WORK MOTIVATION AND ENTREPRENEURSHIP CHARACTERISTICS OF ENTREPRENEURIAL WOMEN IN PROCESSING OF POTATOES IN KERINCI DISTRICT, JAMBI PROVINCE

by

Silvia Sari Sp., M.Si¹ Nining Suryani S.Pd., MM² sari silvia26@yahoo.com

Faculty Member of Pamulang University

ABSTRACT

Motivasi kerja dan karakteristik kewirausahaan menjadi faktor kesuksesan sebuah bisnis. Keterlibatan wanita dalam dunia usaha menjadi sebuah trend baru dalam dunia bisnis. Penelitian ini bertujuan untuk mengidentifikasi dan menganalisis motivasi dan karakteristik kewirausahaan pada wanita wirausaha pengolahan kentang di Kabupaten Kerinci Provinsi Jambi. Sampel adalah 111 wanita pemilik usaha mikro dan kecil yang mengolah kentang dan dianalisis dengan Second Order Confirmatory Factor Analysis (2ndCFA). Hasil analisis menunjukkan bahwa wanita wirausaha di Kabupaten Kerinci adalah individu yang mandiri, terampil, kuat, memiliki fleksibilitas waktu untuk bekerja. Motivasi kerja mereka paling besar dilatarbelakangi karena alasan keluarga dan keinginan berprestasi. Karakteristik kewirausahaan wanita wirausaha secara baik dibentuk oleh motivasi (γ = 0.58), risiko (γ = 0.54), dan inovasi (γ = 0.65). Dengan demikian wanita yang berkarakter wirausaha dan akan berkontribusi positif pada penumbuhan wirausaha-wirausaha baru.

Keywords: entrepreneurial characteristics, women entrepreneur, motivation

INTRODUCTION

The Role of entrepreneur based on agricultural processing is very important in Indonesia. Indonesia is an agricultural country that is rich in various agricultural products, on the other hand, according to Nurhayati et al (2011), the role of the entrepreneur will move the economy, because the individuals become technopreneur or become creators of added value of their products.

Businessmen and entrepreneurs are two terms that we often hear. Entrepreneurial is an ability to see an opportunity and courage to transform these opportunities into something valueable by bringing up creative and innovative ideas, and bear the risk of profit or loss.

Entrepreneurial is more than just try, entrepreneurs put their effort intelligently, creatively and full of emotion. Entrepreneurs are people who initiate the amendment of the terms of marketing, production, administration and others, in addition to the courage to take risks (Longenecker and Justin G 2001 in Noersasongko 2005). Sidi (2004) adds that entrepreneur is a business creation and increase added value through the act of creating and selling a product or service.

Women are the largest practitioners who do business processing of agricultural products in the form of processed food and beverage businesses. The increased role and involvement of women in business in the world and also in Indonesia. Casson et al. (2006) found women entrepreneuer population consist of one-third of the population of entrepreneuers in the world and they contribute significantly to the creation of innovation, overcoming unemplyoment and improving the economy in the international world.

Minister of Women Empowerment and Child Protection Linda Amalia Sari Gumelar in the opening of the APEC Women in Bali in 2013 said that 60% of small and micro businesses in Indonesia are women, and they are widely engaged in home-based businesses such as handicrafts and processed food (Koran Sindo 2013).

The number of SMEs in Indonesia is 56 million, but these entrepreneurs are not all counted as entrepreneur with Kemenkop ratings. Kemenkop data showed the number of entrepreneurs is only 1.65 percent of the 250 million inhabitants (Saso 2015). This ratio is still smaller than the minimum required number of entrepreneurs for a country to become developed countries, according to American scientist David McClelland is 2% of the total population of the country (Saptana 2013). Based on the above figures, Indonesia still needs to develop a number of entrepreneurs..

Many individuals set up new businesses not because the motivation for entrepreneurship but because of economic pressure, boredom at work, entering old age, as well as factors of education and marriage. According to research which was conducted by Bosma (2011), the trend of the emergence of self-employment is because of economic pressures, so that one is forced to create his or her own jobs. Due to this background, no wonder many micro and small enterprises are popping up, but could not succeed and grow into large businesses.

In addition to motivational factors, personal factors in preparing human resources entrepreneurial character is one way to a takeoff stage of industrialization in agriculture (Saragih 2010). This shows that the characteristics of entrepreneurship and motivation also play a role in the successful establishment of a new industry. Employers who have strong motivation and good entrepreneurial ability will be able to foster new entrepreneurs and indirectly will foster new ventures, therefore the identification and analysis of entrepreneurial motivation and character of women entrepreneurs are important to improve the capabilities and contributions of women in growing new entrepreneurs and increasing the number of agriculture-based processing business in Indonesia.

FORMULATION OF THE PROBLEM

Kerinci district is rich in agricultural resources, such as potato. This potential human resource is then followed by the role of government to provide training and dissemination of simple technology for processing potatoes to women

in several villages in the district of Kerinci. This training has been cultivating new businesses processing potatoes into taffy, potato chips and dry potatoes (serundeng). This product is used as a product souvenirs of typical Kerinci regency.

What motivates do women in Kerinci district in conducting entrepreneurial activity? And what entrepreneurial characteristics of the individual woman who cultivates potatoes in Kerinci district? It is interesting to study because it will determine whether she is an entrepreneur or not.

WRITING PURPOSE

Based on the subject matter, the purpose of this study is to analyze motivation and entrepreneurial characteristics on women who are involved in potato processing activities in Kerinci regency in Jambi province.

RESEARCH METHODS

The data used in this research is the primary data collected through questionnaires to 111 women who cultivate potatoes in Kerinci district. Potatoes are one of the five basic food groups in addition to the world's largest wheat, corn, rice, and wheat. Potatoes with high nutrition. Potatoes have a high potential to be used as processed products with high economic value.

Kerinci is a potato-producing areas with the greatest productivity in Sumatra, productivity stable at an average of 17.3 tonnes / ha from 2008-2012 (BPS Kerinci regency in 2013). Kerinci district also has a potato processing innovation activities carried out by women in Kerinci regency.

FRAMEWORK ANALYSIS

Work motivation

A person's behavior begins with a specific impulse that motivates and underlies her to behave. Basically, every human being has the motivation to work.

Motivation is something in man which gives energy, which activates and moves toward the behavior to achieve certain goals (Rival 2003). People who have high motivation will be motivated to work harder and vigorously as they viewed the work is not just a source of income but to develop themselves and devoted to others. It is therefore important as a boost in someone's motivation in achieving success.

Motivation refers to the encouragement that comes from within or from outside ourselves that encourages the desire of individuals to engage in achieving goals. In a development perspective, the motivation underlying the establishment of SMEs can be classified into four groups (Casson, 2006), namely:

- 1. Livelihood Activities: SMEs in this category are generally aimed at finding employment for a living. The entrepreneurs in this group lack of entrepreneurial spirit. This group is referred to as the informal sectors. In Indonesia, the number of these SMEs is the largest category.
- 2. Micro enterprise: SMEs is more of a "artisans" (craftsmen) and non entrepreneurship. The number of SMEs in Indonesia is also relatively large.
- 3. Small Dynamic Enterprises: These SMEs often have entrepreneurial spirit. Many large and medium scale entrepreneurs who had come from this category. If nurtured properly then most of the SME category will fall into the fourth categories. The number of groups of SMEs is much smaller than the number of SMEs in the category one and two. This group of SMEs can receive subcontract jobs and exports.
- 4. Fast Moving Enterprises: SMEs are genuine and have a true entrepreneurial spirit. From this group will then appear large and medium scale enterprises.

Abraham Harold Maslow states that people are motivated by different needs and desires appear in order of hierarchy. Maslow identified five levels of motivation are: physiological needs, security needs and safety, social needs, esteem needs and actualization needs. In Mc Clelland theory, he suggests three

motivation that make someone's motivation in trying to achieve the goals namely:

1. Power Motive(needs of power)

A desire to organize others, to influence their behavior and responsible towards others.

2. Affiliation Motive(needs of affiliation)

A desire to create and maintain a friendly and warm relations with others.

3. Achievement Motive (Needs for Achievement)

A desire to achieve excellence in their work. People-oriented achievement has certain characteristics that can be developed, namely:

- a. like a challenge and want a personal responsibility for the results achieved,
- b. tendency to set goals achievement worthy and risks facing the already taken into account,
- c. have a strong need for feedback about what they had done,
- d. have the skills in long-term planning.

Fielden and Davidson (2005) say the important issue is not the difference between men and women, but what initial motivation to start a business. Motivation is the spirit which SHALL make someone work hard to make the formation of a new idea or ideas, then implemented into new businesses and new products through the activities of a group of people (Noersasongko (2005).

Boden (1996) and Casson (2006) say gender inequality in terms of salary and income can be a positive influence in the decision for a woman to leave work into self-employment, so the desire to earn a greater income is one of the motivations of women to be an entrepreneur.

Another reason why women choose entrepreneurship is flexibility (freedom) in terms of time, achievement and personal satisfaction as a hobby (Hisrich and Brush 1984). The same thing also was expressed by Casson (2006) that women start a business from their hobby and not oriented to rapid growth. The desire to help the family is also a strong motivation for women in business. Manolova et al.

(2012) found that women not only aiming for financial gain but they are motivated for prestige and the desire to help the family income. So this research sees the motivation of women of the desire for more income, their freedom, want to help the family, and as a hobby.

Characteristics of Entrepreneurship

Characteristics comprises: (1) a positive quality of a person, so that makes it interesting and attractive; (2) a person's reputation; (3) a person who has an eccentric personality (Sumantri 2013).

Li (2009) distinguish the individual characteristics of entrepreneurs into three categories and called it the entrepreneurial characteristics, namely:

- 1. Demographic characteristics, such as gender, age, ethnicity, and background of parents that are generally associated with success or failure of a company;
- 2. Psychological and behavioral characteristics of entrepreneurs, such as achievement motivation, self-control, courage to risk, creativity, and innovation, which influence the decision to start a business (start-up), sustainability and success of the business;
- 3. Human capital factors such as education level, work experience, experience of opening a business, training and technical skills, as well as entrepreneurial networks or social relations, which affects the ability of entrepreneurs in accessing information and working capital for its business success.

Entrepreneurial characteristics used in this study is psychological characteristics such as motivation, risk and innovation are owned by women entrepreneurs in running the business, because what will be seen is the character of entrepreneurial spirit of the women that influence the decision making to start and become entrepreneurs.

MODEL FRAMEWORK FOR RESEARCH

The data that has been collected recapitulated in advance using MS Excel 2013.

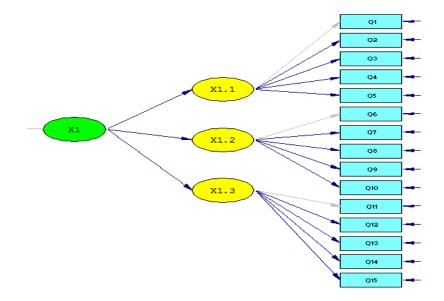
The Results would then become input processed and analyzed by one measurement model Structural Equation Modelling (SEM) ie Second Order Confirmatory Factor Analysis (2ndCFA).

2ndCFA is the measurement model consists of two levels (Wijanto 2008).

The first level is a CFA which shows the relationship between the observed variables as indicators of related latent variable. The second level is a CFA showing the relationship between latent variables on the first level as indicators of a latent second level.

CFA measurement model to confirm whether the manifest variables or observed variables (observed / measured variables) is indeed a measure of a latent variable (Wijanto 2008). So that we can know unobserved variables that contribute to form latent variables.

The research variables consist of two levels of latent variables (2nd) as motivation, risk, innovation, and level one(1st) latent variable that is the characteristic of entrepreneurship. Relationship to four latent variables can be seen in Figure 1.Manifest Variabel of motivation is revenue (Q1), freedom (Q2), helps families (Q3), the desire to excel (Q4), hobbies (Q5). Manifest variables of risk is the risk of production (Q6), risk capital (Q7), the risk of selling (Q8), market risk (Q9), and risk input (Q10).Manifest variables of innovation is innovation of taste (Q11), innovation of the raw material (Q12), packaging innovations (Q13), production innovation (Q14) and technological innovation (Q15).



Picture 1: Diagram cross Model 2ndCFA

RESULTS AND DISCUSSION

Women Work Motivation of Potato Processing in Kerinci

Women entrepreneurs who are the respondents of this research come from different background. The background of the respondents can be a source of knowledge of the social and economic background of each respondent. Characteristics of respondents in this study are illustrated by demographic characteristics comprising of:

Status

Total percentage of respondents who had a husband is 93.7% and those who do not have a husband (widow) is 6.3%. This suggests that women entrepreneurship in Kerinci district are generally a dual role as a wife and entrepreneur. Production and marketing processes that take place at home make women entrepreneurs freely carry out the business and take care of the household simultaneously.

Age

Respondents who were in the age group 35-45 years had the highest percentage amount at 45.9%. These results are consistent with the results of research conducted in the United States in Alma (2010) which says the age of starting a business woman in American average 35-45 years. It also supports the explanation that women in that age interval have the maturity to think and act as entrepreneurs.

Work of the husband

Respondents in this study have a husband who works with a variety of professions such as farmers, civil servants, state enterprises, and the self-employed. The background of The majority of women entrepreneurship in the district of Kerinci is not because the husband does not work, but to help her husband to find additional revenue. This is shown from the answers to the questionnaire that 63.9% of women agree to be entrepreneurs to help the family finances. Meeting the needs of families whose main income remains from her husband.

Education

Education is one of the demographic characteristics that is important in the growth of entrepreneurship. This is because an educated entrepreneur has the ability to implement new ideas

to create new business. Generally the higher the level of education that makes the entrepreneur as a technology expert, who is able to read the opportunities and creative thinking (Casson et al. 2006). Women entrepreneurs of processed potatoes in Kerinci district have a diverse educational background. The lowest educational level of women entrepreneurs is SD(elementary) as many as 30.6% and there were not in school, most are junior level / equivalent of 35.1%. The Picture shows that the educational level of formal education women entrepreneurs in Kerinci district classified in good category.

Origin

The majority of women entrepreneurs in Kerinci district come from the kerinci 60.4%, followed by West Sumatra province at 25.2% and from the island of Java as much as 14.4%. This indicates that the women from Kerinci also think about a strong entrepreneurial spirit as well as women from West Sumatra who migrated to Kerinci to become entrepreneurs with the aim to improve their welfare. Javanese woman who wander because she follows her husband who works in PTPN Kayu Aro Tea Gardens, also shows a high entrepreneurial spirit despite being a minority.

Number of children

The largest percentage of the number of children of women entrepreneurs in Kerinci district is two children equals to 62.2%. BPS data from Jambi province in 2013 also shows the population density in Kerinci 70.28 people / km² this data is still small in comparison of the city of Jambi and Sungai penuh with consecutive population density 2712.95 and 216.03 people / km². This shows the potential of women's entrepreneurship is very large because their time is not used up only to take care of the child.

Previous Work

Previous work could indicate that employers are experienced or not when they run their new business activities. The majority of the previous work of women entrepreneurs in Kerinci district is working in processed food business, handicraft business, opening restaurants, cafes, the number of traders in the market that can be classified as self-employed is 56.8%. Among the many women entrepreneurs who originally worked on the business of processed dodol (taffy) starters which were originally pioneered by five people, after they were adept at making potatoes taffy(dodol) Eventually open her own business. It shows women entrepreneurs in Kerinci district has experience in food processing. Other farmers work is 13.5% Because many women are Involved in agricultural business, Civil Servants by 6.3% and 23.4% did not work. Although there are women who do not

work before but does not mean they did not have the expertise to process food, for cooking and preparing food is the area of women. Although in the average they are experienced in processing food, but to run a business that is full of uncertainty still require experience in entrepreneurship and being a business owner is not easy. Great experience then the chances of survival of the company was also great (Casson 2006).

Participation in Training

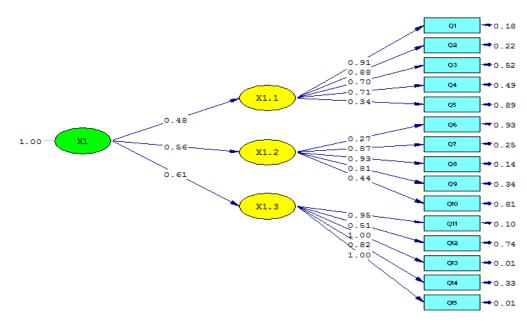
The total percentage of women entrepreneurs in Kerinci district who Attend training once every two years has the highest percentage at 44.1%. This is Because The participants in the training selected who are selected based on the progress of Reviews of their enterprises and they should take turn, so that on average one person gets one opportunity to Attend the training. But there are Also 4.5% receiving training opportunities four times in the last two years was re-Elected because of Reviews of their growth. Those who have received the training required to teach the knowledge acquired to the members of the group.

Training is one way to assess effectively, both to improve the performance of entrepreneurial ventures of the women and their knowledge. Based on the research results which was done by Sumantri (2013) training followed with ongoing mentoring process by experts will help women entrepreneurs, both to improve their business performance and add knowledge to themselves to be more advanced. Noersasongko (2005) also added that employers who follow the training are more successful than entrepreneurs with little or no training.

The personal characteristics of women entrepreneurs are that women who have family (already has a husband) in the age group of 35-45 year, a junior secondary education and experience in food processing, it shows women entrepreneurs are women who are independent, skilled, have the capability, flexibility of time to work with the number of children in average of 2 children and have a high motivation for entrepreneurship is not because of economic hardship.

Second Order Confirmatory Factor Analysis

Diagram of a cross on the initial model in Figure 2 shows that the motivation variable hobby (Q5), the risk of production (Q6), and risk of input (Q10) has a value of standardized loading factor <0.5 and the criteria for goodness fit model has not been achieved because of the value of RMSEA> 0.08, so respecification models need to be done.



Chi-Square=445.82, df=87, P-value=0.00000, RMSEA=0.194

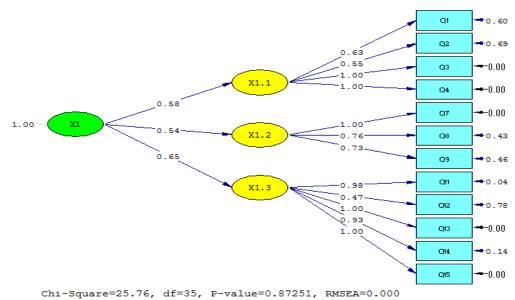
Picture 2. Diagram of Earlier Model 2ndCFASource: The results of data processing with LISREL 8.3

Respecification of the model is done by issuing a variable which has a value of standardized loading factor <0.5 of the model and utilize the index modification to improve the overall suitability model of goodness fit.

The Results of the respecification of the model in Figure 3 explains that the motivation variable reflected or reflected by the desire to earn a greater income (λ = 0.63), freedom (λ = 0:55), the desire to help families (λ = 1.00), and the desire of achievement (λ = 1:00). The desire to help the family and the desire to excel are the greatest indicators that reflect the motivation of women to be an entrepreneur.

Holquist and Sundin (1990) and Rachmaniaa et al. (2012) also found family factors also influence a woman to engage in a business. Manolova et al. (2012) also found that women are not only intended for financial gain but motivated for prestige and the desire to help the family income.

Variable risk reflected by risk capital ($\lambda = 1.00$), the risk of selling ($\lambda = 0.76$), the risk of entering new markets ($\lambda = 0.73$). The greatest risk is reflected by risk capital, means that the greatest risk faced by women entrepreneurs in the operations is the risk of financil capital. Casson et al. (2006) says that women who are starting the business experiencing barriers of the financing and legality of the business.



Picture 3. Diagram of Model 2ndCFA Re-specification

Obstacles in the social legitimacy and difficulty in accessing capital from banks become an obstacle for women who want to become entrepreneurs or to expand the businesss, furthermore Amine and Staub (2009) discuss the social legitimacy of women as entrepreneurs in Africa also found that women entrepreneurs have unfavorable condition in the system of bank regulation and normative.

The same was found in Canada, research by Carrington (2006) shows that women have a bad credit rating, even this gender bias inherent in banking policy and financial institutions. Canadian state itself has a rigid lending policies on women

entrepreneurs. Women were considered less able to seize opportunities and manage previous experience, so that women lack the resources and capital.

Mahbub (2000) identify opportunities that are not owned by women thus slowing the growth of women business enterprises one of which is an access to capital, financing and funding are the key issue for women.

Innovation Variable reflected by the innovation of flavors ($\lambda = 0.98$), the raw material innovation ($\lambda = 0.47$), packaging innovations ($\lambda = 1.00$), product innovation ($\lambda = 0.93$), and technological innovation ($\lambda = 1.00$). Material innovations have a low value of loading factors <0.5 but the model still goodness fit so it does not matter if it is not removed from the model. Igbaria 1997 in Wijanto (2008) said that if the value of the standard load factor <0.5 but still ≥ 0.30 these variables can be considered not to be deleted. This is because the average woman entrepreneur in Kerinci district rarely innovate raw materials since they retain the main raw material "potato" where there is abundant availability of potato in Kerinci district.

Innovation which women entrepreneurs often do are trying out new recipes such as trying to add a new flavor in the dough processed potatoes, other than that packaging innovation and the use of packaging are also often used by women entrepreneurs because of the uniqueness of the packaging such as the innovation of packaging in the form of a basket made of rattan, or beautiful cloth bags for those who purchase in large quantities. This may attract consumers.

Table 1. Results of testing the validity of the Respecification model

Indicator	Loading Factor	T-Calculated	Description
Q1	0.63	8.03*	Valid
Q2	0.55	3.83*	Valid
Q3	1.00	3.90*	Valid
Q4	1.00	4.33*	Valid
Q7	1.00	8.00*	Valid
Q8	0.76	7.40*	Valid
Q9	0.73	4.22*	Valid
Q11	0.98	6.91*	Valid
Q12	0.47	7.13*	Valid
Q13	1.00	10.02*	Valid
Q14	0.93	6.79*	Valid
Q15	1.00	8.63*	Valid

Source: The results of data processing with LISREL 8.3

Remarks: *) significant at the 5% significance level = 1.96

Default = assigned by the system

The Results of respecification models in Table 1 indicate that all the t-value greater than 1.96 models means that all valid manifest variables explaining the model, and the results estimated in the model shows that the goodness of fit criteria shows as well test category.

Goodness of fit test is done to evaluate the degree of match between the data model, as well as validity and the reliability of the measurement model. The criteria and test results of respecification model fit the results which are shown in Table 2

Table 2. Results of model fit test

Goodness-of-Fit	Cutt-off- Value	Result	Description	
Significance Probability(P-value)	≥0.05	0.87	Complience (Good Fit)	
RMR(Root Mean Square Residual)	≤0.05 atau ≤ 0.056		Complience(Good Fit)	
RMSEA(Root Mean square Error of Approximation)	≤0.08	0.00	Complience(Good Fit)	
GFI(Goodness of Fit)	≥ 0.90	0.99	Complience(Good Fit)	
AGFI(Adjusted Goodness of Fit Index)	≥0.90	0.97	Complience(Good Fit)	
CFI (Comparative Fit Index)	≥0.90	1.00	Complience(Good Fit)	
NFI (Normed Fit Index)	≥0.90	0.98	Complience(Good Fit)	

Source: The results of data processing with 8.3 lisrel

The results of Reliability test for the model concluded that construct reliability (CR) and variance extracted (VE) is good (Table 3). This shows the indicator variable has a high consistency in measuring its latent constructs.

Table 3. Reliability test results measurement model

	(∑std Load`		CR	∑(std Load)²	VE	Conclusion
-	Loud	<u>, </u>	0.87≥	Loudy	V	Conolacion
Motivation	10.11	1.50	0.70	2.69	0.64≥0.05	Baik
			0.87≥			
Risik	6.20	0.89	0.70	2.11	0.70≥0.05	Baik
			0.95≥			
Inovation	19.18	0.96	0.70	3.05	0.76≥0.05	Baik

Source: The results of data processing with 8.3 lisrel

Path diagram (diagram cross) respecification model in Table 3 shows that the entrepreneurial characteristics of the potato processing business women are either formed by motivation ($\gamma = 0.58$), risk ($\gamma = 0.54$), and innovation ($\gamma = 0.65$). The magnitude of coefficient values indicate stronger contributions for each variable which was estimated, which means that the variable is increasingly important in measuring models. Based on these results can be generally described that women in Kerinci district have a high innovation in processing potatoes. This is because the coefficient value is greater than the value of the coefficients of other variables. The motivation of women entrepreneurs and the ability to manage risk are also positive and significant have been proved to contribute in forming characteristics of entrepreneurial women.

Characteristics of Women entrepreneur Processing Chips in Kerinci

Characteristics of women entrepreneurship viewed from motivation, risk and innovation. The level of entrepreneurial characteristics in the five classes (very low, low, medium, high, very high), the highest grade of Likert scale is 5 (respondents strongly agreed and frequently performing activities in the statement of questionnaires) and the lowest is one (respondents strongly disagree and never did activities on the statement of the questionnaire). The level of entrepreneurial characteristics can be seen in Table 4 and the distribution of the respondents' assessment of entrepreneurial characteristics can be seen in Figure 4.

Table 4. The rate of female entrepreneurial characteristics in potato processing in Kerinci district Jambi

Characteristi	The avarage percentage of jugdment (%)				Avarage	Category	
cs	Strongly	agree	Neut	disag	Strongly	score	
entrepreneurs	agree (5)	(4)	rl (3)	ree	disagree		
hip	agree (3)	(4)	11 (3)	(2)	(1)		
Motivation	25	54	17	3	1	4.00	High
Risk	7	50	17	21	5	3.33	Avarage
Inovation	16	26	36	17	5	3.31	Avarage

On average the motivation of women at high category. In Figure 4 where the answer percentage of distribution of agreed responses of women entrepreneurs dominating, meaning in Kerinci district women entrepreneurs are motivated to become an entrepreneur. This has been indicated by the average of respondents in Table 4, which is 54% agree and 25% strongly disagree have strong motivation for entrepreneurship. This becomes a great potential for women to be able to increase its business, because according to Noersasongko (2005) motivation is passion and will make someone work hard to make the formation of a new idea or ideas, then implemented into new businesses and new products through the activities of a group of people.

The average of woman's courage to take risks that are in the moderate category. This evident is seen from an average of 50% of respondents willing to take risks and do not dare to take risks to 21% (Table 4). Risk is indicated by the uncertainty of sales, risk capital, production, market and input. In Figure 4 can be seen that only 41% of women who dare to bear the risk of sales, 48% who dare to bear the market risk and the 36% who dared to risk capital. From the distribution of respondents have seen women most vulnerable to risk capital. It is also found in Mahbub study (2000) which identifies opportunities that are not owned by women so that slows the growth of its business due to difficulties accessing capital and finance.

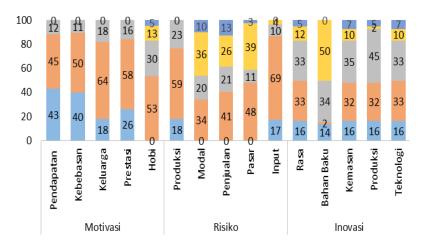


Figure 4. Distribution of respondents' assessment of the characteristics of entrepreneurship

Funding is a key issue for women. The study by Amine and Staub (2009), which discusses the social legitimacy of women as entrepreneurs in Africa also found that women experiencing unfavorable conditions in the system of bank regulation and normative. Carrington (2006) shows that women have a bad credit rating, even this gender bias inherent in banking policy and financial institutions in Canada, which has a rigid lending policies on women entrepreneurs.

The average innovation made by women is in middle category. This can be seen from the average of respondents who agree that they often make innovation 26% strongly agree 16%. Innovation is indicated by the respondent answers 33% often innovate flavor, 32% often create packaging innovation, 33% frequent technological innovations and 32% frequently make innovations in the production process, but on the innovation of raw materials only 7% who do because many respondents who maintain existing raw material as typical products.

Thus, based on the entrepreneurial characteristics of the above three factors, women in the potato processing in Kerinci district is relevant to be referred to as an entrepreneur (entrepreneur).

CONCLUSIONS AND RECOMMENDATIONS

1. Women entrepreneurs of potato processing are dominated by women who are married(Already have a husband) in the age group of 35-45 years old, junior

high school education and are experienced in processing food, this shows that women entrepreneurs are women who are independent, skilled, hav the capability, flexibility of time to work with the number of children with an average of two children.

- 2. And have a high motivation for entrepreneurship is not due to economic hardship because the background of their husbands in average have a job.
- 3. Women entrepreneurs have the food processing characteristics of entrepreneurial motivation, risk and innovation. So women in Food processing women could be called an entrepreneur.
- 4. Women are motivated to become entrepreneurs to help the family and the desire to achieve goals. Women in running the business more vulnerable to the risk of capital. Innovation which is often done by women who are engaged in the food processing business is packaging innovation and technology.
- 5. Women entrepreneurs of potato processing significantly contributed positively to the growth of potato processing business that indicates the growth in agricultural product processing business in Indonesia with assumtion of ceteris paribus

Suggestion

The Efforts by the government to create a policy that makes easier for new ventures such as the strengthening of capital and technology training to women entrepreneurs is a priority program of the government and stakeholders in the future to increase the number of entrepreneurs to achieve the target of at least 2 percent of entrepreneurs from the population and are able to establish successful SMEs.

REFERENCES

Alma B. 2010. Kewirausahaan. Bandung (ID): Alfabeta.

- Amine L, Staub K. 2009. Women Entrepreneurs in Sub-Saharan Africa. *An Institutional. Vol. 21, No. 2, March 2009, 183–211.* Routledge Taylor and Francis Group.
- Bosma N, Wennekers S, Amorós JE. 2011. *Extended Report: Entrepreneurs and Entrepreneurial Employees Across the Globe*. London (GB): Global Entrepreneurship Research Association.
- [BPS] Badan Pusat Statistik Kabupaten Kerinci. 2013. *Kabupaten Kerinci dalam angka*. Kerinci (ID): Pemerintah Kabupaten Kerinci.
- Carrington C. 2006. Sustaining the Momentum: Gender, Entrepreneurship and Public Policy. Volume 19, Issue 2. Routledge Taylor and Francis Group.
- Casson M, Yeung B, Basu A, Wadeson N. 2006. *The Oxford Handbook of Entrepreneurship*. New York (US): Oxford University Press Inc.
- Fielden SL, Davidson MJ. 2005. *International Handbook of Women and Small Business Entrepreneurship*. USA: Edward Elgar Publishing, Inc.
- Hisrich RD, C. Brush. 1984. The Women Entrepreneur: Management Skills and Business Problems. *Journal Small Business Management*.
- Holquist C, Sundin E. 1990. What's special about highly educated women entrepreneurs?. Taylor and Francis Group.
- Koran Sindo. 2013. 60% Pelaku UKM di Indonesia Wanita. [diunduh 2015 Mar 22]. Tersedia pada: http://www. koperasi wanita/60% 25 Pelaku UKM di Indonesia Wanita Koran Sindo.htm.
- Li X. 2009. Entrepreneurial Competencies as An Entrepreneurial Distinctive: An Examination of The Competency Approach in Defining Entrepreneurs. [Thesis]. Institutional Knowledge at Singapore Management University.
- Mahbub UH. 2000. Human Development Centre, Human Development in South Asia: The Gender Question .Oxford University Press..
- Manolova T, Brush CG, Linda F, Edelman & Kelly G, Shaver. 2012. One Size Does Not Fit All: *Entrepreneurial Expectancies and Growth Intentions of US Women and Men Nascent Entrepreneurs.Vol. 24, Nos. 1-2, Januari 2012, 7-27.* Routledge Taylor and Francis Group.

- Nurhayati P, Sarianti T, Daryanto HK, Muflikh YN. 2011. Analisis Pengaruh Karakteristik Kewirausahaan terhadap Kinerja Wirausaha Pada UKM Agroindustri di Kab. Bogor. Di dalam: Nurmalina R, Priatna WB, Jahroh S, Nurhayati P, Rifin A, editor. *Prosiding Seminar Penelitian Unggulan Departemen Agribisnis* Bogor (ID): Departemen Agribisnis FEM IPB.
- Noersasongko E. 2005. Analisis Pengaruh Karakteristik Individu, Kewirausahaan, dan Gaya Kepemimpinan terhadap Kemampuan Usaha serta Keberhasilan Usaha pada Usaha Kecil Batik di Jawa Tengah [disertasi]. Malang: Universitas Merdeka Malang.
- Rachmaniaa I, Rakhmaniara M, Setyaningsih S. 2012. Influencing factors of entrepreneurial development in Ind. *Procedia Economics and Finance*.
- Rivai V. 2003. Manajemen Sumber Daya Manusia untuk Perusahaan, Dari. Teori ke Praktik. Jakarta (ID): PT.Rajagrafindo Persada.
- Saptana. 2013. Mikro Makro Dayasaing dan Strategi Kemitraan Usaha. Di dalam: Saptana, Daryanto A *Dinamika Kemitraan Usaha Agribisnis Berdayasaing dan Berkelanjutan*.
- Saragih B. 2010. Pengembangan Agribisnis dalam Pembangunan Ekonomi Nasional Menghadapi Abad 21. Di dalam: Pambudy R, Dabukke F, editor. *Agribisnis Paradigma Pembangunan Ekonomi Berbasis Pertanian*. Bogor (ID): IPB Press.
- Sasongko A. 2015 Mar 12. Jumlah pengusaha Indonesia hanya 1.65 persen. Republika Online [internet]. [diunduh 2015 Apr 13]. Tersedia pada: http://nasional.republika.co.id/berita/nasional/umum/15/03/12/nl3i58jumlah-pengusaha-indonesia-hanya-165-persen
- Sidi P. 2004. Cerminan Tantangan Wirausaha di Masa Depan Melalui Pendekatan Paradigma Komoditas. Di dalam: Supangkat S H, Yustianto P, Purwanto S, editor. *Entrepreneurial Economic Development Strategy*. Bandung (ID): Pusat Inkubator Bisnis.
- Sumantri B. 2013. Pengaruh Jiwa Kewirausahaan Terhadap Kinerja Usaha Wanita Wirausaha Pada Industri Pangan Perumahan di Bogor [tesis]. Bogor (ID): Institut Pertanian Bogor.
- Wijanto SH. 2008. Structural Equation Modelling dengan LISREL 8.8.