



## Gender Role on MSME Performance Through Entrepreneurial Behaviour and Ease of Access to Capital

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### Abstract:

In order for MSMEs to remain competitive in an unstable market circle, the digital era, especially after the current COVID-19 pandemic crisis, the performance of MSME needs to be improved. However, the performance of MSME in Indonesia is unfortunately still overshadowed by the issue of gender equality which is related, among others, to ease access to capital in running their business. Therefore, the purpose of this study was to examine the direct and indirect relationship between gender and MSME performance through entrepreneurial behaviour and ease of access to capital. The steps applied to this research started with collecting data, the researcher took a list of MSMEs in Muna Regency with a total sample of 106 MSME. Data can be obtained by interviewing and administering questionnaires to MSME managers or owners, then factor analysis is carried out using the Structural Equation Modeling (SEM) concept with the Partial Least Square (PLS) program. The results of our analysis show that there is no direct influence between gender on MSME performance but there is an indirect effect through entrepreneurial behaviour and easy access to capital.

**Keywords:** easy access to capital; entrepreneurial behaviour; gender; MSME performance.

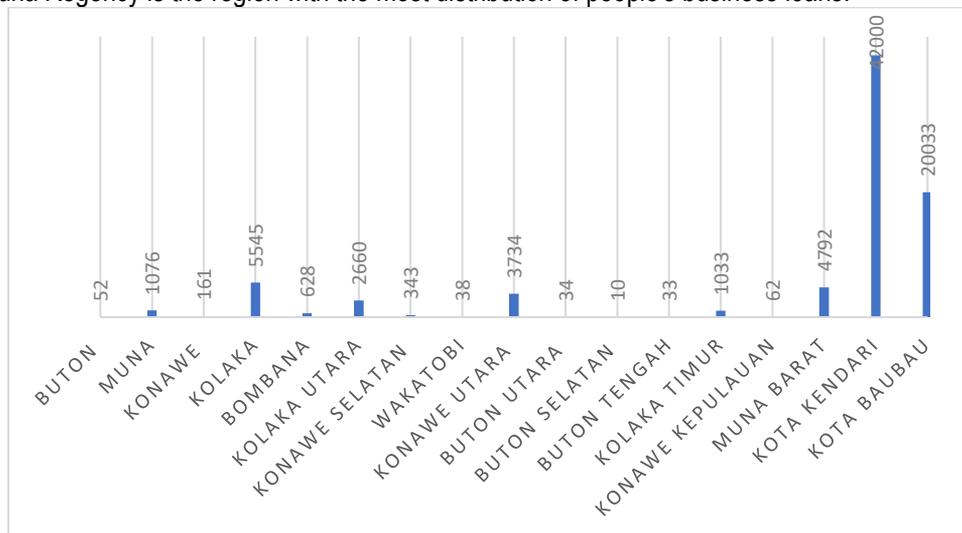
### Introduction

Amid the increasing number of MSME business units in Indonesia, statistical data shows that 23% of MSMEs are owned by women with an increase in business growth of 8.1% per year (The Asia Foundation, 2013). Meanwhile, the number of MSMEs owned by men has decreased. In addition, the proportion of female MSME entrepreneurs who reported achieving business profitability in the "very satisfactory" category was also found to be higher (41%) than male MSME entrepreneurs (31%). In 2013, MSMEs were noted to have made a positive contribution to the Indonesian economy in an amount equivalent to 9.1% of the country's Gross Domestic Product (GDP), which amounted to IDR 443 trillion for small businesses and IDR 421 trillion for medium-sized companies (Companies International Finance-World Bank, 2016). The performance of UKMK in Indonesia is unfortunately still overshadowed by the issue of gender equality which is related to, among others, ease of access to capital in running a business. A survey conducted by the International Finance Corporation and the World Bank in 2016 found that a higher proportion of women perceived the complexity of the procedure for granting bank loans as a negative factor for the continuity of their MSME businesses (40%) compared to men (28%). Women have lower

abilities than men in terms of accessing capital assistance from government programs. In several previous studies by (Nainggolan, 2016), it was also found that there was a negative relationship between gender (women) and ease of access to capital. However, there is also empirical evidence for a positive relationship or even without a significant correlation (Mahastanti & Nugrahanti, 2013) and (Prayudi et al., 2019).

The issue of gender equality in MSMEs can also be examined through its relationship with the entrepreneurial behaviour displayed. Compared the entrepreneurial abilities of women and men in MSMEs in Bandung, Indonesia and found that MSMEs are more confident in facing competitive challenges, have a longer period of orientation in business development, and are more flexible and adaptive to changes in the environment (Sherlywati et al., 2017). Meanwhile, (Acheampong, 2018) observed that women have a positive relationship with entrepreneurial behaviour. On the other hand, (Suwarno & Ida, 2015) found that there were no significant differences between women and men regarding the attitude of risk aversion towards an ambiguous and uncertain environment.

The inconsistency of the research findings is also supported by the phenomenon that occurs in MSMEs in Muna Regency. Where the development of the number of SMEs from year to year has decreased. Then the percentage of MSMEs that are registered or have legality is an average of only 14.3% from 2019-2022 (Table 1). In addition, based on data from the Financial Services Authority (OJK) of Southeast Sulawesi (Southeast Sulawesi) in 2022, Muna Regency is the region with the most distribution of people's business loans.



**Graph 1.** Data from the Ministry of Cooperatives and SMEs for 2022

If you look at the data obtained from the Ministry of Cooperatives and Small and Medium Enterprises (Graph 1), the number of MSME units in Muna Regency is at the third highest level when compared to other regions in Southeast Sulawesi, but the number of UMKM does not match data from the Ministry of Cooperatives and Small and Medium Enterprises because most of them have not been registered with the Ministry of Cooperatives and Small and Medium Enterprises.

**Table 1.** Development of the Number of MSMEs in Muna District

Satatus	2019	2020	2021	2022
Registered	349	168	94	106
Not listed	1876	1207	905	1017

Source Ministry of Cooperatives and SMEs 2022

Based on this, this motivated this study to identify certain contingency factors that could explain possible conditions related to gender relations, Entrepreneurial Behaviour, access to capital, and MSME performance. Therefore, specifically this study aims to determine (1) the role of gender on the performance of MSMEs; (2) Gender Role on Entrepreneurial Behaviour in MSME entrepreneurs; (3) the influence of Entrepreneurial Behaviour on MSME actors on MSME performance; (4) the role of gender on the performance of MSMEs through entrepreneurial behaviour; (5) The Role of Gender in terms of ease of access to capital for MSME actors; (6) the effect of ease of

access to capital felt by MSME players on MSME performance; and (7) the effect of gender on MSME performance through easy access to capital.

## Literature Review

### Gender and MSME Performance

Define business performance as work results that can be achieved by a person or group of people in the organization and are a means of achieving organizational goals, (Ardiana et al., 2010). Business performance remains business actors focus on aspects of business growth and sustainability, which ultimately lead to meeting the economic goals of business owners (Khalid et al., 2016). In various studies, the performance level of MSMEs can be determined by measuring productivity, developing business units, increasing volume and profitability, or the number of sales, employee satisfaction and employee motivation, and employee growth, gross profit and cash flow (Kraus et al., 2012).

Several previous studies have revealed differences in the level of performance shown by male and female MSME entrepreneurs (Prayudi et al., 2019). (Seon et al., 2014) found that the performance level of SMEs is higher than that of MSMEs. The level of superiority performance displayed by MSMEs is due to the ownership of business networks with wider characteristics, lower levels of engagement, and higher potential for increasing resources compared to business networks owned by MSMEs. (Nainggolan, 2016) and (Radipere & Dhliwayo, 2014) also found that the income level of MSMEs is higher than the income earned by MSMEs.

H1: Gender influences the performance of MSMEs

### Gender and Entrepreneurial Behaviour

Entrepreneurial behaviour is a personality trait that someone has to become an entrepreneur, (Sherlywati et al., 2017). Entrepreneurial behaviour displayed between individuals can be very different because it is closely related to differences in demographic characteristics, such as age, gender, and level of education. In a gender perspective, differences in entrepreneurial behaviour can arise as a consequence of various forms of "social trust" given by the environment to men and women (Acheampong, 2018); Sarasvathy, et al, 2014). Alma (2013) revealed that men and women show some differences in entrepreneurial characteristics. It turns out that men value perseverance and courage in taking risks more, while women value independence and change. Interestingly, women tend to perceive lower entrepreneurial capacities than men.

H2: Gender influences Entrepreneurial Behaviour in MSME actors.

### Entrepreneurial Behaviour and performance of MSMEs

The results of previous studies have revealed a positive relationship between entrepreneurial behaviour and MSME performance. (Rante, 2011) proved that entrepreneurial behaviour characteristics such as competitiveness, hard work attitude, perseverance, and foresight have a positive effect on the quality of MSME performance. In a different study, (Kraus et al., 2012) observed that aspects of innovation, courage to take risks and the ability to manage an environment of uncertainty owned by entrepreneurs were able to keep MSME businesses afloat and financially successful in conditions of economic crisis and turbulence. (Khalid et al., 2016) and (Prayudi et al., 2019) also found that the performance of MSMEs is positively influenced by several dimensions of entrepreneurial behaviour such as a high level of risk acceptance, strong determination to achieve goals and a high degree of fulfillment of legitimacy.

Psychologically, entrepreneurial behaviour is an action taken by an entrepreneur based on his abilities in order to achieve his business goals. This action is believed to arise if only there is a choice that motivates entrepreneurs to act in such a way at a certain intensity and period. These motivations can be in the form of the need for achievement, acceptance of risk tendencies, tolerance of ambiguity, locus of control, self-efficacy and goal setting or independence and autonomy, financial reliability and security, recognition and status as well as social motivation (Stephan, Hart, & Drews, 2015). If it is connected with the discussion on hypothesis 1 that gender has a relationship to entrepreneurial behaviour (Sherlywati et al., 2017); (Acheampong, 2018); and Sarasvathy, et al, 2014), while entrepreneurial behaviour influences the performance of MSMEs (Prayudi et al.,

2019); (Rante, 2011); (Kraus et al., 2012); and (Khalid et al., 2016) so we can conclude that entrepreneurial behaviour can mediate the relationship between gender and MSME performance.

H3: Entrepreneurial behaviour affects the performance of MSMEs.

H4: Gender influences the performance of MSMEs through entrepreneurial behaviour.

### **Gender and Ease of Access to Capital**

MSMEs face challenges in terms of ease of accessing capital (financial resources) from external parties (BSE, 2017). What is meant by "easy access to capital" is the level of ease of obtaining information, services, and approval of requests for submitted funds. This phenomenon is quite concerning considering that the development and increase in the growth potential of MSMEs requires the existence of a real conducive business environment, especially related to access to funding (International Finance Corporation-World Banking, 2016).

Even though SMEs are initially able to operate by maximizing the potential of internal financial resources, as the business develops, SMEs cannot avoid the need to obtain additional funds from external parties (Verheul & Thurik, 2001). Interestingly, the level of ease of access to capital can be perceived differently by men and women as MSME actors in the sense that gender can affect ease of access to capital (Prayudi et al., 2019). Research (Nainggolan, 2016) found that gender tends to feel a lower level of ease in accessing external financial sources. Likewise, in aggregate, the amount of credit approved for SMEs was also found to be smaller than for MSMEs (Nguyen & Nguyen, 2014). (Kholifah, 2011) observes that women are considered to have a relatively smaller capacity and are also more at risk than MSMEs managed by men.

H5: Gender has an effect on ease of access to capital for MSME actors.

### **Access to Capital and MSME Performance**

Financing issues are the most significant challenges that are often faced by MSMEs and have a significant impact on their performance (Prayudi et al., 2019) and (Adawiyah, 2014) found that MSMEs tend to experience difficulties in obtaining capital loans from external parties such as banks or other financial institutions. (Hossain et al., 2018) observed that the capital environment for MSMEs found that access to funding had a positive impact on MSME performance. MSMEs that are successful in obtaining loans because of their ease of access are considered more likely to apply proactive strategies to increase sales. Ownership venture capital as a form of financial resources (Acheampong, 2018), is a fundamental aspect for companies in determining their competitive strategy in order to win opportunities for business success. Of course, gender capability in accessing capital is also an important concern in order to improve the performance of MSMEs because gender can affect the ease of access to capital for MSME actors (Prayudi et al., 2019); (Nainggolan, 2016); and (Nguyen & Nguyen, 2014). We can assume that easy access to capital can mediate between gender and MSME performance.

H6: The ease of access to capital felt by MSME actors influences the performance of MSMEs

H7: Gender influences the performance of MSMEs through easy access to capital.

## **Research Method**

### **Population and Sample**

Population is a generalized area consisting of objects/subjects that have certain qualities and characteristics determined by the researcher to be studied and then conclusions drawn. The population of this study were all registered/legal MSMEs at the Muna District Cooperative and MSMEs Office, totaling 106 MSMEs. The sample for this research used the census method (S. Sangadji et al., 2022), namely taking the entire population as research respondents so that the number of samples in this study was 106 people, but only 94 MSMEs that could be reached and were willing.

### **Method of collecting data**

In this study the sampling technique used a type of nonprobability sampling with a purposive sampling method:

- 1) Literature study, this method is used to obtain secondary data, which includes data on the number of MSMEs, identification of MSME problems and other problems in Muna Regency.
- 2) Distribution of questionnaires, is a direct data collection that is done by submitting a list of interviews and questions to respondents. Questionnaires were sent directly online to each MSME leader in Muna District, Southeast Sulawesi Province.

- 3) Data obtained by interviewing and administering questionnaires to MSME managers or owners with the following criteria: 1) MSME registered with the Ministry of Cooperatives and SMEs, 2) Year of observation 2019-2022

### Data Analysis Technique

The data analysis technique used in this study is factor analysis using the Principal Component Analysis method, and also using the Structural Equation Modeling (SEM) concept with the Partial Least Square (PLS) program. According to (Ferdinand, 2006) Partial Least Square Analysis (PLS) is a multivariate statistical technique that performs comparisons between multiple dependent variables and multiple independent variables. PLS is a variance-based SEM statistical method designed to solve multiple regression when specific problems occur in the data, such as small study sample sizes, missing data, and multicollinearity.

### Variable Measurement

This study operationalizes one exogenous variable (Gender) and three endogenous variables (Entrepreneurial Behaviour, Ease of Access to Capital and MSME Performance). To increase the validity and reliability of the research construct, all research variables were measured using research instruments that had been operationalized in previous studies with slight modifications in wording to adapt to environmental conditions and research subjects.

Gender is a dummy variable measured using a nominal scale with "0" meaning "Male" and "1" meaning "Female". The Ease of Access to Capital variable refers to the level of ease of obtaining information, services, and approval of requests for funds (capital) submitted by MSME actors. The items are adapted from the questionnaire on the Access to Finance of Enterprises Survey (SAFE) developed by the European Central Bank (European Central Bank, 2017). Measurement of this variable was carried out by asking respondents to indicate their level of approval using a 5-point Likert scale, ranging from "Never" to "Very Often" for five statements related to conditions experienced when applying for credit/loan funds to banks, Village Credit Institutions (LPD). ) or other financial institutions.

Entrepreneurial behaviour is defined as actions taken by business managers based on the desire to develop their business armed with leadership and managerial capacity to achieve business goals in the midst of existing competitive conditions (Gray, 2002). This variable was measured by asking respondents to indicate their agreement using a 5-point Likert scale, ranging from "Strongly Disagree" to "Strongly Agree" on the four statements related to entrepreneurial characteristics applied by respondents in managing organizations. The items used were adapted from instruments developed by (Rante, 2011).

MSME performance is defined as work results that can be achieved by a person or group of people in an organization and is a determining tool in a process to achieve organizational goals (Ardiana et al., 2010). The instrument used consists of three items that require respondents to assess the level at which (1) the number of sales earned always increases every year; (2) employees are always satisfied with the salaries and bonuses they receive, and (3) employees have high motivation at work. Respondents' assessment of statement items was carried out using a 5-point Likert-type scale, ranging from "Strongly Disagree" to "Strongly Agree".

### Results and Discussion

Based on the results of research analysis using the SEM method and assisted by SmartPLS 3.3 Software. The measurement model is the outer model with reflective indicators that have validity and reliability values (loading above 0.5) of the constructs measured by convergent validity and discriminant validity, while construct reliability is measured by composite reliability. The results of testing the measurement model can be seen in table 2 below:

**Tabel 2.** Construct Validity and Reliability

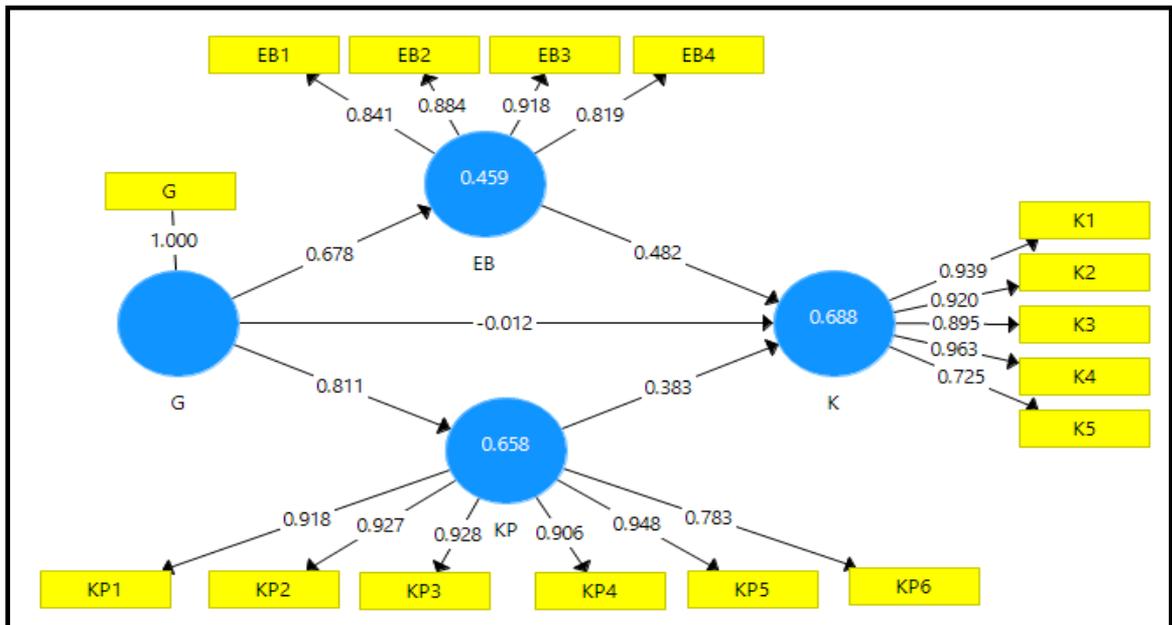
Variable	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Entrepreneurial Behaviour	0.889	0.898	0.923	0.751
Gender	1.000	1.000	1.000	1.000
MSME performance	0.934	0.950	0.951	0.796
Ease of Access to Capital	0.954	0.957	0.964	0.816

Convergent validity results are carried out by looking at item reliability (validity indicators) which are indicated by a loading factor value of >0.7 which is said to be valid, the loading factor results can be shown in table 3 below.

**Tabel 3** Result for Outer Loadings

	Entrepreneurial Behaviour (EB)	Gender (G)	Ease of Access to Capital (KP)	SMEs Performance (K)
EB1	0.841			
EB2	0.884			
EB3	0.918			
EB4	0.819			
G		1.000		
KP1			0.918	
KP2			0.927	
KP3			0.928	
KP4			0.906	
KP5			0.948	
KP6			0.783	
K1				0.939
K2				0.920
K3				0.895
K4				0.963
K5				0.725

The model in this study can also be evaluated by looking at the r-square (indicator reliability) for the dependent construct and the t-statistical value of the path coefficient test. The higher the r-square value, the better the prediction model of the proposed research model. The significant level in hypothesis testing is the path coefficient value.



**Figure 2** Results of Inner Loading (Bootstrapping)

Analysis of Variance (R<sup>2</sup>) or Determination Test to determine the influence of the independent variables on the dependent variable, the value of the coefficient of determination can be seen in Table 4 below:

Table 4 R-square value

	R Square	R Square Adjusted
Entrepreneurial Behaviour (EB)	0.459	0.449
SMEs Performance (K)	0.688	0.671
Ease of Access to Capital (KP)	0.658	0.652

From the r-square value in table 4 it shows that the contribution explained to the entrepreneurial behavioural construct variability is 45.9%, and the remainder is 54.1%, the construct variability Ease of access to capital is 65.8%, and the remaining 34.2% explained by other constructs, and the variability of the MSME performance constructs was 68.8%, and the remaining 31.2% was explained by other constructs besides those examined in this study.

Furthermore, to see the value of the path coefficient, it is necessary to carry out the hypothesis testing procedure by carrying out the bootstrapping process. The value of testing the hypothesis of this study can be seen in table 5:

Table 5 Path Coefficients Results

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
EB -> K	0.482	0.496	0.104	4.636	0.000
G -> EB	0.678	0.678	0.075	8.974	0.000
G -> K	-0.012	-0.008	0.109	0.109	0.913
G -> KP	0.811	0.809	0.050	16.113	0.000
KP -> K	0.383	0.371	0.152	2.516	0.012
G -> EB -> K	0.326	0.337	0.083	3.917	0.000
G -> KP -> K	0.310	0.300	0.127	2.448	0.015

Table 6. The Non-Parametric Mann-Whitney test based on Gender

Non-Parametric Mann-Whitney test based on Gender	n		Mean Rank		p-value
	Male	Female	Male	Female	
Entrepreneurial Behaviour	39	63	34.72	57.54	0.007
Ease of Access to Capital	39	63	31.83	49.58	0.002
MSMEs Performance	39	55	33.93	41.71	0.064

The first hypothesis examines the effect of gender on MSME performance. The results of the PLS analysis (Table 5) show that hypothesis one (H1) in this study can be stated to be empirically supported by considering the original sample estimate or path coefficient gender on MSME performance of -0.012 and a t-statistic of 0.109. From these results it was found that the t-statistic was not significant, because it was > 0.05 so the first hypothesis was rejected. This proves that gender has no significant effect on the performance of MSMEs. Based on the results of the Mann-Whitney non-parametric test (Table 6) which shows a higher mean rank (MR) value in the female group compared to the male group for the MSME performance variable, however there is no significant effect on MSME performance with a significant value (p -value = 0.064). Thus, it can be said that there are differences in the level of performance displayed by male and female MSME entrepreneurs in Muna Regency which cannot directly affect the performance of MSMEs, although when compared between men and women, female MSME actors show a higher level of performance than man. This result is in line with (Suwarno & Ida, 2015).

The second hypothesis examines the effect of gender on entrepreneurial behaviour. The results of the PLS analysis (Table 5) show that the first hypothesis (H1) in this study cannot be supported empirically by considering the original sample estimate or path coefficient gender for entrepreneurial behaviour of 0.678 and the t-statistic of 8.974. From these results it is stated that the t-statistic is significant, because the p-value <0.05 so that the second hypothesis is accepted. This proves that gender has a positive effect on entrepreneurial behaviour. This is in line with the results of the Mann-Whitney non-parametric test (Table 6) for the entrepreneurial behaviour variable which shows a higher mean rank (MR) in the female group than in the male group with a significant value (p-value = 0.007). Thus, it can be stated that gender influences entrepreneurial behaviour, where there are differences in the

level of entrepreneurial behaviour displayed by male and female MSME entrepreneurs in Muna District. This result is in line with the results of research by (Seon et al., 2014) and (Sharma et al., 2012), and rejected (Suwarno & Ida, 2015).

The third hypothesis examines the effect of entrepreneurial behaviour on MSME performance. The test results show that the original sample estimate or path coefficient of entrepreneurial behaviour on MSME performance is 0.482 and the t-statistic is 4.636. From these results a significant t-statistic is obtained, because  $<0.05$  so that the fourth hypothesis is accepted. This shows that the higher the level of entrepreneurial behaviour possessed, the higher the level of performance that can be achieved by MSME entrepreneurs. Thus, it can be stated that entrepreneurial behaviour has proven to have a positive effect on the performance of MSMEs in Muna Regency. This result is in line with the research of (Sumantri et al., 2013), (Rante, 2011), (Kraus et al., 2012) and (Khalid et al., 2016).

The fourth hypothesis examines the mediating effect of entrepreneurial behaviour on gender and MSME performance. The test results show that the original sample estimate or path coefficient between gender and MSME performance mediated by entrepreneurial behaviour is 0.326 and the t-statistic is 3.917 with a p-value  $<0.05$ . This shows that gender can affect the performance of MSMEs but must have entrepreneurial behaviour. Thus, there is a gender influence on the performance of MSMEs through entrepreneurial behaviour. The results of the research on the fourth hypothesis contribute to the theory of entrepreneurial behaviour as a mediation between gender and MSME performance, and become the development of research (Sherlywati et al., 2017); (Acheampong, 2018); (Prayudi et al., 2019); (Rante, 2011); (Kraus et al., 2012); and (Khalid et al., 2016).

The fifth hypothesis examines the effect of gender roles on ease of access to capital. The test results show that the original sample estimate or path coefficient of gender on ease of access to capital is 0.811 and the t-statistic is 16.113. From these results a significant t-statistic is obtained, because the p-value  $<0.05$  so that the second hypothesis is accepted. This proves that gender has a positive influence on ease of access to capital. This is also supported by the results of the Mann-Whitney non-parametric test (Table 6) which shows a higher mean rank (MR) in the female group compared to the male group for the variable ease of access to capital. The difference in the mean rank of the two groups is significant at the 5% significance level (p-value = 0.002). Thus, it can be stated that gender has an effect on ease of access to capital, where there are differences in the level of ease of access to capital felt by women and men in MSME actors in Muna Regency. Female MSMEs are considered to have a higher level of ease of access to capital than men. These results are in line with the research of (Nainggolan, 2016).

The sixth hypothesis tests the effect of ease of access to capital on the performance of MSMEs. The test results show that the original sample estimate or path coefficient of ease of access to capital on MSME performance is 0.383 and the t-statistic is 2.516. From these results a significant t-statistic is obtained, because  $<0.05$  so that the fifth hypothesis is accepted. This proves that ease of access to capital has a significant influence on the performance of MSMEs. Thus it can be said that the ease of access to capital has proven to affect the performance of MSMEs in Muna Regency. This result is in line with the research of (Adawiyah, 2014) and rejects (Prayudi et al., 2019)

Finally, the seventh hypothesis examines the mediating effect of ease of access to capital on the relationship between gender and MSME performance. The results of the PLS analysis (Table 5) show that the original sample estimate or path coefficient of the relationship between gender and MSME performance is mediated by ease of access to capital of 0.310 and a t-statistic of 2.448 with a p-value  $<0.05$ . This shows that there is an influence between gender and the performance of MSMEs through the ease of access to capital. Thus, male and female MSME actors who have easy access to capital in Muna Regency can influence MSME performance. The findings in the seventh hypothesis contribute to the theory of ease of access to capital as a mediation between gender and MSME performance, and is the development of research (Acheampong, 2018); (Prayudi et al., 2019); (Nainggolan, 2016); and (Nguyen & Nguyen, 2014)

## Conclusion

This study examines the relationship between gender, entrepreneurial behaviour, ease of access to capital, and the performance of micro, small and medium enterprises (MSMEs). Using data from 94 micro, small and medium enterprises (MSMEs) in Muna District, the results show that (1) female MSME actors show a higher level of performance than men even though statistically it does not have a significant impact; (2) there is a significant influence between gender on entrepreneurial behaviour; (3) there is a significant influence between entrepreneurial behaviour on MSME performance; (4) there is a mediating role of entrepreneurial behaviour on the relationship

between gender and MSME performance; (5) female MSME entrepreneurs perceive a higher level of ease of access to capital than male MSME entrepreneurs; (6) there is a significant influence between ease of access to capital on MSME performance; and (7) access to capital can mediate between gender and MSME performance.

The findings of this study provide a practical picture of the capital environment for MSMEs in Muna Regency in particular, and Indonesia in general. The relatively high perception of ease of access to capital felt by women MSME entrepreneurs indicates that a conducive business climate can be created by considering the aspect of gender equality. Policies that provide more equal opportunities and treatment for women MSMEs in Indonesia, especially those related to business funding, still need to be increased in quantity and quality. Likewise, bearing in mind that entrepreneurial behaviour has proven to have a significant effect on the performance of MSMEs, educational institutions need to provide a larger portion of entrepreneurship material into their curriculum structure. In addition, the government through related institutions needs to ensure the creation of entrepreneurial business opportunities and funding grant programs that can stimulate entrepreneurial motivation for the younger generation in Indonesia.

This research is not without limitations. First, the use of survey methods through questionnaires is very susceptible to response bias. However, this research has attempted to minimize the possibility of bias through direct distribution and collection of instruments and carried out the Kruskal-Wallis test with sufficient results to proceed to the hypothesis testing stage. Future research can apply a mixed methods research strategy by conducting interviews to confirm the answers given by respondents to the questionnaire because many MSMEs have difficulty understanding the standard terms in the questionnaire so that in the future more comprehensive results and conclusions can be obtained. Second, this study has not considered the differences in capacity and needs of MSMEs in each business category, namely micro, small and medium enterprises. Future research can examine the possibility that there are differences in the relationship between variables on the same topic in each MSME business category

### Research Implication

This research is expected to accommodate various benefits for related parties, such as:

1. For MSME actors: The results of this study can be used as material for consideration and evaluation related to improving MSME performance. So that gender mapping is needed for MSME owners to improve their competence, so they can get better business performance. Every business actor must have entrepreneurial competence to enable sales growth, profit increase, and asset growth.
2. For the government and MSME investors, it can be used as a reference in collaboration and for UKM players who pay more attention to entrepreneurial behaviour and the ability to access business capital.
3. For academics, this research is expected to be applied to enrich knowledge and complete the literature on other influences that can mediate between gender on SME performance. Furthermore, it is necessary to identify based on the characteristics of business owners, especially the owner's age, age of MSMEs, ownership, and education, because the characteristics of business owners also play a role in improving business performance

### Research Limitations and Suggestions

1. This study involved a limited number of samples so that this research could not fully be used as a benchmark for MSMEs in other regions, especially in areas that have developed, and for further research, a large number of samples must be taken and interview techniques due to similarities perceptions between SMEs and researchers.
2. Given the increasingly fierce competition in the retail business, the government is expected to have good facilities and communication with MSMEs regarding gender in order to improve the performance of MSMEs

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