



Original Article

The Influence of Women's Empowerment, Mental, and Spiritual Development on New Entrepreneur Formation in PDA Kudus

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Abstract:

Women's entrepreneurship plays an important role in strengthening household economic resilience and promoting inclusive economic development. However, many women still face challenges such as limited access to resources, insufficient entrepreneurial skills, and lack of institutional support. This study aims to analyze the influence of women's empowerment, mental development, and spiritual development on the formation of new entrepreneurs within the Regional Leadership of Aisyiyah (Pimpinan Daerah Aisyiyah/PDA) Kudus through the Aisyiyah Entrepreneurship School (Sekolah Wirausaha Aisyiyah/SWA) program. This research employed a quantitative approach using multiple linear regression analysis. The data were collected from 40 respondents who participated in the entrepreneurship program, and the analysis was conducted using SPSS version 25. The results indicate that women's empowerment and spiritual development have a significant positive effect on the formation of new entrepreneurs, while mental development does not show a significant effect in this study. Simultaneously, the three independent variables significantly influence the formation of new entrepreneurs with a coefficient of determination (R^2) of 0.377, indicating that 37.7% of entrepreneurial formation can be explained by these variables, while the remaining variation is influenced by other factors outside the model. The findings also reveal that the Aisyiyah Entrepreneurship School plays a strategic role in empowering women through entrepreneurship training, strengthening business networks, and integrating spiritual values into entrepreneurial practices. These results suggest that community-based entrepreneurship programs that integrate economic empowerment and spiritual values can effectively encourage women to engage in entrepreneurial activities and contribute to local economic development.

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Introduction

Entrepreneurship has long been recognized as one of the main drivers of economic growth, innovation, and employment creation in many countries. The development of entrepreneurial activities contributes significantly to improving community welfare and strengthening the national economy. According to the Global Entrepreneurship Monitor (GEM), Indonesia ranked seventh in the National Entrepreneurship Context Index (NECI) in 2022 with a score of 5.8, indicating a relatively supportive entrepreneurial ecosystem (Santika, 2023). The growing entrepreneurial climate encourages individuals to develop creative ideas and transform them into productive economic activities that generate social and financial value. Entrepreneurs are therefore expected to demonstrate creativity, innovation, and the ability to identify opportunities while managing limited resources efficiently.

In recent years, entrepreneurship has become increasingly attractive, particularly among younger generations who seek independence and flexible economic opportunities. Data from August 2023 shows that approximately 52 million Indonesians have decided to engage in entrepreneurial activities as new entrepreneurs. Despite this significant number, the proportion of entrepreneurs relative to the total population remains relatively low compared with several neighboring countries. The Ministry of Cooperatives and Small and Medium Enterprises reports that Indonesia has approximately 64 million micro, small, and medium enterprises (MSMEs), representing around 3.47% of the total population. Interestingly, about 60% of these MSMEs are managed by women, indicating the increasing participation of women in economic activities and the emergence of the so-called “womenpreneurs”.

However, although women dominate a significant portion of MSME ownership, their contribution to broader economic indicators remains limited. Women-led MSMEs contribute only around 9.1% to the national Gross Domestic Product and approximately 5% to export activities. Several structural and socio-cultural barriers often hinder women from becoming entrepreneurs, including traditional gender roles, cultural expectations, marital responsibilities, and domestic obligations. These constraints frequently reduce women's confidence and opportunity to initiate entrepreneurial activities. Therefore, empowering women through capacity-building programs becomes an essential strategy to enhance women's participation in entrepreneurship and promote inclusive economic development (Fitriani, 2021; Nurhayati & Sulastri, 2023).

One organization that plays an active role in women's empowerment in Indonesia is Aisiyah, a women's organization affiliated with Muhammadiyah. Aisiyah promotes socio-economic development through various empowerment programs, including entrepreneurship education and business training initiatives. One of its flagship programs is the Sekolah Wirausaha Aisiyah (SWA), which aims to strengthen women's entrepreneurial capacity through training, mentoring, and economic networking

programs ([Astuti et al., 2020](#)). The program is designed to enhance women's economic independence and to support the development of family-based economic activities. Through this initiative, women are expected not only to develop business skills but also to cultivate mental resilience and spiritual values that support sustainable entrepreneurship.

Entrepreneurship is not solely influenced by economic resources but also by psychological and spiritual factors. Mental development plays a crucial role in shaping entrepreneurial attitudes such as resilience, self-confidence, motivation, and the courage to take calculated risks ([Sari et al., 2021](#); [Maulia & Seri, 2021](#)). Individuals with strong entrepreneurial mentalities are generally more capable of overcoming uncertainty and adapting to business challenges. In addition to mental strength, spiritual development also contributes to shaping ethical and value-based entrepreneurship. Spiritual values encourage honesty, responsibility, and social commitment in business activities, which are essential elements of sustainable entrepreneurship ([Rakhmat, 2013](#); [Zohar et al., 2001](#)). Studies also indicate that spiritual perspectives may influence entrepreneurial decision-making and strengthen personal motivation in developing business ventures ([Indah & Wibisono, 2024](#)).

Previous studies have examined various factors influencing women's entrepreneurship. [Amalia and Fitriani \(2021\)](#) found that digital-based empowerment programs can increase women's readiness to engage in entrepreneurial activities. Similarly, [Fadilah and Kurniawati \(2022\)](#) reported that entrepreneurial motivation and mental readiness significantly influence students' intention to start businesses. [Handayani and Putri \(2021\)](#) highlighted the role of spirituality in supporting the sustainability of women-owned businesses, while [Lestari and Rahayu \(2024\)](#) emphasized the importance of women's empowerment in achieving inclusive economic development. Additionally, [Prasetyo and Wulandari \(2025\)](#) demonstrated that empowerment and digital literacy contribute to the development of new entrepreneurial ventures.

Despite these contributions, several research gaps remain. First, most previous studies tend to examine empowerment, mental factors, or spiritual values separately rather than integrating them simultaneously within a single analytical framework. Second, many studies focus primarily on entrepreneurial intention rather than the actual formation of new entrepreneurs. Third, previous research often examines general populations or national contexts, whereas empirical studies focusing specifically on religious-based women's organizations remain limited. Therefore, further research is needed to explore how empowerment, mental development, and spiritual development collectively influence the formation of new entrepreneurs within such organizations.

Based on these considerations, this study offers an integrative empirical model that examines the influence of women's empowerment, mental development, and spiritual development on the formation of new entrepreneurs. The novelty of this research lies in its attempt to combine these three dimensions within the context of a religious women's organization, namely the Regional Leadership of Aisyiyah (PDA) in Kudus Regency. This context provides a unique setting where economic empowerment initiatives are closely intertwined with religious values and community-based social networks.

Accordingly, the objective of this study is to analyze the influence of women's empowerment, mental development, and spiritual development on the formation of new entrepreneurs among members of PDA Kudus. The findings of this study are expected to contribute both theoretically and practically. Theoretically, this research enriches the literature on women's entrepreneurship by integrating empowerment, psychological, and spiritual perspectives into a single analytical framework. Practically, the results may

provide insights for policymakers, community organizations, and educational institutions in designing more effective empowerment programs to support the development of women entrepreneurs in Indonesia.

Methods

Research Design

This study employed a quantitative research approach using a field research design. Quantitative research is commonly used to examine relationships among variables and to test hypotheses based on statistical analysis within a positivistic paradigm ([Pratama et al., 2022](#)). This approach enables researchers to obtain objective and measurable findings regarding the relationships between research variables.

The study adopted a survey method as the primary data collection technique. Surveys are widely used in quantitative research to gather information from respondents through structured questionnaires ([Sugiyono, 2016](#)). The questionnaire consisted of a set of statements designed to measure respondents' perceptions regarding women's empowerment, mental development, spiritual development, and the formation of new entrepreneurs.

Data collection was conducted using a digital questionnaire distributed through Google Forms, allowing respondents to complete the questionnaire efficiently and conveniently. This method also enabled broader access to respondents while minimizing time and logistical constraints.

Research Location and Time

This research was conducted at the Economic and Entrepreneurship Council of the Regional Leadership of Aisyiyah (PDA) Kudus Regency, Indonesia, particularly among participants of the Sekolah Wirausaha Aisyiyah (SWA) program. The SWA program aims to strengthen women's entrepreneurial capabilities through entrepreneurship training and mentoring activities ([Astuti et al., 2020](#); [Satrio & Muhardono, 2022](#)).

The research was carried out during the period August to September 2025, after obtaining research approval and official permission from the relevant institution.

Data Sources

Data used in this research consisted of primary data and secondary data.

Primary data were obtained directly from respondents through the distribution of questionnaires to members of Aisyiyah in Kudus Regency who participated in the SWA program. Primary data collection through surveys allows researchers to obtain firsthand information related to respondents' perceptions and experiences regarding the variables under investigation ([Sugiyono, 2016](#)).

Secondary data were obtained from books, academic journals, previous research, and other relevant literature related to women's empowerment, entrepreneurship, mental development, and spiritual development. These sources were used to support the theoretical framework and strengthen the research analysis.

Population and Sample

The population in this study consisted of members of the Aisyiyah organization in Kudus Regency who participated in the Sekolah Wirausaha Aisyiyah program, totaling 141 participants.

Since it was not feasible to involve the entire population in the research, sampling was conducted. A sample is defined as a subset of the population selected to represent the characteristics of the entire population (Arikunto, 2010). Following the sampling guideline suggested by Roscoe, a sample size of more than 30 respondents is considered adequate for statistical analysis in behavioral research (Sugiyono, 2016).

Based on these considerations, this study used 40 respondents as the research sample, selected from members of Aisyiyah participating in the entrepreneurship program.

Data Collection Technique

The primary data collection technique used in this study was a questionnaire survey. Questionnaires are commonly used research instruments consisting of written questions or statements that respondents answer according to their perceptions and experiences (Sugiyono, 2016).

Respondents were asked to indicate their level of agreement with each statement by selecting the appropriate response option provided in the questionnaire. The measurement of research variables was conducted using a five-point Likert scale, which is widely used to measure attitudes, perceptions, and opinions toward social phenomena.

The Likert scale categories used in this study were as follows:

Response Category	Score
Strongly Disagree	1
Disagree	2
Neutral	3
Agree	4
Strongly Agree	5

The questionnaire items were developed based on indicators derived from relevant theoretical frameworks regarding women's empowerment, mental development, spiritual development, and entrepreneurship.

Data Analysis Technique

The data collected in this study were analyzed using IBM SPSS version 25. Statistical analysis was conducted to determine the influence of women's empowerment, mental development, and spiritual development on the formation of new entrepreneurs.

The analysis procedures included several stages.

First, validity and reliability tests were conducted to ensure that the questionnaire items were valid and reliable as research measurement instruments.

Second, classical assumption tests were performed to assess the suitability of the regression model. These tests included the normality test, which examines whether the residual data follow a normal distribution; the multicollinearity test, which identifies potential correlations among independent variables; and the heteroscedasticity test, which evaluates whether the variance of residuals remains constant across observations.

Third, multiple linear regression analysis was applied to examine the effect of the independent variables—women's empowerment, mental development, and spiritual development—on the dependent variable, namely the formation of new entrepreneurs.

In addition, the coefficient of determination (R^2) was used to measure the proportion of variance in the dependent variable explained by the independent variables.

Finally, hypothesis testing was conducted using the t-test (partial test) to determine the individual influence of each independent variable, and the F-test (simultaneous test) to evaluate whether all independent variables collectively have a significant effect on the formation of new entrepreneurs ([Ghozali, 2018](#)).

Results

Research Site Description

This study was conducted at the Economic and Entrepreneurship Council of the Regional Leadership of Aisyiyah (Pimpinan Daerah 'Aisyiyah/PDA) Kudus, Central Java, Indonesia. PDA Kudus is an autonomous organization of Muhammadiyah that focuses on women's empowerment in education, religious propagation, social activities, and economic development. One of its strategic programs is the Aisyiyah Entrepreneurship School, which aims to develop entrepreneurial capacity among women and encourage the creation of new entrepreneurs based on Islamic values.

Respondent Characteristics

The respondents in this study consisted of 40 participants who were members or beneficiaries of the Aisyiyah entrepreneurship development program in Kudus. All respondents were women, considering that the program specifically targets female empowerment.

Age Distribution

The distribution of respondents based on age is presented in Table 1.

Age	Frequency	Percentage
17–20	5	12.5%
21–30	11	27.5%
31–40	14	35%
>40	10	25%
Total	40	100%

The data indicate that the majority of respondents were aged 31–40 years (35%). This age group represents productive-age women who potentially have a strong motivation to start entrepreneurial activities.

Educational Background

Education Level	Frequency	Percentage
Elementary School	3	7.5%
Junior High School	12	30%
Senior High School/Vocational	18	45%
Higher Education	7	17.5%
Total	40	100%

Most respondents had a senior high school or vocational education background (45%), indicating that the majority possessed basic educational preparation to participate in entrepreneurial activities.

Occupation

Occupation	Frequency	Percentage
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Private Employee	10	25%
Entrepreneur	7	17.5%
Civil Servant	4	10%
Student	4	10%
Housewife	15	37.5%
Total	40	100%

The largest proportion of respondents were housewives (37.5%), suggesting that entrepreneurship programs such as the Aisyiyah Entrepreneurship School provide opportunities for women to contribute to family income.

Instrument Testing

A. Validity Test

Validity testing was conducted using Pearson correlation analysis through SPSS version 25. An item is considered valid when the calculated correlation coefficient (r -count) is greater than the r -table value. With a sample size of 40 respondents, the r -table value is 0.304.

The results indicate that all questionnaire items across the four variables—women's empowerment, mental development, spiritual development, and new entrepreneur formation—have significance values below 0.05. Therefore, all measurement items are considered valid and suitable for further analysis.

B. Reliability Test

Reliability testing was conducted using Cronbach's Alpha to measure the internal consistency of the research instruments. A variable is considered reliable if the Cronbach's Alpha value exceeds 0.60.

Variable	Number of Items	Cronbach's Alpha	Interpretation
Women's Empowerment	4	0.660	Reliable
Mental Development	4	0.895	Reliable
Spiritual Development	4	0.671	Reliable
New Entrepreneur Formation	4	0.853	Reliable

The results demonstrate that all variables have Cronbach's Alpha values above the minimum threshold of 0.60, indicating that the instruments are reliable and consistent.

Classical Assumption Tests

A. Normality Test

The normality test was conducted using histogram and Normal P-P Plot analysis. The histogram shows a bell-shaped distribution curve, while the P-P plot demonstrates that the data points follow the diagonal line pattern. These results indicate that the data are normally distributed and meet the normality assumption.

B. Multicollinearity Test

Multicollinearity testing was performed using the Variance Inflation Factor (VIF). A model is considered free from multicollinearity if the VIF value is below 10.

Variable	Tolerance	VIF
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Women's Empowerment	0.787	1.271
Mental Development	0.966	1.035
Spiritual Development	0.807	1.238

All independent variables have VIF values below 10, indicating that there is no multicollinearity problem in the regression model.

C. Heteroscedasticity Test

The heteroscedasticity test was conducted using a scatterplot and the Glejser test. The scatterplot shows a random distribution of residual points without forming a specific pattern. Additionally, the significance values in the Glejser test are greater than 0.05. Therefore, the regression model is considered free from heteroscedasticity.

Multiple Linear Regression Analysis

Multiple linear regression analysis was conducted to determine the effect of women's empowerment, mental development, and spiritual development on the formation of new entrepreneurs.

The regression equation is formulated as follows:

$$Y = 9.227 + 0.283X_1 + 0.174X_2 + 0.270X_3 + e$$

Where:

- $X_1 = \text{Women's empowerment}$
- $X_2 = \text{Mental development}$
- $X_3 = \text{Spiritual development}$
- $Y = \text{Formation of new entrepreneurs}$

The regression coefficients indicate that women's empowerment and spiritual development have positive contributions to the formation of new entrepreneurs, while mental development shows a positive but statistically insignificant contribution.

Hypothesis Testing

A. t-Test (Partial Test)

Variable	t-value	Sig.	Result
Women's Empowerment	2.760	0.009	Significant
Mental Development	1.265	0.214	Not Significant
Spiritual Development	2.087	0.044	Significant

The results show that:

- Women's empowerment has a significant effect on the formation of new entrepreneurs.
- Mental development does not have a significant effect.
- Spiritual development significantly influences the formation of new entrepreneurs.

B. F-Test (Simultaneous Test)

F-value	Sig.
7.248	0.001

The significance value of 0.001 is less than 0.05, indicating that women's empowerment, mental development, and spiritual development simultaneously influence the formation of new entrepreneurs.

C. Coefficient of Determination (R^2)

R	R Square	Adjusted R Square
0.614	0.377	0.325

The R^2 value of 0.377 indicates that 37.7% of the variation in new entrepreneur formation can be explained by women's empowerment, mental development, and spiritual development. The remaining 62.3% is influenced by other factors not examined in this study, such as economic conditions, family support, government policies, and environmental factors.

Discussion

The findings of this study highlight the important role of the Aisyiyah Entrepreneurship School (Sekolah Wirausaha Aisyiyah/SWA) in encouraging the emergence of new entrepreneurs among women in the Regional Leadership of Aisyiyah (PDA) Kudus. The program functions not only as a training platform but also as a community-based empowerment initiative that equips women with entrepreneurial knowledge, practical skills, and business networking opportunities. Through structured training and mentoring, participants gain confidence and the capacity to initiate economic activities independently. This result supports previous findings that community-based entrepreneurship programs significantly contribute to strengthening women's economic independence and participation in productive activities ([Astuti et al., 2020](#); [Susanti & Zulkarnain, 2021](#)). In the context of current socio-economic dynamics, where women increasingly participate in the labor market and household economic resilience becomes crucial, initiatives such as SWA represent a strategic mechanism to promote inclusive economic development.

The strategies implemented by SWA also play a critical role in motivating women, particularly housewives, to engage in entrepreneurial activities. The program integrates practical skills training, access to business information, and opportunities for economic collaboration through community networks such as Bina Usaha Ekonomi Keluarga (BUEKA). This approach reflects a holistic model of entrepreneurship education that combines economic capacity building with social and spiritual reinforcement. Contemporary studies emphasize that entrepreneurship programs are more effective when they integrate economic knowledge with social values and motivational aspects, as these elements enhance participants' commitment and long-term engagement in business activities ([Lestari & Rahayu, 2024](#); [Prasetyo & Wulandari, 2025](#)). Therefore, SWA can be viewed as a comprehensive empowerment platform that not only develops entrepreneurial competencies but also strengthens women's social capital within the community.

The regression analysis results show that women's empowerment significantly influences the formation of new entrepreneurs. This finding indicates that empowerment initiatives—such as skills training, access to resources, and organizational support—play a decisive role in encouraging women to start businesses. Empowerment enhances women's autonomy and economic decision-making capacity, allowing them to transform opportunities into entrepreneurial activities. This result is consistent with previous research demonstrating that women's empowerment through entrepreneurship training

and resource accessibility significantly increases economic independence and entrepreneurial participation ([Rahmawati & Firmansyah, 2023](#); [Ratnasari et al., 2021](#)). From a broader perspective, empowering women in entrepreneurship also contributes to sustainable economic development by reducing gender inequality and improving household welfare ([Sari & Sulastri, 2024](#); [Nurhayati & Sulastri, 2023](#)). The author argues that the success of empowerment programs such as SWA demonstrates how community organizations can serve as catalysts for women's economic transformation at the local level.

In contrast, the study found that mental development does not have a statistically significant effect on the formation of new entrepreneurs. Although psychological factors such as motivation, resilience, and self-confidence are often considered essential components of entrepreneurial behavior, the results suggest that these factors alone may not be sufficient to initiate entrepreneurial activity in the context of this study. One possible explanation is that external factors—such as capital availability, market access, and family support—may play a more dominant role during the early stages of business formation. This finding aligns with research indicating that entrepreneurial intentions are influenced not only by internal psychological factors but also by environmental and structural conditions that facilitate business development ([Fadilah & Kurniawati, 2022](#); [Anwar et al., 2024](#)). Nevertheless, mental development remains important for the sustainability and resilience of entrepreneurial ventures in the long term. From the author's perspective, strengthening mental capacity should be complemented by practical support systems, such as mentoring, business incubation, and financial assistance, to create a more conducive ecosystem for new entrepreneurs.

Another significant finding of this study is the positive influence of spiritual development on the formation of new entrepreneurs. Spiritual values, particularly those rooted in Islamic work ethics and moral responsibility, appear to motivate participants to engage in business activities not solely for profit but also for social benefit and personal fulfillment. Spirituality provides ethical guidance and strengthens integrity in business practices, which is particularly relevant in community-based entrepreneurship environments. Previous studies confirm that spiritual values can enhance entrepreneurial motivation, work discipline, and ethical business behavior, ultimately contributing to business sustainability ([Handayani & Putri, 2021](#); [Indah & Wibisono, 2024](#)). Furthermore, spiritual intelligence encourages individuals to view entrepreneurship as a meaningful activity that integrates economic goals with social responsibility and moral values ([Zohar et al., 2001](#)). In the context of Aisyiyah as a faith-based organization, the integration of spiritual development with entrepreneurship education becomes a distinctive characteristic that differentiates SWA from conventional entrepreneurship training programs.

The simultaneous analysis further demonstrates that women's empowerment, mental development, and spiritual development collectively influence the formation of new entrepreneurs, as indicated by the significant F-test result and the coefficient of determination (R^2) of 0.377. This means that approximately 37.7% of the variation in the formation of new entrepreneurs can be explained by these three variables, while the remaining percentage is influenced by other factors outside the scope of this study. These findings reinforce the argument that entrepreneurship development requires a multidimensional approach that integrates economic empowerment, psychological readiness, and spiritual values ([Hidayat & Santoso, 2023](#); [Suryana & Bayu, 2014](#)). From the author's perspective, the combination of these elements creates a balanced

entrepreneurial ecosystem in which individuals are equipped not only with technical business skills but also with ethical awareness and social responsibility.

Overall, the results of this study demonstrate that community-based entrepreneurship programs, such as the Aisiyiah Entrepreneurship School, can serve as effective instruments for promoting women's economic empowerment and fostering new entrepreneurial initiatives. By integrating empowerment strategies, spiritual values, and community networks, the program contributes to the development of socially responsible entrepreneurs who are capable of improving family welfare and supporting local economic growth. In the broader context of contemporary economic challenges, including unemployment and economic inequality, strengthening such empowerment-based entrepreneurship programs is essential to ensure inclusive and sustainable development.

Conclusion

This study examined the influence of women's empowerment, mental development, and spiritual development on the formation of new entrepreneurs within the Regional Leadership of Aisiyiah (PDA) Kudus. The findings indicate that the Aisiyiah Entrepreneurship School (Sekolah Wirausaha Aisiyiah/SWA) plays a significant role in fostering entrepreneurial development among women by providing practical training, strengthening self-confidence, and facilitating business networks that support the emergence of new entrepreneurs. The program demonstrates that community-based empowerment initiatives can effectively encourage women, particularly housewives, to participate in productive economic activities. The strategies implemented by SWA—including skills-based entrepreneurship training, access to business opportunities and capital, integration of spiritual values, and the strengthening of economic networks—have contributed to increasing participants' entrepreneurial interest, motivation, and practical business skills. As a result, several participants have successfully initiated new business ventures that contribute to household economic resilience and women's economic independence.

The statistical analysis further reveals that women's empowerment and spiritual development have significant positive effects on the formation of new entrepreneurs, while mental development does not show a significant effect in this study. These findings suggest that empowerment initiatives that provide concrete support, such as training, access to resources, and organizational networks, play a more immediate role in encouraging entrepreneurial activities. Meanwhile, spiritual values appear to strengthen ethical motivation, work discipline, and integrity in business practices. Simultaneously, the three independent variables significantly influence the formation of new entrepreneurs, with a coefficient of determination (R^2) of 0.377. This indicates that 37.7% of the variation in the formation of new entrepreneurs can be explained by women's empowerment, mental development, and spiritual development, while the remaining variation is influenced by other factors such as family support, economic conditions, access to capital, and technological development.

Based on these findings, several recommendations can be proposed. For Aisiyiah organizations, particularly the Regional Leadership of Aisiyiah Kudus, it is recommended to strengthen women's empowerment programs through more comprehensive entrepreneurship training, including digital entrepreneurship, business mentoring, and expanded access to financial resources and market networks. Integrating mental development programs with practical entrepreneurial training—such as business management, risk management, and digital marketing—may also enhance participants'

readiness to establish sustainable businesses. In addition, maintaining the integration of spiritual values within entrepreneurship education is essential, as these values contribute to ethical business practices and long-term commitment in entrepreneurial activities.

For future research, it is recommended to explore additional variables that may influence the formation of new entrepreneurs, such as family support, economic conditions, digital literacy, entrepreneurial ecosystems, and government policies. Future studies may also employ larger sample sizes and broader research locations to improve the generalizability of findings. Furthermore, combining quantitative and qualitative research approaches could provide deeper insights into the social, psychological, and institutional dynamics that shape women's entrepreneurial development in community-based empowerment programs.

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