.0% attracting other factors outside of the study.

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