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Abstract

This study at to understand the effect of digital literacy on women's entrepreneurial behavior in SMEs of water hyacinth craft in Surabaya. The population in this study is water hyacinth artisans who are female in Surabaya. According to the data of MSMEs in the city of Surabaya, there are 17 MSMEs for water hyacinth handicrafts. The number of research samples used by researchers is a minimum of 3 samples in each of the 17 female water hyacinth artisans in the city of Surabaya to meet the assumptions in the implementation of multiple regression analysis with a minimum of 30 respondents. The data for this study was obtained through a questionnaire. The data analysis technique used in this research is descriptive analysis, validity test, reliability test, analysis prerequisite test, and hypothesis testing. Based on the results of the data analysis that has been carried out in this study, it can be concluded that based on the results of the t-test, it can be seen that Digital Literacy has a significant favorable influence on Entrepreneurial Behavior in Water Hyacinth MSMEs in Surabaya. there is an effect of variable X on Y by 63.1%, and other factors influence the remaining 36.9%.

Keywords

digital literacy; entrepreneurial behavior; MSMEs

Rudapest Institut



I. Introduction

MSMEs have had a significant impact and contribution to the Indonesian economy, one of which is the water hyacinth craft in Surabaya. For example, some of the ways in marketing products still does not take advantage of technological advances such as the internet and digital devices. On the other hand, MSMEs are carried out offline, through word of mouth promotion. In the agribusiness sector, especially small and medium enterprises that are still surviving, the increase in the types of business actors is caused by the ability to use the internet effectively to access information through digital media. (BPPD J ATIM, 2018). In terms of the use of digital media, some MSMEs in Surabaya are currently more likely to be classified as the initial majority. The initial majority condition, where respondents continue to want to experiment with various existing technologies and their use, requires a long period of consideration (Zulham, 2014). Observation of information in the findings of informants. This study found that women have limited access to ICT. Women use digital media to collect business-related information. Entrepreneurship creates jobs, wealth, innovation, and sustains economic growth (Ayadurai & Sohail, 2006).

The momentum generated by Covid-19 has resulted in many significant changes in all fields. For example, Indonesia is currently moving faster than any other country in the world in terms of digital transformation. Digital transformation is possible after the previous stages, such as digitization and digitization, are completed. The digitization stage is when we start converting data that was previously only available in physical form into all-digital data. Indonesia has completed this digitalization stage, and we are currently in the digitization stage.

The outbreak of this virus has an impact of a nation and Globally (Ningrum *et al*, 2020). The presence of Covid-19 as a pandemic certainly has an economic, social and psychological impact on society (Saleh and Mujahiddin, 2020). Covid 19 pandemic caused all efforts not to be as maximal as expected (Sihombing and Nasib, 2020).

In the Covid-19 era, the digitization stage requires an acceleration of the process due to interaction constraints. Online shopping, for example, must be implemented immediately in order to meet the targets that have been set for the next few years. This means that Indonesia has made significant steps forward in terms of accelerating the digital transformation process.

Considering that Indonesia, including the city of Surabaya, is currently entering the era of information-based technology. The Information and Communication Technology Development Index (IP-TIK) is undergoing development. Indonesia's IP-TIK score in 2016 was 4.34, up from 3.88 in 2015. Indonesia rose from 114 to 111 from 176 countries in 2016. The development of ICT will also be discussed together through the implementation of the internet. According to data from the Indonesian Internet Service Providers Association (APJII), 54.68% reported that of the 262 million Indonesian population, 54.68% were men. Java had the highest rate of 58.08%, with an average age of 13 and 54 years. The Surabaya City Government seeks to prioritize economic quality, especially for SMEs in Surabaya, through the Economic Hero program. Where there is an economic hero program to help and train small and medium enterprises. Digital literacy programs in Surabaya must be strengthened and socialized by including internet technical skills. Many institutions that teach ICT emphasize technical skills such as using computers and the internet. According to Sulistyowati (2021) digital literacy is not just a person's ability to operate new technology, learn to use it and even apply it in a process / activity carried out, on the contrary digital literacy can be useful for someone to get information on the internet through techniques and navigation skills in operate technology for information retrieval.

To make Indonesia a Digital Energy Asia in 2020, President Joko Widodo launched the National Movement for Let's Sell Online Business, a series of 5 million Go-Online MSME programs. Surabaya has a large number of business actors, especially small business actors (31,867). The presence of these business actors can actually help East Java, especially Surabaya, grow faster. However, the MSME sector has shown its resilience to adversity for approximately six years. The following are UMKM data and their addresses:

Table 1. MISNIE data			
Umkm name	Location		
1. Griya goiter julita joylita Griya kebraon main block no 20			
2. Wiwit Collection	Kebraon beautiful scenic no.C-46,		
3. Rattancius Griya Kebraon Selatan II no.15,			
4. Chrysanthemum Candra Rungkut takes off hope block			
5. Lenny	Dupak wake up sari no.18		
6. Ricomtendy	Tandes		
7. Xcojumarket	Kenjeran		
8. Ergi	Karangpilang		
9. Anggi	rice field		
10. Fuand	Lakarsantri		

Table 1. MSME data

11. Eva	Tegalsari
12. Lena	Sambikerep
13. Eza	Wiyung
14. Loli	Lakarsantri
15. Vienna	Gubeng
16. Hide	Tegal sari
17. My stuff	swing

Business people need special training, for example explaining the function, profit, and simplicity of buying and selling online, and demonstrating the system for marketing goods on the marketplace or online. Business actors can also research the latest trends and apply them to their business.

This shows that Surabaya small business actors still do not understand how to use digital technology to find information for business development. We need to know the digital literacy of Surabaya's small business actors because they are numerous and have an impact on the city's economic growth. Economic and population growth means fewer jobs. As a result, digital literacy is seen as a pioneer for small Surabaya businesses that can be learned. The city of Surabaya has the potential to produce products or businesses that are profitable for the people of Surabaya and the Indonesian economy. Surabaya has also become a major export and import center. So that MSMEs in Surabaya can contribute to Indonesia's economic growth through several government capital funds given to business actors. Sulistyowati (2021) in her research revealed that there are various factors that influence entrepreneurs in gaining digital literacy, including through seminars/webinar, youtube, lectures, ebooks and friends/relatives. This can be interpreted that entrepreneurs can adapt and be aware of advances in digital technology. However, some of the unfortunate things are that entrepreneurs cannot maximize technology in doing marketing.

The main objective of the Surabaya city government is to advance the quality of business actors so that they can compete at national and international levels. On a national scale, according to (Ministry of Communication and Information of the Republic of Indonesia, 2018). To make Indonesia a Digital Energy Asia in 2020, President Joko Widodo launched the National Movement for Let's Sell Online Business, a series of 5 million Go-Online MSME programs. Surabaya has a large number of business actors, especially small business actors (31,867). The presence of these business actors can actually help East Java, especially Surabaya, grow faster. However, the MSME sector has shown its resilience to adversity for approximately six years

Many similar studies have been carried out, especially those conducted to ascertain the reality of women's activities in the use of digital media. Dhyah Ayu Retno et al. conducted research on MSME actors in the Special Region of Yogyakarta. His research using qualitative methods allows for the observation of information in the findings of informants. This study found that women have limited access to ICT. Women use digital media to collect business-related information. Entrepreneurship creates jobs, wealth, innovation, and sustains economic growth (Ayadurai & Sohail, 2006).

Specifically for gender, women's entrepreneurship is a business founded by women (Moore, 1990; Sultana, 2012), in which they manage and operate their business through product and service innovation (Okafor & Mordi, 2010). Not only women in the business sector who have an entrepreneurial spirit, but women who are engaged as athletes in the field of sports also have an entrepreneurial spirit (Ratten & Miragaia, 2020). These efforts play an important role in strengthening economic and social development (Zambiri Ahmad, 2011).

One study showed that women started their businesses with significant amounts of capital and low levels of debt relative to men (Bruin, Brush, & Welter, 2007). This is because 1) women prefer sector services for their low capital requirements and ease of setting up; and 2) women entrepreneurs find it more difficult to access financing (Carter, Anderson, & Shaw, 2001; OECD, 2013) where only 1% are available with unsecured credit and 65% need collateral through fixed assets (IFC, 2016). Other research has also revealed that although women default rates are lower than men (IFC, 2016), their borrowing track record is lower than that of men (Shaw, Carter, & Brierton, 2001).

From a digital literacy point of view, women entrepreneurs have obstacles in utilizing digital networks. As a result, they mostly fail to identify job and business opportunities in today's digital age (Krieger-Boden & Sorgner, 2018). Because of these differences, the findings of studies on entrepreneurial men in developing countries (Hisrich & Kuas, 1984, 1986; Bird & Brush, 2002) are not applicable to women. Therefore, a study on entrepreneurial women in developing countries is needed

II. Review of Literature

2.1 Digital Literacy

Gilster in his research (Herlina, 2020) explains that digital literacy can be defined as a person's ability to operate a digital device more effectively in order to find information more efficiently.

Sulistyowati (2021) digital literacy is not just a person's ability to operate new technology, learn to use it and even apply it in a process / activity carried out, on the contrary digital literacy can be useful for someone to get information on the internet through techniques and navigation skills in operating technology for information retrieval.

2.2 Entrepreneurial Behavior

According to Aina et al., (2018) one of the important indicators that can occur in influencing the success of business actors is their behavior in running the business. One of the influential behaviors is in planning and minimizing risk.

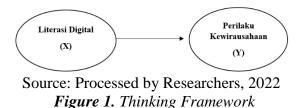
Meanwhile, Wijaya in (Islami, 2015) suggests indicators that can be used to measure a person's entrepreneurial behavior. These indicators include actions, decisions and planning.

2.3 Water hyacinth

According to Sulardi and Zulbaidah (2020) water hyacinth is one type of plant that is easy to use thrive in waters and have the ability to adapt to breed quickly in a new environment. This is the main reason why this plant is considered a weed.

2.4 Framework of Thinking

The problem that is often experienced by Small and Medium Enterprises of Water hyacinth Handicrafts is that entrepreneurial actors are lacking in improving reading and studying some entrepreneurial sciences. Maybe most of the water hyacinth SMEs actors are women who are not young and in ancient times it took time to read and had to buy the book so it cost money to buy the book, the researchers made a solution for the water hyacinth craft SMEs to make them interested in increasing their desire The reading is digital literacy, where digital literacy can be implemented in any place, is not bound by time and does not require a lot of money if you want to read books from any work and entrepreneurial behavior. The flow of the frame of mind can be seen below:



Based on this framework, the following research hypotheses can be developed:

- Ho: Digital Literacy has no significant effect on the Entrepreneurial Behavior of Water hyacinth SMEs in Surabaya
- Ha: Digital Literacy has a significant effect on the Entrepreneurial Behavior of Water hyacinth SMEs in Surabaya

III. Research Method

This study examines the influence of Digital Literacy (X) which is the independent variable and Women's Entrepreneurial Behavior (Y) which is the dependent variable, on MSMEs with the study of Surabaya water hyacinth crafts. Data obtained from different sources, namely primary and secondary data. The population of this research is water hyacinth business actors in Surabaya. The population in this study is water hyacinth craftsmen who are female in the city of Surabaya. According to data from MSMEs in the city of Surabaya, there are 17 MSMEs for water hyacinth handicrafts. The number of research samples used by researchers is a minimum of 3 samples in each of the 17 female water hyacinth craftsmen in the city of Surabaya to be able to meet the assumptions in the implementation of multiple regression analysis with a minimum of 30 respondents.

In research related to the influence of digital literacy and women's entrepreneurial behavior on MSMEs with a case study of water hyacinth crafts in Surabaya, the research location is the city of Surabaya. In this research will use data collection techniques commonly called questionnaires. The questionnaire as a research instrument uses a Likert scale with five scales. The research data that has been collected is then analyzed using descriptive analysis, instrument testing, prerequisite testing and hypothesis testing in order to answer the questions that have been formulated in this study.

IV. Results and Discussion

4.1 Results

The results of the processing of research data that have been collected. The data processing is carried out to obtain results in answering research questions.

a. Validity and Reliability Test

Table 2 . Validity and Reliability Test Results				
var.	Valid	Invalid	Alpha	Information
Х	10	-	0.908	Reliable
Y	10	-	0.949	reliable

Source: Primary Data, 2022 Description: Var = variable Based on the test results presented in table 1, conclusions can be drawn then all questions in each variable are valid to be used in measuring respondent data and reliable for use in subsequent research.

b. Analysis Prerequisite Test

Table 3. Prerequisite Analysis Results			
Normality test	Conclusion		
Sig.: 0.200 > 0.05	Data is normally distributed		
Linearity Test	Conclusion		
Sig.: $0.157 > 0.05$ The data has a linear relationship			
Source: Primary Data, 2022			

Based on the results in the table above, the significance of testing the normality of the distribution of research data from the research model with the 1-KS formula is 0.200 > 0.05 so that research data can be interpreted as data that has a normal distribution. The significance of the linearity test for each variable is 0.157 > 0.05 so it can be concluded based on the decision making in the linearity test that the data in this research model (Digital Literacy on Women's Entrepreneurial Behavior) already has a linear relationship.

c. Simple Linear Regression

Table 4. Simple Linear Regression Results

Model	В
Constant	5,498
Y	0.877

Source: Primary Data, 2022

Note: Y = dependent variable

The results of data processing in the regression test above showed that the constant value was 5.498 and at Y it was 0.877. Based on the test results that have been described in table 3 above, then it can be formulated with the regression equation, namely Y=5.498+0.877 X. Based on the above equation, it can be interpreted that if Digital Literacy has a value of "0" then Entrepreneurial Behavior will have 5,498. In addition, the information in the table described above shows that there are positive values. So if X has an increase then at the same time it will also increase Y by 0.877.

d. t test

	Table 5. t test results			
	Model	t count	Sig.	
	Y	9,961	0.000	
a	D '	D . 0000		

Source: Primary Data, 2022

Note: Y = dependent variable

Referring to the results of the calculation of hypothesis testing through the t-test above, the t-count is 9.961 > 2.002 with sig. 0.000 < 0.05. Based on the calculation results, conclusions can be drawn so that there is a relevant influence between X and Y.

e. Coefficient of Determination

	Table 6. Coefficient of Determination Results			
	Model		R	R2 -
	X > Y		0.794 _	0.631
a	D '	D . 0000		

Source: Primary Data, 2022

In the calculation of the coefficient of determination above, obtained R^2 worth 0.631. Based on these results, it is drawn the conclusion that there is an effect of variable X on Y with a value of 63.1% then the rest at 36.9% is affected with other factors.

4.2 Discussion

Referring to the research results that have been described, it is known that the Digital Literacy Variable has a t count of 9.961 > 2002. And a significance value of 0.000 is certainly less than 0.05. It can be said that Digital Literacy has a relevant positive influence on Entrepreneurial Behavior. This means that the better/higher Digital Literacy will be, the Entrepreneurial Behavior in Water Hyacinth MSMEs in Surabaya will increase. The results of the coefficient of determination test showed that the percentage of the effect produced by the research model (X against Y) was 63.1%. This means that digital literacy has a great influence on one's entrepreneurial behavior. In carrying out entrepreneurial activities, entrepreneurs are the most significant factors and aspects of the success of a business. This means that every successful business starts from the skills of the business actor or entrepreneur himself in planning his business and minimizing the risks that may occur while running his business.

Based on research (Aina et al., 2018) expressed the opinion that one of the important indicators that can influence the success of business actors is their behavior in running the business. One of the influential behaviors is in planning and minimizing risk. In line with that, Aulia et al (2021) explained that in the digital era and the development of the world of technology this can motivate business actors, especially MSMEs to open and develop their businesses much more easily. In the same direction, Putri and Jayatri (2020) also revealed the same thing, namely that a person can become an entrepreneur from his ability to operate digital devices. Digital literacy can be useful for providing support to entrepreneurs in terms of marketing and producing their products to reach the target market in a wider scope (Sulistyowati & Agustina, 2021).

Based on this, it can be concluded that related the way that can be used to improve entrepreneurial behavior is to increase literacy, which is useful for business actors in running their businesses. According to Tahir et al (2021) entrepreneurs who have a high level of digital literacy have the potential to provide satisfaction to their consumers. Tahir et al (2021) also explained that one of the evidences that entrepreneurs or MSME actors have digital literacy is the use of social media in the interests of product sales and marketing. Anggresta et al (2022) explain that digital literacy is very appropriate because entrepreneurial activities have the main goal of getting maximum profit.

Through social media, MSMEs can reach consumers more broadly. this agrees with Prabawati (2019) which explains that someone who has a good level of digital literacy can make it easier to learn and find information related to making business plans and to avoid risks that may be encountered in starting a business or in solving problems. experienced while running the business. The use of digital as a marketing tool is a person's ability to implement his knowledge and skills in operating digital devices that will benefit the development of the business being run.

According to Sulistyowati (2021) digital literacy is not just a person's ability to operate new technology, learn to use it and even apply it in a process / activity carried out, on the contrary digital literacy can be useful for someone to get information on the internet through techniques and navigation skills in operate technology for information retrieval . In line with that, Nahdi and Jatisunda (2020) explained that one's easy access to the internet positions digital literacy as an important skill to have. Everyone must get a good education in order to have good literacy. Meanwhile, Sulistyowati (2021) also added that there are various factors that influence entrepreneurs in obtaining digital literacy, including through seminars/webinars, YouTube, lectures, ebooks and friends/relatives . In addition, Ana (2020) explained that a person's digital literacy competence can be useful in accessing various sources of high-quality information. On the other hand, it was found that digital literacy is not much associated with economic aspects. Most are only related to the use of technology, internet use, user privacy and so on (Kurnia & Astuti, 2017).

Digital literacy is classified as not yet widely associated with the category of the economic field. Most of this digital literacy is associated with wise campaigns in technology which are closely related to efforts to control hoaxes, addiction to gadgets, fraud on the internet, privacy violations, and reality bias.

The above results are in line with Prabawati's research (2019) explaining that there is an influence between Digital Literacy on Entrepreneurial Behavior. The same thing was also shown by Salsabila (2019) who in his research concluded that Digital Literacy has an effect on one's entrepreneurial behavior. Not different from previous studies, Dewi and Susanti (2021) also provide a similar conclusion, namely that there is an influence between Digital Literacy on one's Entrepreneurial Behavior.

V. Conclusion

Based on the results of data analysis already held in this study, so that the conclusion based on the results of the t-test can be found if Digital Literacy can have a significant positive influence on Women's Entrepreneurial Behavior in Water hyacinth MSMEs in Surabaya with a t-count value that is smaller than t-table significance 0.000 <0.05. The higher the value of Digital Literacy, the higher the entrepreneurial behavior of a person. Based on the conclusions of the research results, so that researchers can share suggestions as consideration for the next researcher that is hope can increase the number of research samples in order to obtain research results with a wider scope. Future research is also expected to increase research variables and gain knowledge about things that can affect entrepreneurial behavior. Water hyacinth SMEs in Surabaya are advised to increase the digital literacy of every business actor, in order to improve entrepreneurial behavior

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