

Analisis Faktor-Faktor Yang Mempengaruhi Pengembangan Kewirausahaan Perempuan Pada Pembiayaan Ultra Mikro (Studi Kasus PNM Mekaar Syariah) = Analysis of Factors Influencing the Development of Women's Entrepreneurship in Ultra Micro Financing (Case Study of PNM Mekaar Syariah)

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Abstrak

Penelitian ini menguji faktor – faktor yang mempengaruhi pengembangan kewirausahaan perempuan di sektor pembiayaan ultra mikro (UMi) di Indonesia, dengan fokus pada PNM Mekaar Syariah, salah satu lembaga keuangan ultra mikro syariah terkemuka. Berdasarkan kerangka teori dari pemberdayaan ekonomi perempuan, penelitian ini menganalisis dampak business support, skill development training, business experience, dan saving terhadap entrepreneurship development nasabah perempuan program PNM Mekaar Syariah. Data dikumpulkan melalui kuesioner offline sebanyak 341 nasabah perempuan PNM Mekaar Syariah di daerah Bogor Tengah. Analisis Structural Equation Modeling Partial Least Squares (SEM-PLS) digunakan untuk menguji hubungan antar variabel. Hasil penelitian menunjukkan bahwa access to finance, saving dan business experience mempunyai dampak positif yang signifikan terhadap entrepreneurship development perempuan. Sebaliknya, dampak dari business support ditemukan tidak signifikan dan negatif, sedangkan skill development training tidak signifikan namun positif.

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This study delves into the factors shaping the advancement of women's entrepreneurship within Indonesia's ultra-micro financing (UMi) sector, focusing specifically on PNM Mekaar Syariah, a prominent Islamic microfinance institution. Guided by the theoretical framework of women's economic empowerment, this research investigates how business support, skills development training, business experience, and savings impact entrepreneurial outcomes among women engaged with PNM Mekaar Syariah. Data collection involved administering offline questionnaires to 341 female PNM Mekaar Syariah customers in Central Bogor. Structural Equation Modeling Partial Least Squares (SEM-PLS) analysis was employed to evaluate the relationships between the variables. The results indicate that access to finance, savings, and business experience significantly and positively influence women's entrepreneurial development. Unexpectedly, business support demonstrates a non-significant negative impact, while skills development training, though positive, also proves non-significant.