

The Effect of Woman's competence and Capital on Women's Performance in Micro Enterprises (Case Study of Micro Enterprises in PasarBaru, District of Timor Tengah Utara)

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Abstract:

The involvement of women (female) in work can increase the number of the Indonesian workforce in the formal sector. This will be social unrest where the female labor force's offer is inversely proportional to the demand for the female workforce in the formal sector. So it is undeniable that the female labor force will increase Indonesia's unemployment rate. For this reason, employment in the informal sector needs to be developed. This study aims to: determine the effect of Women's Competence (X1) on Women's Performance (Y) in Micro Enterprises in PasarBaru, District of Timor Tengah Utara, knowing the effect of Capital (X2) on Women's Performance (Y) in Micro Enterprises in District of Timor Tengah Utara, knowing the reciprocal relationship between Women's Competency (X1) and Capital (X2) in Micro Enterprises in the District of Timor Tengah Utara knowing the effect of Women's Competency (X1) and Capital (X2) on Women's Performance (Y) in Micro-Enterprises in District of Timor Tengah Utara.

Keywords:women, competency, capital, performance.

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1. Introduction

The aim of national development is to create a just and prosperous society based on *Pancasila*. Government efforts in realizing equal development must pay attention to gender-based development, because half of Indonesia's population is women and this is a potential human resource in development. Even though the potential of women is not fully utilized, the government and related parties have sought to empower the potential of these women. All efforts that have been made by the government certainly require community's participation or support.

The limitation of employment triggers women in the District of Timor Tengah Utara to move to the informal sector, which can also increase income and provide employment opportunities by assuming that it is better to create jobs than to find jobs. This assumption has led some women in the District of Timor Tengah Utara to work in Micro Business.

Women's participation in the development of the District of Timor Tengah Utara is urgently needed, this cannot be denied because women in the District of Timor Tengah Utara have contributed to the development of Micro Enterprises. The real role of women in the District

of Timor Tengah Utara in the development of Micro Enterprises can be seen through efforts managed by women in PasarBaru, District of Timor Tengah Utara. The intended business includes several sectors, among others: the trade sector in the form of the Stand of (clothing, food and home kitchen equipment) and the service sector in the form of apparel sewing services. There are many more types of businesses

managed by women in PasarBaru, District of Timor Tengah Utara, but the authors prioritize businesses that occupy the administrative offices registered in the Regional Revenue Agency (DISPENDA) in District of Timor Tengah Utara. For further information, it can be seen in the following table.

**Names of Women Traders of Micro Business
In PasarBaru - District of Timor Tengah Utara**

No	Names	Type of business	No	Names	Type of business
1	Lijab	Stand of clothes	21	Nirwana	Stand of clothes
2	Hj. Safira	Stand of clothes	22	Senawati	Stand of clothes
3	Nurlinda	Stand of clothes	23	Hj. NurjanaBaraima	Stand of clothes
4	HisnawatiAnas	Stand of clothes	24	Intan M. Ali	Stand of clothes
5	LusiaElu	Food Stall (KiosSembako)	25	Nurhayati	Stand of clothes
6	Hj. Mariama	Stand of clothes	26	Hj. Jene Lawing	Stand of clothes
7	Mardiana	Stand of clothes	27	Wati	Stand of clothes
8	Hj. Hamendiah	Stand of clothes	28	YustinaTefa	Garment Tailoring services
9	Hermawati	Food Stall (KiosSembako)	29	FransiskaSasi	Garment Tailoring services
10	Asia Baraima	Stand of clothes	30	SitiRokmi	Stand of clothes
11	AsriYani	Stand of clothes	31	Rumiah	Food Grocery (Kioskelontong)
12	TrianaSafirida	Stand of clothes	32	Sri Ati	Stand of clothes
13	Fessa	Stand of clothes	33	Soegianti	Stand of clothes
14	ErnestaSubay	Garment Tailoring services	34	Sasminah	Stand of clothes
15	YaniKolo	Garment Tailoring services	35	Sarifah	Stand of clothes
16	KatarimaElu	Garment Tailoring services	36	Hj. Mina	Stand of clothes
17	Rosina Kofi	Garment Tailoring services	37	Fitri	Stand of clothes

18	Hj. Manda	Food Grocery	38	Budiyah	Stand of clothes
19	Hj. Hadira	Stand of clothes	39	Sudaryati	Stand of clothes
20	Hj. SitiAisyah	Stand of clothes	40	Indahyah	Stand of clothes

Data Source: Regional Revenue Agency (DISPENDA) District of Timor Tengah Utara in 2019

From the table it can be described that there are 40 women in the District of Timor Tengah Utara who pursue Micro Business and have occupied the rooms in PasarBaru-in District of Timor Tengah Utara. This data shows that women are more dominant in the Stand of clothes business, as many as 30 people and 10 others pursue businesses in Garment Tailoring services as many as 6 people, stand of kitchen equipment business as much as 2 people and the Food Grocery (Kioskelontong) business as many as 2 people.

Micro business development referred to in this writing is the performance of women who pursue Micro Business, McClelland asserts that one way to measure a person's performance is through a comparison of performance between individuals with one another. This research measures performance by comparing the performance of one woman with another, (Tjutju and Suwatno, 2009: 20). A person's performance is a combination of ability, effort, and opportunity that can be judged by his work, (Sulistiyani, 2003: 223). Therefore, the work that is measured in this study is the income earned. Income is gross inflows, economic benefits arising from the normal activities of a business during the period that result in an increase in equity, which does not come from investment contributions (Indonesian Accountant Association).

One's reason for pursuing a business is certainly different, but what becomes a problem is that if Micro Business is only a side business or additional, it will cause insecurity in managing the business, so this will hamper individual performance in the development of Micro Enterprises. Congenital traits are physical characteristics and reactions that are consistent with the situation and conditions in the form of a time reaction and a broad view of the business being carried out. One of the personal criteria is self-concept such as attitudes and values. The attitudes and values are like self-confidence,

which is that self-confidence will be effective in various situations. The innate and self-concept traits exist in everyone, both women and men. It is an obstacle for a woman when her innate characteristics and self-concept cannot be formed due to a cultural environment that still marginalizes women and underestimates the business of a woman. This means that the business of a woman will still be said as an additional effort even though she has worked hard to increase income independently. The public's perception will affect the innate characteristics and self-concept and this will have an impact on women's performance in the development of Micro Enterprises. For example women who even have good traits and self-concept to cultivate Micro Business will be hampered by social and women's assumptions psychologically will be inferior to the environment. Then the backwardness of women to express themselves needs to be overcome through trainings that can provide motivation in increasing self-confidence to be bravely psychologically in developing Micro Enterprises.

Other factors that can affect the performance of Micro Enterprises are capital. Suparmoko (1990) suggests that capital is an input (factor of production) that is very important in order to determine the high and low results to be achieved or income in a business or activity. Suparmoko's opinion can give an idea that capital is one of the determinants in a business outcome. Broader non-Marxian economic views say capital refers to assets owned by someone as wealth that is not immediately consumed but stored or used to produce new goods or services (investment), then capital can be in the form of goods and money. Capital invested in a business, both capital money and capital goods are used to produce goods and services, or capital managed to generate profits.

Another obstacle faced by women is in financial management, where there is still a lack of

expertise to differentiate between business capital and personal assets, so that there will be overlap in capital management. The overlapping of a capital management will have a negative impact on the Micro Enterprises that are run. This constraint is because a woman naturally serves as the family treasurer, meaning that women become family financial managers (family treasurers) as well as business finance managers. This requires women's competency in the form of skills and expertise in managing finance, and the financial means are capital and personal assets. Then it can be said that women's competence will affect the capital turnover owned.

Literature Review

The Concept of Women's Competence (X_1)

1 Competency

According to Scale "competency" is the ability and authority. Furthermore Scale etymologically defines competency as a dimension of skill or superiority of a leader or staff who has good skills, knowledge and behavior, in Sutrisno, (2011: 202).

Next Mathis and Jackson say that competence is a basic characteristic that can be associated with improving individual or team performance. Mathis and Jackson say that a person, both women and men, is required to develop their work or business by emphasizing competence (in Tjutju and Suwatno, 2009: 23). With a new accent, competencies actually affect the performance of individuals or organizations, so organizations that are part of a business such as Micro Enterprises cannot be denied that one's competence will influence the performance of Micro Enterprises.

Therefore, the author can conclude that competence is a characteristic possessed by someone in the form of knowledge, skills, abilities and social roles that can support a person in completing his task effectively. On the other hand, Robbins explained that the types of competencies include intellectual competence and one of the dimensions of competence, namely numerical intelligence, is the ability to calculate quickly and precisely, (Tjutju and Suwatno, 2009: 30). This

theory would say that women's competence in financial calculations will affect the existing capital turnover.

2 Women

Women's Competence

Women's competence is a basic characteristic possessed by a woman. According to Spencer, the characteristics are competencies which consist of motives, innate characteristics, self concepts, knowledge and skills, (in Tjutju and Suwatno, 2009: 23).

Maslow's study in NurhayatiEti (2012: 31) further states that every individual both women and men have self-confidence, because self-confidence tends to increase independence, assertiveness, and success, so the belief in internal success is also embedded in a woman. Therefore, the author can conclude that women's competence is a basic characteristic of a woman which can improve her performance in managing a business. The basic characteristics of a woman include motivation, innate characteristics, knowledge, skills, communicative, considering the consequences in detail and having numerical intelligence in financial matters.

Concept of Capital (X_2)

In economics, the term capital is a concept that has different meanings, depending on the context of its use and the flow of thought adopted. In the 16th and 17th centuries the term capital was used to refer to (a) the stock of money that would be used to buy physical commodities which were then sold for profit, or (b) the stock of the commodity itself. At that time the term "stock" and the term "capital" were often used synonymously.

According to Adam Smith, looking at the capital of the period of use of capital, where there are two types of capital including (1) Fixed capital, capital which is only partially consumed and the value of losses is relatively small, such as machinery and buildings; (2) Circulating capital, capital consumed or totally used, for example labor, raw materials and production facilities, in Wirdadi, (2008: 3).

Now the word "capital" as an economic concept is used in different contexts. In a simple formula, for example Mubyarto gives a definition of capital as goods or money, which together with factors of land production and labor produce new goods, in Wirdadi, (2008: 4).

While according to Suparmoko (1990) suggested that capital is an input (factor of production) that is very important in order to determine the high and low results to be achieved or income in a business or activity. However, not every amount of money can be called capital. Some of the money becomes capital if the money is invested or invested to guarantee a rate of return. In this sense capital also refers to the investment itself which can be in the form of financial instruments such as deposits, stock items, which reflect the rights to production facilities, or can also be physical production facilities. The change can be in the form of interest payments or a profit.

Based on the description of the definition of capital above, the author can conclude that capital is the goods or money used to start a business and is used to launch a business process in obtaining profits.

The Concept of Women's Performance (Y)

Sulistiyani (2003: 223), argues that performance is a combination of ability, effort, and opportunity that can be assessed from the results of work.

According to Rivai and Basri (2005) states that performance is the willingness of a person or group of people to do an activity and perfect it according to responsibility with the results as expected.

Bernadin and Rusel (Ruky, 2002) define that "performance is defined as the record of outcomes produced on a specified job function or activity during time period". This means that achievement or performance is a record of the results obtained from certain job functions or activities during a certain period of time.

More broadly Simanjuntak (2005) suggests that performance is the level of achievement of results for the implementation of certain tasks. Performance management is the whole activity carried out to improve the performance of a company or organization, including the

performance of each individual and working group in the company.

Based on some opinions about performance it can be concluded that the notion of performance contains the substance of achievement of the work achieved by a person. Therefore, a person's performance will affect the performance of an organization, where the organization as a place to conduct activities.

Research methodology

The population in this study was women who acted as owners and managers of Micro Business in PasarBaru- District of *Timur Tengah Utara* as many as 40 people.

The sampling technique using non-probability sampling of the saturated census, the sample in this study, the researcher took all the population as a sample (Seran, 2011: 87). The data analysis technique uses the following approach:

- a. Descriptive analysis is intended to analyze the relationship between variables observed descriptively in the form of tables, diagrams or graphs.
- b. Inferential analysis is intended to analyze the relationship between variables statistically. The analytical tool used in this study is:

1. Simple Regression Analysis (Sugiyono, 2008:227)

- a. $Y = a + b_1x_1 + \epsilon_i$ intended to determine the effect of the women's competency factor (X_1) on Women's Performance (Y)

Formula: $b_1 = \frac{n \sum X_1 Y - (\sum X_1)(\sum Y)}{n \sum X_1^2 - (\sum X_1)^2}$

- b. $Y = a + b_2x_2 + \epsilon_i$ intended to determine the effect of capital factors (X_2) on Women's Performance (Y)

Formula: $b_2 = \frac{n \sum X_2 Y - (\sum X_2)(\sum Y)}{n \sum X_2^2 - (\sum X_2)^2}$

$$a = \frac{\bar{Y} - b \sum X_1}{n}$$

- c. $Y = a + b_1x_1 + \Sigma i$ intended to determine the reciprocal relationship between factors of Women's Competence (X_1) on capital (X_2), (where $X_2=Y$).

Formula: $b_1 = \frac{n \sum X_1 Y - (\sum X_1)(\sum Y)}{n \sum X_1^2 - (\sum X_1)^2}$

- d. $Y = a + b_2x_2 + \Sigma i$ intended to determine the reciprocal relationship between capital factors towards (X_2) Women's Competence (X_1), (where $X_1=Y$).

Formula: $b_2 = \frac{n \sum X_2 Y - (\sum X_2)(\sum Y)}{n \sum X_2^2 - (\sum X_2)^2}$

$$a = \frac{\bar{Y} - b \sum X_1}{n}$$

2. Multiple regressions

To test the hypothesis about two or more independent variables together with one dependent variable, namely the variable Women's Competence (X_1) and capital (X_2) towards variable of Women's Performance (Y), (Sugiyono, 2008:277), the formulas to solve it include, as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \Sigma i$$

$$\beta_1 = \frac{(\sum x_2^2)(\sum x_1 y) - (\sum x_2 y)(\sum x_1 x_2)}{(\sum x_1^2)(\sum x_2^2) - (\sum x_1 x_2)^2}$$

$$\beta_2 = \frac{(\sum x_1^2)(\sum x_2 y) - (\sum x_1 x_2)(\sum x_1 y)}{(\sum x_1^2)(\sum x_2^2) - (\sum x_1 x_2)^2}$$

Description:

Y = variable of Women's Performance

α = intercept constant (value of Y if $X=0$)

β_1 = regression coefficient X_1

β_2 = regression coefficient X_2
 X_1 = variable of Women's Competence
 X_2 = capital variable

Discussion

To test the instrument on the variable of Women's Competence (X_1) then tested the validity of each question, this is intended to obtain a valid validity value. For this reason, each question item used must meet certain criteria where the corrected item-total correlation must be greater than 0,3 (Sugiyono, 2008 : 178). With the help of the program of SPSS 15.0 for windows obtained that corrected item-total correlation on each item of question greater than 0,3, is 0,840 > 0,3 ; 0,779 > 0,3 ; 0,773 > 0,3 ; 0,372 > 0,3 ; 0,607 > 0,3 ; 0,463 > 0,3 dan 0,344 > 0,3. Then the seven questions in the variable of Women's Competence (X_1) are declared valid.

To test the instrument on the Capital variable (X_2), the validity of each question is tested, this is intended to obtain a valid validity value. For this reason, each question item used must meet certain criteria where the corrected item-total correlation must be greater than 0.3 (Sugiyono, 2008 : 178). With the help of the SPSS 15.0 for Windows program, it was found that corrected item-total correlation for each item in question was greater than 0.3, where 0,806 > 0,3 ; 0,874 > 0,3 and 0,639 > 0,3. Then the three questions for the Capital variable (X_2) are declared valid.

To test the instrument on the variable of Women's Performance (Y), the validity of each question was tested, which was intended to obtain a valid validity value. For that each question item used must meet certain criteria where corrected item-total correlation must be greater than 0.3 (Sugiyono, 2008 : 178). With the help of the SPSS 15.0 for Windows program, it was found that corrected item-total correlation for each item in question was greater than 0,3, where 0,801 > 0,3 ; 0,854 > 0,3 and 0,767 > 0,3. Then the three questions for the variable of Women's Performance (Y) are declared valid.

Data Analysis Results

Inferential Analysis

In this section, it is carried out analysis of the influence between each independent variable (X), namely the variable of Women's Competence (X_1) and Capital Variable (X_2) on the dependent variable of Women's Performance (Y); and analyze the influence of independent variables (X) simultaneously or simultaneously on the dependent variable (Y); and the reciprocal relationship between the variables of Women's Competence (X_1) and capital variable (X_2):

1. Simple Linear Regression Analysis

To find out the effect of the variable Women's Competence (X_2) on the variable of Women's Performance (Y) can be used simple linear regression analysis using the help of SPSS 15.0 for Windows. The magnitude of the regression value between the variables of Women's Competence (X_1) on the variable of Women's Performance (Y) is as follows:

$$Y = \beta_0 + \beta_1 X_1 + \epsilon_i$$

$$Y = 0,381 + 0,917X_1 + \epsilon_i$$

Description:

Y = Women's Performance

β_0 = Intercept constant

β_1 = Variable Coefficient of Women's Competence

X_1 = Variables of Women's Competence

ϵ_i = Disturbance

Value of $\beta_0 = 0,381$ explains that if there is no change in the Women's Competency variable, then the Women's Performance variable is 0.381. But if there are additions to the female competency variable of 1 unit, then the performance of women will increase by 0.917.

The magnitude of the regression coefficient (R) variable of Women's Competence (X_1) on the Female Performance variable (Y) is 0.819 which means that between the variables of Women's

Competence and the variable of Women's Performance has a **very strong relationship**.

The determinant coefficient (R^2) explains the variation in the value of Women's Performance (Y) determined by the variable of Women's Competence (X_1) which is considered. From the results of analysis (attachment 8) the determinant coefficient (R^2) is obtained at 0.670, which means that the variable Performance of Women (Y) is influenced by the variable of Women's Competence (X_1) of 67% and the remaining 33% is influenced by another variable X which is not included in this research model.

For alpha (α) is 0,05 and $dk = n - 2$ ($40 - 2 = 38$) obtain t table is 1,684 and t count which is obtained is 8,784 (attachment 8). Thus, the value of t count is greater than the value of t table where $8,784 > 1,684$; then there is a significant influence between the variables of Women's Competence (X_1) on the variable of Women's Performance (Y).

Simple linear regression analysis is used to find the influence of the Capital variable (X_2) on Women's Performance (Y) using the SPSS 15.0 for Windows program.

The magnitude of the regression value between the Capital variable (X_2) on the variable of Women's Performance (Y) is as follows (attachment 9):

$$Y = \beta_0 + \beta_2 X_2 + \epsilon_i$$

$$Y = 1,234 + 0,674X_2 + \epsilon_i$$

Description:

Y = Women's Performance

β_0 = Intercept constant

β_2 = Capital Variable Coefficient

X_2 = Capital Variable

ϵ_i = Disturbance

Value of $\beta_0 = 1,234$ explained that if there is no change in the Capital variable (X_2), then the variable of Women's Performance is 1,234. But if there are additions to the Capital variable (X_2) of 1 unit, then the Women's Performance will increase by 0.674.

The amount of the regression coefficient (R) Capital variable (X_2) on the variable of Women's Performance (Y) is 0.752 (attachment 9) which means that between the Capital variable (X_2) and the variable of women's performance has a **strong relationship**.

The determinant coefficient (R^2) explains the variation in the value of Women's Performance (Y) determined by the Capital variable (X_2) that is considered. From the results of analysis (attachment 9) the determinant coefficient (R^2) is equal to 0.565, which means that the variable of Women's Performance (Y) is influenced by the Capital variable (X_2) is 56.5% and the remaining 43.5% is influenced by other X variables which are not included in this research model.

For alpha (α) is 0.05 and $dk = n - 2$ ($40 - 2 = 38$) obtain t_{table} is 1.684 and t_{count} obtained is 7.023 (attachment 9). Thus the value of t_{count} is greater than the value of t_{table} where $7.023 > 1.684$; then there is a significant influence between the variable Capital (X_2) on the variable of Women's Performance (Y).

Simple linear regression analysis is also used to find a reciprocal relationship between the variables of Women's Competence (X_1) and Capital (X_2) using the SPSS 15.0 for windows program which can be seen in appendix 11.

The magnitude of the regression value between the variables of Women's Competence (X_1) on Capital (X_2) is as follows

$$Y = \beta_0 + \beta_1 X_1 + \epsilon_i$$

$$Y = -0,121 + 0,897 X_1 + \epsilon_i$$

Description:

$Y = X_2 =$
Capital

$\beta_0 =$ Intersept constant
 $\beta_1 =$ Variable Coefficient
of Women's Competence
 $X_1 =$ Variables of
Women's Competence
 $\epsilon_i =$ Disturbance

value of $\beta_0 = -0,121$ explained that if there is no change in the variable of Women's Competence (X_1), then the Capital variable (X_2) will decrease by -0.121. But if there is a reduction in the variable of Women's Competence (X_1) of 1 unit, then Capital (X_2) increases to 0.897.

The magnitude of the regression coefficient (R) variable of Women's Competence (X_1) on the Capital variable (X_2) is 0.719 (attachment 11) which means that between the variables of Women's Competence (X_1) and Capital (X_2) has a **strong relationship**.

The determinant coefficient (R^2) explains about variations in the value of Capital (X_2) determined by the variable of Women's Competence (X_1) which is considered. From the analysis of the determinant coefficient (R^2) obtained at 0.517 (attachment 11) means that the magnitude of the Capital variable (X_2) is influenced by the variable of Women's Competence (X_1) of 51.7% and the remaining 48.3% is influenced by other X variables which not included in this research model.

For alpha (α) is 0.05 and $dk = n - 2$ ($40 - 2 = 38$) obtain t_{table} is 1.684 and t_{count} obtained is 6.372 (attachment 11). Thus, the value of t_{count} is greater than the value of t_{table} where $6.372 > 1.684$; then there is a significant influence between the variables of Women's Competence (X_1) on the Capital variable (X_2).

Simple linear regression analysis is also used to find the effect of the Capital variable (X_2) on Women's Competence (X_1) using the SPSS 15.0 for windows program, for more details, can be seen in Appendix 12.

The magnitude of the regression value between the Capitalvariable (X_2) on the variable of Women's Performance (X_1) is as follows:

$$Y = \beta_0 + \beta_2 X_2 + \epsilon_i$$

$$Y = 1,266 + 0,576 X_2 + \epsilon_i$$

(0,000)

(0,000)

Description:

$Y = X_1 =$
Women's Competence
 $\beta_0 =$ Intercept constant
 $\beta_2 =$ Capital Variable
Coefficient
 $X_2 =$ Capital Variable
 $\epsilon_i =$ Disturbance

Value of $\beta_0 = 1,266$ explains that if there is no change in the Capital variable, then the variable of Women's Competence is 1,266. But if there are additions to the Capital variable of 1 unit, then Women's Competencies will increase by 0.576.

The magnitude of the regression coefficient (R) Capital variable (X_2) on the variable of Women's Competence (X_1) is 0.719 (attachment 12) which means that between the variable Capital (X_2) and the variable of Women's Competence has a **strong relationship**.

The determinant coefficient (R^2) explains the variation in the value of Women's Competence (X_1) determined by the Capital variable (X_2) that is considered. From the results of the determinant coefficient analysis (R^2) obtained at 0.517 (attachment 11) which means that the variable size of Women's Competence (X_1) is influenced by the Capital variable (X_2) of 50.4% and the remaining 49.6% is influenced by another variable X which was not included in this research model.

For alpha (α) is 0,05 and $dk = n - 2$ ($40 - 2 = 38$) obtain t_{table} is 1.684 and t_{count} obtained is 6.372 (attachment 12). Thus, the value of t_{count} is greater than the value of t_{table} where $6.372 > 1.684$; then there is a significant influence between the variable Capital (X_2) on the variable of Women's Competence (Y).

2. Multiple Linear Regression Analysis

Multiple linear regression analysis was used to determine the effect of women's competencies (X_1) and capital (X_2) on women's performance (Y) together. For this reason, the SPSS 15.0 For Windows program is used in analyzing, which can be seen in attachment 10.

The similarity of the relationship between variables of Women's Competence (X_1) and Capital (X_2) on the variable of Women's Performance (Y) (attachment 10):

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \epsilon_i$$

$$Y = 0,417 + 0,645 X_1 + 0,303 X_2 + \epsilon_i$$

Description:

$Y =$ Women's Performance
 $\beta_0 =$ Intercept constant
 $\beta_1 =$ Variable coefficient of women's competency
 $\beta_2 =$ Capital Variable Coefficient
 $X_1 =$ Variables of Women's Competence
 $X_2 =$ Capital Variable
 $\epsilon_i =$ Disturbance

- Value of $\beta_0 = 0,417$; means that if there is no change in the variable of Women's Competence (X_1) and the Capital variable (X_2), the Women's Performance level is 0.417.
- Value of $\beta_1 = 0,645$; means that if there is a change in the variable of Women's Competence (X_1) of one unit then the Women's Performance level increases by 0.645.
- Value of $\beta_2 = 0,303$ means that if there is a change in the Capital variable (X_2) of one unit then the Women's Performance level will increase by 0.303.

The magnitude of the regression coefficient (R) variable of Women's Competence (X_1) and Capital variable (X_2) on the variable of Women's Performance (Y) is 0.852 (attachment 10), meaning the relationship between the variables of Women's Competence (X_1) and Capital (X_2) the variable of women's performance is **very strong**.

The coefficient of determinant (R^2) explains the variation in the value of Women's Performance (Y) determined by the variable of Women's Competence (X_1) and the Capital variable (X_2) that is considered. From the results of the determinant coefficient analysis (R^2) obtained a value of 0.725 (attachment 10), this means that the variable Performance of Women (Y) is influenced by variables of Women's Competence (X_1) and Capital variable (X_2) of 72.5% and the remaining 27, 5% is influenced by other X variables which is not included in this research model.

In the Anova table shows the value of F_{count} is 48,810, with $dk = n - 2$ for alpha (α) 5% value of F_{table} is 3,25. Thus the value of F_{count} is greater than the value of F_{table} where $48,810 > 3.25$ (attachment 10); then there is a significant effect between the variable Women's Competence (X_1) and Capital (X_2) on the variable of Women's Performance (Y) in PasarBaru - Benpasi Village of city sub-district of Kefamenanu of district of Timur Tengah Utara.

Conclusion

The results of a simple linear regression analysis between variables of women's competence (X_1) towards the variable of Women's Performance (Y) is in PasarBaru of Benpasi village city sub-district of Kefamenanu district of Timor Tengah Utara as follows: $Y = 0,381 + 0,917X_1 + \epsilon_i$. Regression coefficient value (R) variable of Women's Competence (X_1) towards the variable of Women's Performance (Y) is 0,819, so, it is concluded that there is a **very strong relationship**. The simple linear regression results between the Capital variables (X_2) on the variable of Women's Performance (Y) in PasarBaru Benpasi village city sub-district of Kefamenanu in district of *Timor Tengah Utara* as below: $Y = 1,234 + 0,674X_2 + \epsilon_i$. Regression coefficient value (R) capital variable (X_2) towards variable of Women's Performance (Y) is 0,752, so that it can be concluded that there is a **strong relationship**. The results of a simple regression analysis for reciprocal relationships between variables of Women's Competence (X_1) and capital variabel (X_2) in PasarBaru of Benpasi village of sub-district

of Kefamenanu in district of Timor Tengah Utara as below :

- if $X_2 = Y$; so $Y = -0,121 + 0,897X_1 + \epsilon_i$; Regression coefficient value (R) variable of Women's Competence (X_1) towards the capital variable (X_2) is 0,719, so it is concluded that there is a **strong relationship**.
- if $X_1 = Y$; so $Y = 1,266 + 0,576X_2 + \epsilon_i$; Regression coefficient value (R) capital variable (X_2) towards the variable of Women's Competence (X_1) is 0,719 so it is concluded that there is a **strong relationship**.

The results of multiple linear regression analysis between variables of Women's Competence (X_1) and capital variables (X_2) towards the variable of Women's Performance (Y) in PasarBaru of Benpasi village of sub-district of Kefamenanu in district of *Timor Tengah Utara* as below :

$$Y = 0,417 + 0,645X_1 + 0,303X_2 + \epsilon_i$$

Regression coefficient value (R) variable of Women's Competence (X_1) and capital variables (X_2) towards the variable of Women's Performance (Y) is 0,852, so it is concluded that there is a **very strong relationship**.

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