

# Psychological Profile of Entrepreneurial Female Students at University of Muhammadiyah Surakarta, Central Java, Indonesia

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*Abstract. Entrepreneurship female students are an interesting phenomenon in higher education institutions. The motives underlying them involved in economic activities are not solely financial, but more psychological factors. The purpose of this study is to describe the psychological profile of business female students at the University of Muhammadiyah Surakarta. Using a descriptive-qualitative approach method, this study involved 5 female students from 5 faculties in University of Muhammadiyah Surakarta who were willing to become participants. The five participating faculties are engineering, health, economics, pharmacy, and education from the 10 faculties. Characteristics of participants are female students who have entrepreneurship for at least 1 year. Data collected using documents, open questionnaires, and DASS psychological scale. The document is used to identify students who become entrepreneurs. An open questionnaire contains 12 questions given to participants by using technology based-form to fine the entrepreneurial background. The DASS scale is used to elaborate the psychological problems experienced by participants. Descriptive analysis carried out based on the themes of the questions presented in the questionnaire was associated with the results of the DASS psychological scale. The results showed that the psychological profile of entrepreneurial female students is (1) entrepreneurial motivation arises from the family; (2) the excellence of entrepreneurship is the development of self-quality; (3) the limitations of entrepreneurship are time management; (4) the challenge of entrepreneurship is to balance college assignments and respond to consumers; (5) the strategy to overcome the problem is to make a priority and networking relationships. The conclusion of the study showed that the psychological profile of female students who are entrepreneurs are classified as mature and health. The implication of research is the need to stimulate the growth of the entrepreneurial spirit among female students to improve the mental health of female students.*

**Keywords:** *Psychological profile, female students, entrepreneurship*

## Introduction

Generally a person decides to become an entrepreneur because of the desire to change lives in order to have a better quality of life than before. An entrepreneur has the possibility of having a better quality of life, such as being able to meet family needs, have good income, and have a decent home for the family. Empirical studies were conducted to explore students entrepreneurial attitudes related to gender, academic field, and family work background. The attitude of student entrepreneurship is influenced by many demographic variables.

The finding of various studies on gender-based entrepreneurship concluded that men were more likely to be entrepreneurial than women. Like what happens to female students who are entrepreneurs in college. Therefore female students who are entrepreneurs in higher education are minority social phenomenon that is interesting to study. The underlying motives for female students involved in economic activities are not solely financial, but more psychological factors. Female students want to meet their needs, such as modern lifestyles, but they have no money. So they are looking for alternative solutions to get it through entrepreneurship on campus.

The advantage of an entrepreneurial woman was conveyed by Goyal and Yadav (2014) who concluded that entrepreneurial women are beneficial in improving the economy of the community and the country,

especially in their respective household lives. However, there are a number of challenges faced by women entrepreneurs, namely they have to fight harder, especially in developing countries than entrepreneurial men. Besides that, there are also problems of financial difficulties, cultural bias, low self-concept, rejecting formal institutions or institutions, and lack of education and skills in entrepreneurial matters.

Based on interviews with several female entrepreneurs, there are various reasons that affect them entrepreneurship (Rizal, Setianingsih, and Chandra, 2016), such as hobbies, flexible time, and encouragement to help the family's economy (parents or husband). The reasons used as a basis for entrepreneurship students are family and friends. They did not mention internal factors such as hobbies and loose time as arguments for starting a business. But they put more emphasis on external factors which are the process of learning from the environment, especially the family. After that they got an amplifier from a friend's environment on campus.

Starting from the previous background, the problem of this study focuses on why female students are entrepreneurship on campus and how do they develop entrepreneurship skills on campus? The research objective is describing the psychological profile of business female students at University of Muhammadiyah Surakarta. The psychological profile include are passion, cognitive-style, affective-emotion,

and social-activity. The research question is how are the psychological profile of the entrepreneurial female student in University of Muhammadiyah Surakarta ?

### **Literature Review**

The mention of entrepreneurial women came from women and entrepreneurs. The point is women who run a business or entrepreneurship but still do not abandon their role as housewives. Various businesses can be run by women from home by gaining profits in the form of additional income without reducing the time to gather with family. According to Nurlinawati (2017), the motivation of women for entrepreneurship comes from refugee women who feel they have been discriminated against compared to men both in the education system, environment, company, and, in society. Furthermore, displaced women (housewives) who were initially busy taking care of children and households, tried to help their husbands in financial matters because of the needs of children who were getting older and bigger.

The explanation of Brush quoted by Goyal and Yadav (2014) concludes that women and men in the business world have some similarities and differences. The similarity between the two is facing the same challenges in entrepreneurship, influencing factors, and demographic characteristics associated with business. While the differences between the two are mainly related to individual or personal dimensions, such as education, work experience, skills, and approaches to business risk, business objectives, problems faced, and business performance. Brush also said that female entrepreneurs who are married have more problems than men. This is related to family life and household life, as well as community expectations and cultural values that still do not receive friendly hospitality to women entrepreneurs.

The types of female entrepreneurs in the community currently have several profiles (Rizal, Setianingsih, and Chandra, 2016), namely: (1) Women Entrepreneurs, (2) Minority Entrepreneurs, (3) Immigrant Entrepreneurs, (4) Part Time Entrepreneurs, (5) Home-Based Entrepreneurs, (6) Family-Owned Business, and (7) Co-preneur. By referring to this type, entrepreneurship in female students is included in a joint profile between female entrepreneurs and part-time entrepreneurs. This means that entrepreneurial women cannot be categorized as full entrepreneurs because they still make entrepreneurship as part of their main activity, namely learning in higher education.

Study Saputri and Himam (2015) found a four-dimensional structure of women's entrepreneurial mindset, namely; (1) learning (2) spiritualism (3) interdependence, and (4) differentiation. The four dimensions of the mindset are manifested in behaviors such as (1) adaptation to constraints encountered, experiences facing failure and success; (2) involvement in social activities; (3) willingness to cooperate, and (4) interest in innovation and business development. Mindset that manifests in behavior, serves as a guide and the right strategy for success. The mindset in this study consists of

three components, namely; (1) motivation (2) cognition, and (3) metacognition.

In studies of entrepreneurship it is possible to discriminate factors that influence entrepreneurial behavior. These are individual, social, and environmental factors. Individual factors, widely known as the trait model, focus on personality characteristics of entrepreneurs. The Social Factors model examines the personal background, family background, early life experiences, and growth environment. While the environmental factors model looks at the contextual factors such as value of wealth, tax reduction and indirect benefits, timing of opportunities in the career process, the impact of market conditions, social upheaval, supportive social and economic culture.

### **Method**

The design of this research used descriptive-qualitative approach. The participants are five female students which interest to entrepreneurial from five faculties, namely engineering, health, economics, pharmacy, and education. The participants' characteristic are the female students who have taken entrepreneurial course and have entrepreneurial project. The data collection uses document, questionnaire, and psychological scale. The data analyzed by the content analysis technique. Documents are obtained from university student organizations that have data on students who have business fields on campus. Entrepreneurship interest questionnaires are designed with a number of open questions relating to psychological profile of entrepreneurial female students. There are three groups topic, namely entrepreneurial background, entrepreneurial orientation, and entrepreneurial student uniqueness. Entrepreneurial background topics consist of business starting, business types, entrepreneur motivator, and motivator role. Entrepreneurial orientation topics consist of entrepreneurship needs, entrepreneurship reasons, entrepreneurship benefits, and entrepreneurship challenges. Entrepreneurial student uniqueness topics consist of entrepreneur student's problem, entrepreneur student's advantage, entrepreneur student's limitation, and entrepreneur student's solution. Entrepreneurship interest questionnaires are distributed by technology-based form. The psychological scale Depression Anxiety Stress Scale (DASS) is given to see whether female entrepreneurs have symptoms of certain psychological disorders.

### **Results**

Based on documentation, the results of preliminary research on entrepreneurship showed that the 5 entrepreneurial students involved in the research came from educational, economic, engineering, health, and pharmaceutical. The age of informant is relatively the same, 19-21 years old, with a background in entrepreneurial families.

The results of psychological assessment on entrepreneurial students using instrument Depression Anxiety Stress Scale (DASS), showed that all informants did not have symptoms of psychological disorders related to stress, anxiety, and depression. This means that the five informants have psychological characteristics that are able to manage problems and face challenges while becoming entrepreneurs.

A more detailed explanation of the entrepreneurial psychological profile of students can be seen in table 1. Based on table 1, it can be stated that the problems associated with entrepreneurial female students are categorized into three problems, namely (1) the background of entrepreneurial female students, (2) orientation of female student entrepreneurship, and (3) the existence of entrepreneurial female students.

Student entrepreneurship background starts from the junior high school level up to student in college. The type of entrepreneurship they run, generally related to the field of femininity, such as culinary and clothing. Motivators to become entrepreneurs are the closest people, such as both parents, one of the parents, and fellow students. The role of motivator is mainly in providing psychological support, in the form of enthusiasm, challenges and insights, and provides examples of how to practice business and lend capital.

The orientation of women entrepreneurs is related to entrepreneurial needs, including capital, a place to sell, guidance and insights in the field of entrepreneurship, marketing technology such as social media, and psychological support. The reasons for students to run entrepreneurship on campus include opportunities to increase income and welfare, self-competence development, and community empowerment.

The benefits obtained by students in entrepreneurship are the development of self-potential, experience in various regions in Indonesia and other countries, knowledge and insight, additional income, and friendship. The challenges faced by women entrepreneurs are capital, completing campus assignments, competition with other experienced entrepreneurs, network marketing, and creativity and innovation for promotion.

The uniqueness of entrepreneurial students is more related to how to balance the time between business and college, develop a limited business network, take advantage of technology in entrepreneurship, and the courage to take risks. The strengths of student entrepreneurship are having the will and tenacity, being productive, independent,

A more secure future, having a real business, and lightening the burden on parents.

The limitations of student entrepreneurship are the inability to manage time between entrepreneurship and college, and limited campus facilities such as information technology and market share. The next problem solving is maximizing time, choosing a small and less risky business, running a business while studying, participating in seminars or workshops to study business and marketing, discussing business issues with experienced

people, developing friendship networks, finding replacement workers, and not despair when failing in business.

## Discussion

Nowadays, according to Hani, Rachmania, Setyaningsih, and Putri (2012) women entrepreneurship grows rapidly at small-medium enterprises. Gender difference was no longer a barrier to run a business and become entrepreneur. The results of this research is understandable about the patterns of women entrepreneurship in Indonesia viewed from various aspects, such as major type of their business, their major obstacles, and their major supporting factors. Results demographic characteristics showed that the most age respondents who became entrepreneurs were 20-25 years old. Furthermore, the industrial fields that are of interest to female entrepreneurs are food, fashion, beauty, and service. The education of most respondents is at the level of undergraduate education.

These obstacles are then used as a basis for women in the selection of business fields. Women tend to embrace businesses that do not require high skills and large capital, using simple and manageable technology. Therefore the majority of women are engaged in food and beverage business, textiles, garments, leather, handicrafts, and non-metallic mineral products. This also happens to students who are entrepreneurs. They are engaged in culinary (food and beverage) and fashion (full clothing).

Srirejeki, Faturahman, and Supeno (2017) conclude that in recent years, more attention has been given to promoting entrepreneurship as a means of economic development. Although entrepreneurship is heavily promoted, entrepreneurship for women is a challenge. This can be seen in the 2016 Global Entrepreneurship Monitor report which shows that the level of women's participation in entrepreneurial activities is much lower than that of men.

The findings of Goyal and Yadav (2014) show that the challenges faced by women entrepreneurs in developing countries include difficulties accessing financial resources as capital, socio-cultural factors and femininity, individual factors such as self-mistrust, government impartiality, lack of education and entrepreneurship skills. This is in accordance with the findings of Saputri and Himam (2015) based on research in Bangladesh, India, Indonesia and South Africa which concluded that women's constraints in entrepreneurship included problems (1) law, customs, traditions, culture and religion; (2) marital status; (3) heavy domestic work; (4) limited education, knowledge and information; (5) limited funds as capital, and access to credit; (6) inadequate institutional networks.

According to Taib (2014), entrepreneurial female face many problems ranging from economics, culture, sociology, and religion. Psychological problems worsen the situation and make them unreliable in business matters. For example depressive disorders, neglect, social isolation, and non-participatory behavior are some of the

causes of women's psychological disorders that affect their entrepreneurial performance. There is a lot of literature available to high light the problems of women entrepreneurs. These psycho-social problems of female entrepreneurs in Pakistan are directly affecting their entrepreneurial abilities. They go in the phase of mental depression. With mounting psychological pressure women often commit suicide or suffer from bankruptcy.

Study Zhang and Zhang (2013) investigated the psychological characteristics of entrepreneurship from 829 students in China with a questionnaire. Psychological characteristics include five aspects, namely entrepreneurial capacity, entrepreneurial trust, entrepreneurial awareness, entrepreneurial motivation, and entrepreneurial determination. The findings indicate that student entrepreneurial awareness gets the highest score, and the other four are at the same level. There are significant differences in entrepreneurial beliefs, awareness, and motivation in terms of student gender.

In addition there were significant differences in entrepreneurial vigilance in the main students, as well as entrepreneurial motivation in students of various different levels. Students who only have a high entrepreneurial awareness are not successful enough in business. The other four psychological characteristics are not only important for entrepreneurship, but also needed for their future professional development. Students must have a lot of preparation and accumulation on four other entrepreneurial psychological characteristics, and provide more effort to improve them.

Gurol and Atsan (2006) explored the entrepreneurship profile of Turkish university students and to make an evaluation for their entrepreneurship orientation by comparing them with non-entrepreneurially inclined students. In this study, six traits, namely need for achievement, locus of control, risk taking propensity, tolerance for ambiguity, innovativeness, and self-confidence, are used to define the entrepreneurial profile of students. The study is conducted on a random sample of fourth year university students from two Turkish universities. The question "what are you planning to do after graduation?" was asked to students in order to discriminate between those who are entrepreneurially inclined and those who are not. Respondents who have a response saying that "I'm planning to form my own business venture" are accepted as potential entrepreneurs.

Then, the entrepreneurial traits of these students are subjected to a comparative analysis with other students who do not plan to start their own businesses, and thus are not included in the group of potential entrepreneurs. The findings showed that, except for tolerance for ambiguity and self-confidence, all entrepreneurial traits are found to be higher in entrepreneurially inclined students, as compared to entrepreneurially non-inclined students. That is, these students are found to have higher risk taking propensity, internal locus of control, higher need for achievement and higher innovativeness.

Mustafa, Hernandez, Mahon, and Chee (2016) develop an empirical model that examines whether a

student's proactive personality or the university support environment (education support, concept development support, and business development support) affects their entrepreneurial intentions. Additionally, the relative strengths of a student's proactive personality and the university environment influences are compared. The findings indicate that a proactive personality and concept development support have significant impact on students' entrepreneurial intentions. Additionally, the results showed that a student's proactive personality had a greater effect on their entrepreneurial intentions than that of the university support environment.

Saini and Gure (2015) showed that to enhance the entrepreneurial skills and knowledge, scholar explored personal characteristics as determinants of entrepreneurial career choice. The empirical study was conducted to explore the entrepreneurial attitude of the universities' students in relation to their gender, academic streams and family occupational background. Entrepreneurial attitude of individuals are influenced by many demographical variables. The findings of the study indicated that the entrepreneurial attitudes of university students are significantly different in relation to their gender, academic streams, and family occupational background.

The research of Irawati and Hati (2014) concluded that the general nature and characteristics of entrepreneurship can be owned by men or women. Potential women to carry out various productive activities that produce and can help the family economy, and more broadly the national economy. Batam State Polytechnic is committed to growing and creating an entrepreneurial culture. Each generation has 70% of female students who have the potential and opportunities to become candidates for independent young entrepreneurs in various business sectors.

This study intended to find out, what are the factors that motivate female students to become entrepreneurs, and can these factors influence the desire of students to become entrepreneurs. This type of research is explanatory research and the relationships that will be examined are self-success, tolerance to risk, and the desire to feel freedom in work, contributing to the desire to become entrepreneurs.

## **Conclusion**

The results show that the psychological profile of entrepreneurial female students are entrepreneurial motivation arises from the family. The excellence of entrepreneurship is the development of self-quality. The limitations of entrepreneurship are time management. The challenge of entrepreneurship is to balance college assignments and respond to consumers. The strategy to overcome the problem is to make a priority and networking relationships. In other words the psychological profile of entrepreneurial female students is classified as independent, mature, and healthy. Implication. It is needed to stimulate the growth of the

entrepreneurial spirit among female students to improve their mental health.

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