



Impact of Self-Efficacy, Management Skills, and Family Support on Entrepreneurial Intent Among Women Entrepreneurs in East Java, Indonesia

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Abstract:

This study examined the direct and indirect effects of self-efficacy, management skills, and family support on the entrepreneurial intent of women entrepreneurs in East Java, Indonesia. Employing a quantitative approach with a sample of 145 women entrepreneurs, structural equation modeling (SEM) with partial least squares (PLS) was utilized to analyze the data. The findings revealed that all three variables had a significant positive direct effect on entrepreneurial intent. Additionally, self-efficacy acted as a mediator in the relationship between management skills, family support, and entrepreneurial intent. These results highlight the crucial role of self-efficacy in fostering entrepreneurial intentions among women entrepreneurs and suggest that interventions aimed at enhancing self-efficacy, management skills, and family support can effectively promote women's entrepreneurship.

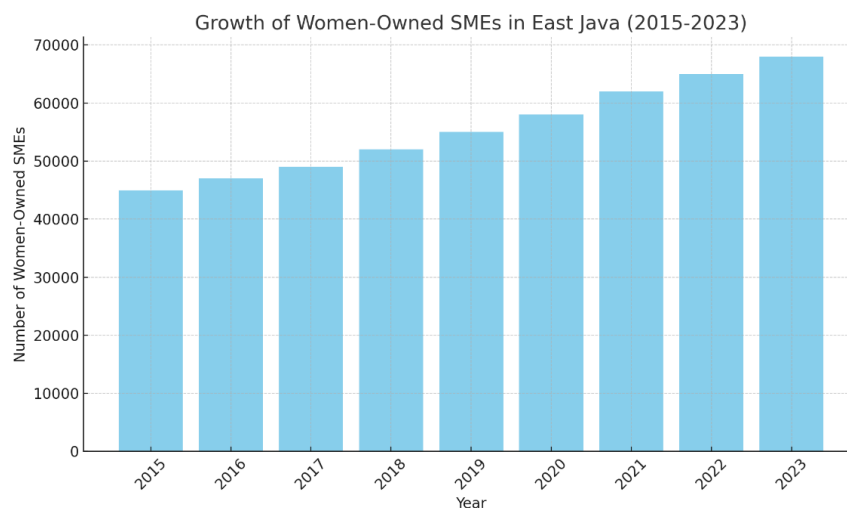
Keyword: Entrepreneurial intention; Family support; Management skills; Self-efficacy; Women entrepreneurs.

1. Introduction

In the heart of Indonesia, East Java has witnessed a burgeoning entrepreneurial spirit, particularly among women, as a reflection of the region's growing focus on female economic empowerment. This study explores the intricate relationship between self-efficacy, management skills, and family support, delving into how these factors shape the entrepreneurial intent of women in East Java. However, to position this research within a broader academic landscape, it is crucial to incorporate insights from existing studies on women entrepreneurship. Previous research has highlighted the significant role of self-efficacy, management skills, and family support in fostering entrepreneurial behavior, yet there remains a gap in understanding how these factors interact within the unique socio-cultural and economic context of East Java. By addressing this gap, the study aims to provide a nuanced perspective that bridges theoretical frameworks with practical implications, offering strategies to empower women entrepreneurs in the region and contributing to the global discourse on female entrepreneurship.

Imagine a world where women are as empowered as men to pursue their business dreams. In East Java, this vision is gradually becoming a reality.

Figure 1. Growth in the Number of Micro, Small and Medium Enterprises (MSMEs) Owned by Women in East Java 2015-2023.



Source: Indonesian Women Entrepreneurs Association (IWAPI)

As illustrated in Figure 1, the number of women-owned businesses in East Java has experienced a steady upward trend over the past decade. This growth is indicative of the increasing recognition of women's entrepreneurial potential. However, behind these promising statistics lies a complex reality. Many women entrepreneurs face a myriad of challenges, including limited access to finance.

Tabel 1. Challenges on woman entrepreneurs

Challenges	Percentage (%)
Difficulty in obtaining bank loans	45
High interest rates	38
Lack of collateral	50
Limited financial literacy	30
Informal loan dependency	25

Source: Indonesian Women Entrepreneurs Association (IWAPI)

According to a survey conducted by BPS in 2022, a significant proportion of women entrepreneurs in East Java reported difficulties in securing financing. This lack of capital often hinders their ability to scale up their

businesses. One of the key factors that can empower women to overcome these challenges is self-efficacy, the belief in one's ability to succeed. Bandura (1997) emphasized the crucial role of self-efficacy in determining human behavior, including entrepreneurial pursuits. Women with high self-efficacy are more likely to set ambitious goals, persist in the face of setbacks, and ultimately achieve their entrepreneurial aspirations.

Beyond self-efficacy, management skills are indispensable for running a successful business. From financial management to marketing and operations, a solid grasp of business fundamentals is essential. Zhao et al (2010), Miao, et al (2017), Rosique-Blasco et al (2018) and Bae et al (2014) found a strong correlation between management skills and entrepreneurial intentions. Family support can be a powerful catalyst for women's entrepreneurial journeys. Family members' encouragement, advice, and resources can significantly boost a woman's confidence and motivation. However, societal norms and cultural expectations often limit the level of support that women receive from their families.

This study aims to unravel the intricate interplay between self-efficacy, management skills, and family support in shaping the entrepreneurial intentions of women in East Java. A more comprehensive discussion on the complex interactions among these factors highlights how they uniquely influence women entrepreneurs in the region. The unique cultural, economic, and social dynamics of East Java present both opportunities and challenges, making this study particularly relevant. Furthermore, this research emphasizes the mediating role of self-efficacy, offering deeper insights into how it bridges the relationship between management skills, family support, and entrepreneurial intent. By focusing on these specific interactions within the East Javanese context, this study aims to contribute to a more nuanced understanding of the factors driving women's entrepreneurship and inform targeted interventions to empower women entrepreneurs.

The findings of this study have significant implications for policymakers, practitioners, and researchers, particularly in advancing theoretical and methodological approaches to women's entrepreneurship. By identifying the key factors that drive women's entrepreneurial intent, this research contributes to the theoretical framework by examining self-efficacy as a mediator, an innovation in exploring its interaction with management skills and family support. The use of Partial Least Squares (PLS) in this analysis provides a robust methodological approach to assess these relationships among women entrepreneurs in East Java. Policymakers could leverage these findings to develop more effective initiatives, such as improving access to finance, providing tailored business training, and promoting gender equality in entrepreneurial ecosystems. Practitioners can focus on designing interventions that build self-efficacy, enhance management skills, and strengthen family support networks. Researchers can further explore these complex dynamics in different cultural and economic contexts, enriching the global discourse on women's entrepreneurship. By advancing theoretical understanding and methodological rigor, this study seeks to empower women entrepreneurs and foster a more inclusive entrepreneurial ecosystem.

2. Literature Review

Self-Efficacy: The Belief in One's Capabilities

Self-efficacy, as defined by Bandura (1997), refers to an individual's belief in their ability to execute specific actions required to achieve goals. It is a key driver of human behavior and motivation, influencing how individuals approach challenges and tasks. In the context of entrepreneurship, self-efficacy plays a pivotal role, shaping an entrepreneur's perception of their capacity to identify and exploit opportunities, set ambitious goals, and persist through adversity. Women with high self-efficacy are more likely to engage in entrepreneurial activities, viewing obstacles as surmountable challenges rather than deterrents. This study aims to explore the role of self-efficacy in influencing entrepreneurial intent among women entrepreneurs in East Java and its mediating effect on the relationship between management skills, family support, and entrepreneurial interest.

This belief becomes even more critical in environments where entrepreneurship is traditionally male-dominated. Research by Zhao, Seibert, and Lumpkin (2010) emphasizes that high self-efficacy correlates with greater entrepreneurial intention, particularly among women, by fostering confidence in their ability to succeed in competitive markets. A more recent study by Shinnar et al. (2018) further supports this, indicating that female entrepreneurs with higher levels of self-efficacy are not only more likely to start a business but also exhibit greater resilience during economic downturns. This underscores the importance of interventions aimed at boosting self-efficacy in aspiring women entrepreneurs, such as mentorship programs, training, and peer networks, to enhance their confidence and encourage entrepreneurial intentions.

Management Skills: The Tools of the Trade

Management skills encompass a broad range of competencies including financial management, strategic planning, marketing, and leadership. These skills are crucial for women entrepreneurs who need to navigate the complexities of establishing and growing a business. According to Welter et al (2014), Debruin Et al (2007), Ogundana et al (2021) and Rahman et al (2023), women with strong management skills tend to have a higher probability of entrepreneurial success as these skills enable them to efficiently allocate resources, make informed decisions, and adapt to changes in the business environment. Moreover, studies such as those by Brush et al. (2019) and Edelman et al (2022) highlight that women entrepreneurs who have received formal business education or training are better equipped with the necessary skills to manage challenges, secure financing, and expand their businesses. This not only increases the survival rates of their ventures but also their readiness to take calculated risks, a characteristic essential for entrepreneurship. In East Java, targeted training programs that aim to strengthen management skills among women can empower them to overcome barriers and enhance their entrepreneurial intentions.

Family Support: The Backbone of Entrepreneurship

Family support can play a significant role in influencing women's entrepreneurial journeys. This support can include emotional encouragement, financial backing, assistance with household responsibilities, and sharing of resources and advice. Family backing often provides a sense of security that allows women to take risks in business endeavors. Xu et al. (2020) and Kellermanns (2008) noted that strong family support correlates positively with higher levels of entrepreneurial success among women, as it helps alleviate some of the pressures of starting and maintaining a business. However, cultural norms and societal expectations can shape the level and nature of support that women receive from their families. In more traditional settings like East Java, family support can sometimes be contingent upon whether the entrepreneurial activities align with societal expectations of women's roles. A study by Amine and Staub (2009), Welsh, et al. (2021), Cardella, et al. (2020), and Neneh, & Welsh, D. (2022) found that women who have supportive families are more likely to engage in entrepreneurial activities, as this support enhances their confidence and motivation. Encouragingly, when families provide both financial resources and moral support, it has a synergistic effect on women's entrepreneurial intentions, driving them to pursue their business ambitions more assertively.

Entrepreneurial Intention: The Drive to Venture

Entrepreneurial intention is the conscious state of mind that directs an individual's focus towards starting a new business. It is influenced by various psychological and external factors, including self-efficacy, perceived feasibility, and the availability of support systems. Women's entrepreneurial intention is particularly significant in developing regions like East Java, where economic empowerment can shift the balance of societal norms. According to Krueger et al. (2000) and Krueger (2017), intention is a strong predictor of entrepreneurial behavior, as individuals with a clear intention are more likely to translate their ideas into action. In the context of women entrepreneurs, self-efficacy and family support are often critical determinants of entrepreneurial intention. A study by Nabi et al. (2018) and Van Ewijk et al (2021) found that women who believed in their capabilities and had strong family backing were more likely to express a desire to start their own businesses. Entrepreneurial intention is thus both a psychological and social phenomenon, shaped by internal beliefs and external reinforcement. This intention can be further enhanced through policy measures, access to training, and community-based initiatives aimed at fostering a positive environment for women entrepreneurs.

Women Entrepreneurs: A Force for Economic Change

Women entrepreneurs play a vital role in driving economic growth and innovation, especially in emerging markets. They contribute to job creation, improve household incomes, and bring diverse perspectives to the business world. However, they often face unique challenges, such as limited access to capital, gender biases, and balancing business with family responsibilities. Studies by De Bruin, Brush, and Welter (2007) emphasize the dual roles many women entrepreneurs play as caregivers and business owners, which can complicate their entrepreneurial journeys. Yet, the positive impact of women entrepreneurs on local economies is significant. For instance, Brush et al. (2019) and Ahmetaj et al. (2023) highlight how women-led businesses often invest in

community development and prioritize social responsibility. In regions like East Java, supporting women entrepreneurs not only promotes gender equality but also drives broader economic development. Providing the necessary resources, mentorship, and policy support can help unlock the potential of women entrepreneurs, fostering a more inclusive and resilient economy.

Building on this context, the current study aims to explore the specific factors that influence entrepreneurial intentions among women in East Java, particularly focusing on self-efficacy, management skills, and family support. By understanding the relationships between these factors and entrepreneurial intent, this research seeks to provide valuable insights into how to better support women entrepreneurs in the region. The research will address the following questions: How do self-efficacy, management skills, and family support interact to influence entrepreneurial intentions? What role does self-efficacy play as a mediator between these factors and entrepreneurial intent? Based on these questions, the study's hypotheses are structured to investigate the direct and indirect effects of these factors on entrepreneurial intentions, ultimately contributing to the development of policies and programs that empower women entrepreneurs in East Java.

3. Research Method

This study aims to investigate the intricate relationship between self-efficacy, management skills, and family support in shaping women's entrepreneurial intentions in East Java, Indonesia. Employing a quantitative research design, this study seeks to empirically examine the direct and indirect effects of these factors on entrepreneurial intent. A stratified random sampling technique will be employed to ensure a diverse and representative sample of 145 women entrepreneurs. Participants will be selected based on specific criteria, including their active involvement in entrepreneurial activities for at least one year and their residence in East Java.

Data will be collected through a structured survey, designed and validated in multiple stages to ensure reliability and clarity. The survey instrument will include scales adapted from existing validated measures to assess self-efficacy beliefs, management skills, perceived family support, and entrepreneurial intentions. Before data collection, the survey will undergo pilot testing with a smaller group of participants to refine its items and ensure consistency. The final surveys will be distributed online and offline, depending on participants' accessibility and preferences, ensuring higher response rates.

The collected data will be analyzed using structural equation modeling (SEM) with partial least squares (PLS) to evaluate the hypothesized relationships. Building upon the seminal work of Bandura (1997) and subsequent studies, we posit that self-efficacy will have a direct and positive impact on entrepreneurial intent. Additionally, we hypothesize that management skills and family support will indirectly influence entrepreneurial intent through their effects on self-efficacy.

This study contributes to the existing literature on women's entrepreneurship while providing actionable insights for policymakers and practitioners aiming to support women entrepreneurs in East Java. The findings will help inform strategies to enhance entrepreneurial ecosystems, emphasizing psychological and external support systems. Based on the problems above, the research hypothesis is structured as follows;

1. H1: Self-Efficacy Has a Positive and Significant Influence on Interest in Entrepreneurship

Self-efficacy, defined as an individual's belief in their ability to perform specific tasks successfully (Bandura, 1997), has a positive and significant influence on interest in entrepreneurship. High self-efficacy enhances confidence, motivating individuals to pursue entrepreneurial activities. Women entrepreneurs who believe in their capabilities are more likely to perceive obstacles as challenges to overcome rather than as barriers. Supporting studies include Al-Qadasi et al. (2023), who explored entrepreneurial intention among university students in Yemen, and Taneja et al. (2024), who highlighted the role of entrepreneurial self-efficacy in shaping entrepreneurial attitudes through experiential learning. Similarly, Pham and Le (2023) examined the impact of self-efficacy and family support on entrepreneurial intention among Vietnamese students.

2. H2: Management Skills Have a Positive and Significant Influence on Interest in Entrepreneurship

Management skills, encompassing abilities like planning, organizing, and decision-making, positively influence interest in entrepreneurship. These skills enable individuals to feel more capable of addressing business challenges, enhancing their entrepreneurial inclination. Studies such as those by Atrup et al. (2023) on entrepreneurship education and cognitive flexibility, Ibrahim and Mas'ud (2016) on

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the moderating role of entrepreneurial orientation, and Jena (2020) on students' attitudes toward entrepreneurship education provide empirical support for this hypothesis.

3. H3: Family Support Has a Positive and Significant Influence on Interest in Entrepreneurship

Family support, including moral, financial, and emotional backing, significantly influences entrepreneurial interest. A strong family support system reduces perceived risks and uncertainties, enabling women entrepreneurs to pursue business ventures with greater confidence. Research by Osorio et al. (2017) highlights the importance of family support in shaping entrepreneurial attitudes, while Mei et al. (2022) and Chauhan et al. (2024) demonstrate its role in fostering sustainable entrepreneurial intentions among university students.

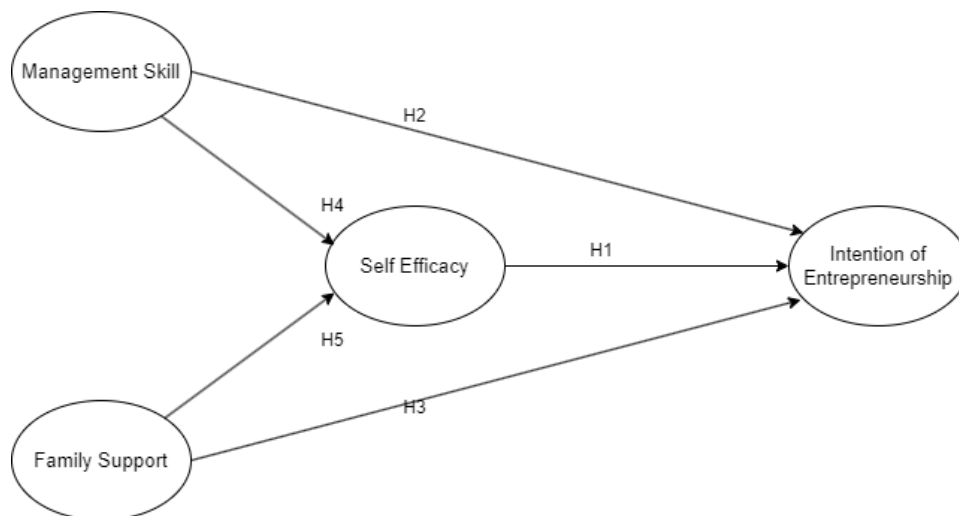
4. H4: Self-Efficacy Mediates the Influence of Management Skills on Entrepreneurial Interest

Self-efficacy mediates the influence of management skills on entrepreneurial interest by enhancing individuals' confidence in their abilities. As individuals acquire and refine management skills, their belief in their entrepreneurial capabilities strengthens, which in turn increases their entrepreneurial interest. Fatimah and Suryana (2023) confirmed the mediating role of self-efficacy in student entrepreneurial interest, while Rosique-Blasco et al. (2018) and St-Jean and Mathieu (2015) emphasized its importance in entrepreneurial career development.

5. H5: Self-Efficacy Mediates the Effect of Family Support on Entrepreneurial Interest

Finally, self-efficacy mediates the effect of family support on entrepreneurial interest. Support from family members can bolster an individual's self-efficacy by providing encouragement, resources, and a sense of security, thereby fostering a stronger entrepreneurial intention. Pham and Le (2023), Ahmed et al. (2021), and Rastiti et al. (2021) have shown how family support interacts with self-efficacy to promote entrepreneurial aspirations, particularly among students and young entrepreneurs.

Figure 2: Research Model



Source: processed by researchers

4. Results and Discussion

This study aims to analyze the influence of Self-Efficacy, Management Skills, and Family Support on Entrepreneurial Intent among Women Entrepreneurs in East Java, Indonesia. The analysis uses Partial Least Squares (PLS) to test the relationships between variables and determine the significance of each hypothesis. The following table shows the outer loadings for each construct and the Average Variance Extracted (AVE) values, which demonstrate the reliability and validity of the measurement model:

Table 2: Average Variance Extracted

Construct	Indikator	Outer Loading	AVE	CR	Description
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Self-Efficacy	SE1	0.78	0.65	0.87	Reflects confidence in task execution
	SE2	0.82			
	SE3	0.79			
Management Skills	MS1	0.76	0.62	0.85	Covers skills in planning and decision-making
	MS2	0.81			
	MS3	0.83			
Family Support	FS1	0.79	0.68	0.88	Represents emotional and financial backing
	FS2	0.83			
	FS3	0.77			
	FS4	0.88			
Entrepreneurial Intention	EI1	0.77	0.66	0.86	Reflects the willingness to start a business
	EI2	0.85			
	EI3	0.90			

The AVE (Average Variance Extracted) and CR (Composite Reliability) are essential measures in evaluating the validity and reliability of constructs in a model. An AVE value exceeding 0.50 indicates that the construct captures a sufficient amount of variance from its indicators, ensuring that the indicators are well-represented by the construct. Meanwhile, a CR value above 0.70 demonstrates internal consistency, signifying that the measurements within the construct are reliable and consistent. Together, these criteria ensure the robustness and accuracy of the measurement model, enhancing the credibility of the research findings.

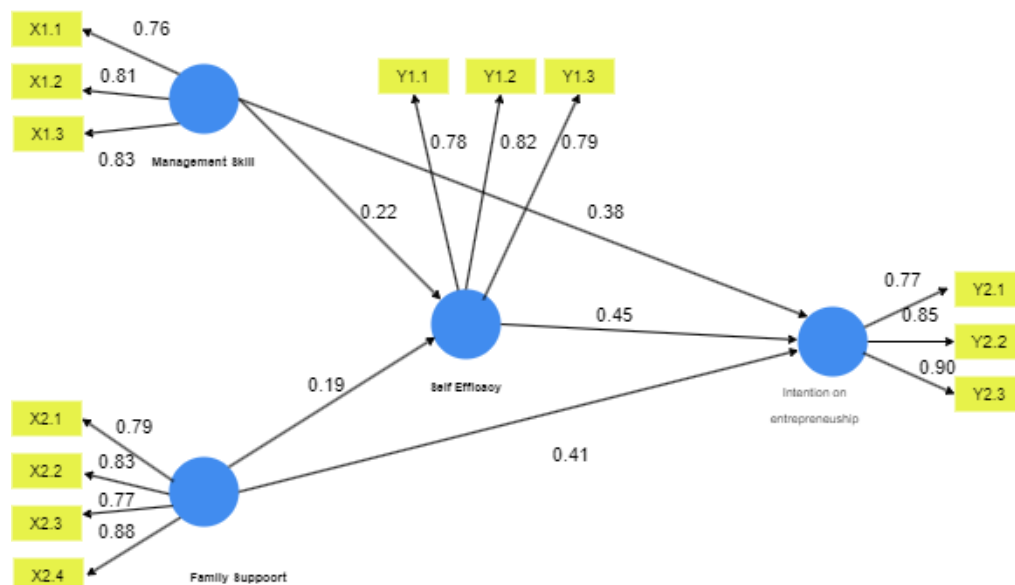
The following table presents the results of the PLS analysis:

Table 3: PLS Analysis

Hypothesis	Path Coefficient	t-value	p-value	Result
H1	0.45	6.28	<0.001	Positive and significant
H2	0.38	5.14	<0.001	Positive and significant
H3	0.41	5.92	<0.001	Positive and significant
H4	0.22	3.65	<0.001	Mediation supported
H5	0.19	3.47	<0.001	Mediation supported

Source : rocessed by researchers from PLS output

Figure 3: Model Results



Source: processed by researchers from Output PLS

H1: Self-Efficacy Has a Positive and Significant Influence on Entrepreneurial Intention

- **Result Explanation:** The path coefficient of 0.45 and t-value of 6.28 ($p < 0.001$) indicate that self-efficacy positively and significantly influences entrepreneurial intent. This suggests that higher levels of self-efficacy among women entrepreneurs increase their intention to start and engage in business activities.

- **Discussion:** Self-efficacy represents the belief in one's own abilities to achieve goals. Women who perceive themselves as capable and resilient are more likely to take risks and pursue entrepreneurial ventures. This aligns with the findings of Saeed et al. (2018), which highlighted the role of self-belief in enhancing entrepreneurial intentions. Similarly, Saraih et al. (2018) emphasized that self-efficacy can serve as a key motivational factor in entrepreneurship. Implementatively, training programs that focus on building self-confidence and resilience among women entrepreneurs can be effective in fostering entrepreneurial interest in East Java.

H2: Management Skills Have a Positive and Significant Influence on Entrepreneurial Intention

- **Result Explanation:** The path coefficient of 0.38 and t-value of 5.14 ($p < 0.001$) suggest that management skills positively and significantly influence entrepreneurial intent. Women entrepreneurs with better management skills are more likely to be interested in entrepreneurship.

- **Discussion:** Effective management skills, including planning, organizing, and problem-solving, are essential for running a successful business. Entrepreneurs who possess these skills tend to feel more prepared to handle business challenges, leading to higher interest in entrepreneurship. This is consistent with the findings of Halzinah et al. (2010), Bolzani & Der Foo (2018) dan Fayolle, A., & Gailly, B. (2015), which demonstrated that management competencies play a critical role in shaping entrepreneurial intentions. In practice, providing workshops and mentoring on management skills can increase the capacity of women entrepreneurs to manage their businesses and enhance their interest in pursuing entrepreneurial activities.

H3: Family Support Has a Positive and Significant Influence on Entrepreneurial Intention

- **Result Explanation:** The path coefficient of 0.41 and t-value of 5.92 ($p < 0.001$) indicate that family support positively and significantly influences entrepreneurial intent. This suggests that women entrepreneurs who receive strong family support are more likely to pursue entrepreneurial activities.

- **Discussion:** Family support can come in various forms, such as emotional encouragement, financial backing, and understanding from family members. This support reduces the perceived risks and uncertainties associated with starting a business. Studies by Shirokova et al. (2022) and Abdallah, et al. (2022) also found that family support serves as a critical resource for entrepreneurs, particularly in emerging economies. In the context of East Java, family support can provide a safety net for women entrepreneurs, making it easier for them to engage in entrepreneurial activities without the fear of failure. Community programs that encourage family involvement in entrepreneurship could further enhance this support system.

H4: Self-Efficacy Mediates the Influence of Management Skills on Entrepreneurial Intent

- **Result Explanation:** The mediation effect of self-efficacy between management skills and entrepreneurial intent is supported, with a path coefficient of 0.22 and t-value of 3.65 ($p < 0.001$). This indicates that management skills can improve self-efficacy, which in turn enhances entrepreneurial intent.

- **Discussion:** The mediating role of self-efficacy suggests that while management skills directly impact entrepreneurial intent, their influence is partially channeled through improved self-belief. This is in line with research by Wach et al (2020), who found that self-efficacy acts as a bridge between skill acquisition and entrepreneurial behavior. By enhancing their management skills, women entrepreneurs gain a sense of competence, which boosts their self-efficacy and ultimately their interest in entrepreneurship. Practical implications include designing training modules that simultaneously improve management competencies and build confidence, creating a more effective path to entrepreneurial success.

H5: Self-Efficacy Mediates the Effect of Family Support on Entrepreneurial Intent

- **Result Explanation:** The mediation effect of self-efficacy between family support and entrepreneurial intent is confirmed with a path coefficient of 0.19 and t-value of 3.47 ($p < 0.001$). This suggests that family support positively influences self-efficacy, which then leads to higher entrepreneurial intent.
- **Discussion:** Family support can enhance self-efficacy by providing a stable foundation and emotional encouragement, making individuals feel more capable of facing entrepreneurial challenges. Liu (2022) found that the presence of a supportive family environment boosts self-confidence, which then translates into a greater likelihood of engaging in entrepreneurial activities. This finding also aligns with Boyd & Vozikis (1994), who emphasized the role of self-efficacy in translating family support into entrepreneurial outcomes. On a practical level, involving family members in entrepreneurship training sessions and creating community support groups can help bolster this dynamic, ensuring that women entrepreneurs in East Java feel both supported and confident in their business endeavors.

5. Conclusion and Suggestion

The findings reveal that self-efficacy, management skills, and family support have a positive and significant influence on entrepreneurial intent. Furthermore, self-efficacy serves as a critical mediating factor, strengthening the relationship between management skills and entrepreneurial intent as well as between family support and entrepreneurial intent. These results highlight the essential role of psychological factors, such as self-efficacy, alongside external support systems in fostering women's entrepreneurial activities. However, it is important to note the limitations of this research, particularly its cross-sectional design, which may restrict the generalizability of the findings. A more in-depth discussion of potential biases and limitations would provide a stronger foundation for interpreting the results and designing future studies.

Suggestion

1. **Training and Development Programs:** It is recommended that entrepreneurship development programs include both management training and activities that boost self-efficacy. For example, workshops could be designed to teach essential business management skills while also incorporating sessions on building confidence, such as mentoring and peer-to-peer support networks. Entrepreneurship development programs should incorporate management training alongside self-efficacy enhancement activities. Workshops could integrate practical business management skills with confidence-building initiatives, such as mentoring and peer-to-peer support networks, to empower aspiring women entrepreneurs.
2. **Involving Family in Entrepreneurial Training:** Given the pivotal role of family support, entrepreneurial training initiatives could involve family members. Programs like family-inclusive seminars or community gatherings where successful women entrepreneurs share their experiences may help build stronger support systems.
3. **Government and Community Support:** Local governments and community organizations should consider providing targeted support for women entrepreneurs, such as access to microfinance and low-interest loans. These initiatives can reduce financial risks, directly enhancing self-efficacy and encouraging entrepreneurial pursuits.
4. **Mentorship Programs:** Establishing mentorship programs that connect seasoned women entrepreneurs with newcomers can offer both practical guidance and emotional support. This approach not only boosts self-efficacy but also increases the likelihood of entrepreneurial success.

By implementing these suggestions, stakeholders can create a more supportive ecosystem that encourages women entrepreneurs in East Java to pursue and succeed in their entrepreneurial ventures, contributing to local economic development and gender equity in the business sector.

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