

Entrepreneurial Learning for People in Rural Areas: Supporting and Barrier Factors

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Abstract: Entrepreneurial activities in Indonesia are still centralized in big cities rather than in rural areas. Entrepreneurs in rural areas have different conditions and challenges with other entrepreneurs in big cities. Rural entrepreneurs learn and grow their business through direct interaction with the surrounding environment without relying on media such as internet. The learning process and the development of rural entrepreneur business are strongly influenced by environmental conditions that still hold an element of familiarity and high mutual assistance. The barriers that are faced by rural entrepreneurs are: (1). Financial management; (2). Human resources; (3). Capital obtaining; (4). Marketing; (5). Low purchasing power; (6). Lack of Information; (7). Products delivery; and (8). Government Support. In overcoming the barriers, there are supporting factors to help rural entrepreneur develop are: (1). Family support; (2). Society support; (3). Competition condition; (4). Network. Rural entrepreneurs get the knowledge of entrepreneurs by family or friend sharing, learning from experts, learning by doing and from role model. By through all these processes, rural entrepreneurs can survive and grow their business.

Key words: Entrepreneurship learning • Entrepreneurs • Rural Area • Supporting Factors • Barrier Factors

INTRODUCTION

Indonesia is a developing country that has several problems including the economic condition of the population in Indonesia is still not evenly distributed. There are several assets in rural areas, such as natural resources, human assets and an area for technology. In addition, they have constraints which will embed their assistance in the new economy [1]. The rural people are moving to the big cities to get a job because the jobs are not available in the countryside and are still concentrated in large cities. This condition makes rural areas is getting left behind and increasingly enlarge the social gap between rural and urban population. In overcoming this condition, the entrepreneurial activities need to be done. It is necessary to add and develop entrepreneurship to increase the level of development welfare of people in rural areas [2]. Entrepreneurial activities have the advantage of providing jobs in rural areas and reducing unemployment and poverty [3]. Therefore, it is necessary to make some efforts to increase the number of entrepreneurship in rural areas.

To increase the number of entrepreneurs in rural areas, the populations in rural areas need to know what the process of becoming a rural entrepreneur because there are differences conditions of doing business in rural areas and in urban areas.

Based on the previous research by Burcea et al, it is necessary to learn about rural entrepreneurship in developing countries [4]. The process of learning will be advantageous to build up the rural entrepreneurial and continuous employment in underprivileged areas [5]. The present study will discuss the journey of businessmen who pioneered the business in rural areas so that it can be used as learning materials for residents in rural areas to become entrepreneurs. Therefore, they can learn and prepare themselves to face all challenges when running a business.

The researchers tried to find and learned the rural entrepreneurs who were selected to study the factors supporting rural entrepreneurs run the business, barriers and solutions are made by rural entrepreneurs and entrepreneurial learning process undertaken by rural entrepreneurs. Therefore, the research questions from

this research are: What are rural entrepreneurs' constraints in entrepreneurial journey? How do rural entrepreneurs overcome obstacles in entrepreneurial journey? How do rural entrepreneurs learn the business? To answer all these research questions, then researchers uses qualitative approach using in-depth interviews and observation in order to gain a deeper understanding.

Literature Review: Entrepreneurship activity can give advantages for person who conduct the business and also give opportunities for unemployed [3]. Based on Bygrave and Hofer, an entrepreneur is "someone who perceives an opportunity and creates an organization to pursue it" [6]. In addition, entrepreneurship is a process of learning [7]. Entrepreneurship is an unlimited activity and can be conducted in anytime, anyone and everywhere in both big cities and rural areas. In almost all definitions of entrepreneurship, there is agreement that entrepreneurs' behaviors include (1) initiative-taking, (2) organizing and reorganizing of social and economic mechanisms and (3) the acceptance of risk or failure [2]. To accelerate economic development in rural areas, it is necessary to increase the number of rural entrepreneurs [4]. Definition of rural entrepreneurs is in the natural resources that have low dense population with significant economic, social and symbolic [8]. In addition, the definition of rural areas is "non-metropolitan areas, exhibiting low population density" [9].

Research that have been conducted by Patel & Cavda stated that problems of rural entrepreneurs are: (1). Financial problems such as paucity of funds, lack of infrastructural facilities and risk element; (2). Marketing problems such as competition and middlemen that exploit rural entrepreneurs; (3). Management problems such as lack of knowledge, legal formalities, procurement of raw materials, lack of technical knowledge, poor quality of products; (4). Human Resources problems such as low skill level of workers and negative attitude [10].

In facing those problems and challenges, rural entrepreneurs require a theory of entrepreneurship learning [7]. Entrepreneurship learning can be started from entrepreneur mindset; therefore, a person should be given the inspiration so that he or she will be motivated to become an entrepreneur and fulfilling the qualified entrepreneur [11]. When a person decides to become an entrepreneur, he or she might have different motivations and usually the motivation will determine a person's behavior which can be changed if we can understand what the motivation to drive the person [12]. The next step is to prepare them to have the capacity as an

entrepreneur [11]. The capacity of employers are very useful for someone who wants to be an entrepreneur to see business opportunities and are able to produce new products or to add the value of a product [11]. There are three main sources to obtain entrepreneurial learning [13]. First, is to plunge into the world of business and run the business which is commonly referred to as "learning by doing". Second, by joining the training and tutoring specifically on entrepreneurship. The last is by learning from mistakes [13].

MATERIALS AND METHODS

This study used a qualitative approach to gather data in more detail and profound about barrier factors, supporting factors and entrepreneurship learning of rural entrepreneurs. Qualitative research was chosen to get deep comprehension about some aspects of social existence and its methods which elaborate words and sentences instead of numbers, in analyzing the data [14]. In exploring the data, in-depth interviews and observation were chosen because it is a proper method to get data deeper from people in few numbers [15].

The purposes of this research are to know about: supporting factors and barriers to conduct entrepreneurship for people in rural areas; the problem solving from entrepreneur; the entrepreneurship learning for rural entrepreneurs. To meet the purpose of this study, the criteria of participants were chosen based on rural entrepreneur definition by Shield that stated entrepreneurs who built the enterprises in non-metropolitans areas [9]. In addition, participants also must have experiences more than three years and have their own store in rural area. The participants from this research are ten rural entrepreneurs who met these criteria. For this study, the locations of entrepreneurs are in the rural area in West Java Indonesia. In-depth interviews and observations was conducted to know the supporting and barriers factors while conducting business, how people in rural areas solve the entrepreneurial problem and finally gain the information of entrepreneurial learning process for rural entrepreneurs. All of the data gathered then were analyzed to create entrepreneurial learning model for people in rural areas.

RESULTS AND DISCUSSIONS

Participants Characteristics: The participants of this research are ten entrepreneurs that run their business in rural areas; consist of five men and five

Table 1: Participants Characteristics

Participants	Field	Year of Establishment	Age	Gender	Educational Background
1	Culinary	2008	33	Woman	Bachelor degree of Biology education
2	Scraps	2013	40	Man	Bachelor degree of Economic
3	Travel and Tourism	2013	44	Man	Bachelor degree of Economic
4	Fashion	1993	42	Woman	Bachelor degree of Religion education
5	House hold Appliance	2010	61	Man	Bachelor degree of Law
6	Fashion	2011	39	Woman	Bachelor degree of English education
7	Culinary	2006	41	Woman	Bachelor degree of Social and Political Science
8	Automotive	2012	32	Man	Bachelor degree of Architecture
9	Cultivation	1998	45	Man	Senior High School
10	Manufacture	2005	47	Woman	Diploma degree of mechanical Engineering

women entrepreneurs. The participants in this study came from a wide range of business areas. The majority of educational backgrounds of the population in rural areas still have a low level. However most of the participants hold bachelor degree with job and business experiences before they run the businesses. The average ages of entrepreneurs in rural area are in adult and old age and the entire participant had been married. The location of all participants is rural areas in West Java because based on Central Bureau of Statistics, the number of Urban Rural Growth Difference (URGD) from 2015 to 2020 for West Java province is 0.3115, which is the one of highest value comparing to other provinces in Indonesia [16].

Supporting Factors in Conducting Entrepreneurship in Rural Area: In running a business, the factors supporting the passage of a business would be an important factor to develop a good business in large cities and in rural areas. Nonetheless, there are significant differences between the factors supporting the development of a business carried on in large cities and rural areas. From the interviews, it can be seen that the antecedents of participants are:

Family Support: Family support is one of the important factors for successful entrepreneurs [17, 18]. Entrepreneurs with positive family support influenced the level of success [19]. People in rural areas have very strong family ties. It is strongly felt by the entire participants which are rural entrepreneurs in different fields, but they all get the support from their family since the early business. The main support that accepted by rural entrepreneur is moral support. Rural entrepreneurs' confidence appeared and became stronger by the support of family. When rural entrepreneurs have constraints such as shortage of staff, lack of capital and ideas to maintain and develop their business, their family support provide solutions. In the beginning of business, all participants started to establish their business by themselves and

developed into a family business because many families who helped and joined the business.

Society Support: Environmental society influence the development and type of business also entrepreneurs behavior [20]. Entrepreneurs with positive society support influenced the level of success [19]. Characteristics of rural communities are upholds fraternal, mutual cooperation, courtesy, manners, prefer the convenience of interacting and many others. The characteristics of rural communities are very profitable for the rural entrepreneurs. Not only has the support of the family, but also have strong support from the surrounding community. Mutualism relationship is strongly felt by rural entrepreneurs in running their business.

The Competition: The competition in rural area is not as tight as in big city. It can be called as single fighter with low level of competition [21]. The company location in rural area is an opportunity for rural entrepreneur that related to competition and market orientation. Many entrepreneurs in big cities are focusing their market in big cities and less attention for people in rural areas. The condition makes many rural entrepreneurs see people in rural areas as their market target. This statement is reinforced by all participants who dare to run the business in rural areas because the level of competition is still low.

Moreover, for the third, fifth, eighth, ninth and tenth participants, they became a pioneer business in their place. The low level of competition in rural areas is an opportunity that become supporting factor for development of rural entrepreneurs.

Network: The business that participants run in the rural area is not their first business. So, they already have a good network for the rural entrepreneurs that came from their previous job and business experiences and their friends from college in the big cities. The third participant has repeatedly run the pilgrimage so he has a business

network that is strong enough and he has relationships in major cities in Indonesia and Mecca and Medina. The first and fourth participants are using their network channel as well to market their products. Business networking becomes an effective way in marketing products of rural entrepreneurs.

Barrier Factors in Conducting Entrepreneurship in Rural Area: In running a business, every entrepreneur has various kinds of obstacles. In the present study, the authors tried to find out what are the constraints faced by entrepreneurs in rural areas, especially in developing countries. According to the result from the interviews and observation, there are some obstacles that faced by entrepreneurs in rural areas in doing business and can be seen as follows:

Financial Management: The financial management problem has been discussed in previous studies by Afrin et al, which stated that the major matter of any small business in rural areas is the competence of administration associated with financial management [2]. The businessmen or entrepreneurs are hard to manage financial budget of the business. The first, second, fourth and seventh participant had difficulty in financial management because when they are in the busy time and many orders are coming, it is difficult to separate between company and personal finance. This makes the financial situation becomes unclear for business owners. Participants stated that one of the reasons of the difficulty of arranging financial is a lack of knowledge about accountancy. In conducting the business, the third participant also has difficulties in arranging finance that still not professional and require additional knowledge in the field of accounting.

Human Resources: Most of participants faced obstacle in the lack of expert workers who are able to operate the counting machine, capable of making financial reports and more meticulous in caring for hygiene products. The first, fifth, eighth and tenth participant had difficulty in finding skilled workers. Many rural people want to work in their company, but the average people are not familiar with the tools and how to operate it. Moreover, the existing workers of their company still need supervision from them. The owner must check the quality control of the product, the line production and make sure that everything running well. In some cases from culinary and fashion field, the owners made several innovations such as change the taste and outsmart the ingredients or

materials in dealing with limited capital. Therefore, they need a workforce that can adapt to the style of production. Thus, if the owner was busy with other matters, the production activities will stop.

Capital Obtaining: Most of participant has a difficulty in obtaining capital because only rely on their own money with limited funds. So, it is hard to develop their business. They were difficult to obtain capital when they needed to buy raw materials. In addition, capital constraint felt by the third, fourth, sixth and ninth participants in order to develop their business. At the beginning of the business they relied on private money as capital, but over time, it needs more capital to expand their business.

Marketing: At the beginning of the business, most of participants confused where they should sell their products. Fear and lack of confidence makes difficult to market the product. At the beginning they only sell to their friends and people they know in small quantities and causing slightly revenue. In marketing, the third, fourth and sixth participants faced problems such as the difficulty of marketing products in online due to limited network and because people in rural areas are lack of using social media. Recently, their marketing process is still conventional so it requires a lot of efforts and need much time. In marketing the products, the fourth participant faced problems because the product with the art of embroidery is not as fashion products in general that have a lot of market. She needs to find specific market that is like the art of embroidery itself. The art of embroidery is usually preferred by the majority of women workers or clothing in the formal occasion.

Low Purchasing Power: Raw materials for products in rural areas have a higher price than in big cities. With high raw material prices, then to create a good quality of products will certainly make the price becomes expensive. Unfortunately, the low purchasing power makes people in rural areas prefer cheaper products and prioritize price than quality or taste.

Lack of Information: In finding product creation ideas that will approximately be sold in the market became most of participants' obstacle because they must find by themselves and there is lack of information about that idea in rural areas. In order to sell products that consumers demand, participants must continue to observe what new products come out with limited information. So, it takes

time to observe and more costs to survey the latest models of products. The lack of information also related with financial management. Several participants stated that they need some training to fulfill the knowledge of accounting, financial management and entrepreneurship. However, the information of entrepreneurship training is still limited and hard to find.

Productsdelivery: For the first, second, fourth, seventh and tenth participants, one of the obstacle encountered is delivery products. With a business location in the rural area, they faced the high cost of delivery products especially when they only sent a small scale of products. For the participants, limited transportation facilities made it takes time to approach potential customers. Transportation infrastructure becomes important that a major obstacle for the communication activity for their customers because most of rural entrepreneurs is still using door-to-door system.

Government Support: Government has a lot of programs to increase the number of entrepreneurship. However the programs are very hard to reach by rural entrepreneurs. In addition, the development of infrastructure of rural area still left behind comparing urban area. Participants stated that they need more support from government so they can reach the program. One of the problems that faced by a third participant is government support in preparation for the departure of the prospective pilgrims arrangement. It requires a longer time due to the difficulty in administering licensing and bureaucracy, especially in the pilgrims visa. Place to process the permits and bureaucracy is in the big city that far away from the third participant office, so it takes longer time.

Problem Solvings: From the problems mentioned above, this research discussed on how entrepreneurs in rural areas solve the problems that arise in running the business. The following solutions were taken to solve the problems:

Financial Management: In order to solve the financial management, several participants reorganized the finance by themselves without others' help and disciplining themselves by separating personal and business money. They are still conducting many improvements in the managerial side, especially in financial terms. Another solution to handle the financial aspect is by employed trusted family members who have the educational background of accounting and finance that supports the job description.

In addition, participants stated that they need to follow a course or training in improving the management especially in the field of finance.

Human Resources: Difficulties in getting experts circumvented by recruiting employees who are well known, close and trustworthy, in this case, the participants entrust to their family member and then taught the technique and steps of production process. In obtaining skilled employees, participants tend to ask for family's help to fill the vacancy. Then, they began to offer employment to people they already knew well, in this case are nearby neighbors. For the fifth and tenth participants, the solution to overcome the lack of skilled manpower is to find an employee from a big city, then trained beforehand and employed in the company with the provision of shelter and of course with a high salary standards.

Obtaining Capital: The difficulty in obtaining capital for participants can be overcome by utilizing cash down payment in advance as the capital of production process. Additionally, they only produce by orders. If the benefit is sufficient, then the business owner re-produces and markets it by themselves. Recently, most of participants do not want to borrow capital from other parties, especially the bank because they were afraid of an additional burden in paying interest. The solutions in overcoming capital constraints that become a major obstacle in developing the business for the participants are to get the help from their family or trusted person.

Marketing: For several participants, the difficulty of marketing products lead them to offer their products or services directly to the surrounding neighborhoods and make efforts to store its products in the shops or their network nearby. The difficulty of marketing products in online to get wider consumer makes participants more focus on people in rural areas as target market. So, surely digital marketing and use of sophisticated media is less effective in reaching potential customers. Indeed, by doing door-to-door marketing, marketing activities are much more effective and awakened high trust between consumers and companies. Most of participants promoted the products by using their family and network so that it can expand their market.

Low Purchasing Power: The low buying power that ultimately makes participant's idealism to make high quality of products slightly compromised by the existing

market. So they made the quality of products which are suitable with the purchasing power and budget of the customers. In maintaining the reputation and customer relationship, they are still maintaining the product quality to satisfy the customers although the profit that they got is decreasing.

Lack of Information: In the ways of getting an idea about forecasting products that will interest the customer, participants have constraints due to limited information about what trends are being up to date. Thus, some participants proposed an entrepreneurship training in order to steer business to innovate in the creation of plastic processed products which can be accepted by society. For the fourth, fifth and sixth participants, in order to get information for consumers favored products, then they need to monitor the development of new product models by coming to the big city and find the new model of what would appear by themselves and predicted the model that will become customers demand. So, they made a schedule of planned to go to the town to get information about the development of the model.

Delivery Products: One of the obstacles encountered for the second, fourth, seventh, ninth and tenth participants are delivery process. With a business location in the rural area, they have a high cost of delivery constraints. To overcome this obstacle, they deliver the products by hiring a subscription for business travel so that they get a discount for a subscription fee. According to the interview, she stated that hiring a subscription for business travel is much cheaper than they have own fleet because it can reduce vehicle operation and maintenance costs and car loan.

Government Support: For the third participant, the solution in overcoming obstacles in administrative and bureaucracy process in order to go abroad is by looking for connections from the government. In addition, formed a special staff who takes care of all kinds of licenses so that all are made in a more simple and faster process. Infrastructures, communication network and facilities of transportation are perceived as constraints required a solution which in this case is a proposal for the government to be improved. So the economic movement in the rural areas can grow and increase rapidly.

Entrepreneurship Learning for People in Rural Area: Entrepreneurs in rural areas have started the business processes that need to be known to all parties, especially

people in rural areas so it can inspire and spread the spirit of entrepreneurs in rural areas. By doing so, it is expected that the number of entrepreneurs in rural areas will increase. Therefore, in this study, researchers try to explore entrepreneurial learning process of participants focusing on the supporting and barrier factors in running the business. For most of all participants, entrepreneurial learning process began when they find the interesting things, they enjoy it and automatically run a business based on their hobby. However, due to economic necessity for daily needs are urgent, they thought to take advantage of their ability to earn money. Besides, they love to run the proceeds, their financial needs are met. In participants region, there are still a few people even no people who run the same business idea. Then they saw easiness in obtaining raw materials. So, they believe that they can run that business.

The initial capital is purely from the results of participants savings. In the beginning they produced on a small scale and then proceeded it back into capital so that it multiplied over time. Since the amount of production increases and her customers began to order on a large scale, eventually they recruited several employees to help them. In developing their business, they took advantage of relationships/ network of their friends. Their network greatly helps in getting orders in large scale continuously, so the business can develop. For the first, second and ninth participants, entrepreneurial learning process come from the role model. From there, participants were inspired and wanted to emulate the role models and apply it in their environment. They observe, imitate and modify role models and tried to develop it by trying to make the creative work and adjust with their condition. They learned how to collect and manage raw materials from the role models. In developing their business, participants kept thinking about how to process a product with a high value that the public are interested in. They were looking for ideas by reading articles from the media such as magazine and television. They also got an idea of ??the results of sharing with friends and the surrounding community.

For the third of participant, entrepreneurial learning process stems from his frequent run pilgrimage using the different services of tours and travel. From here he has a lot of contacts of people who are already experts in the field of travel agency pilgrimage. When he decided to make a business, he consulted to the experts and learned to run the business. With a strong relationship, the business could run thrive because he headed the people in rural areas as target market because not reached by

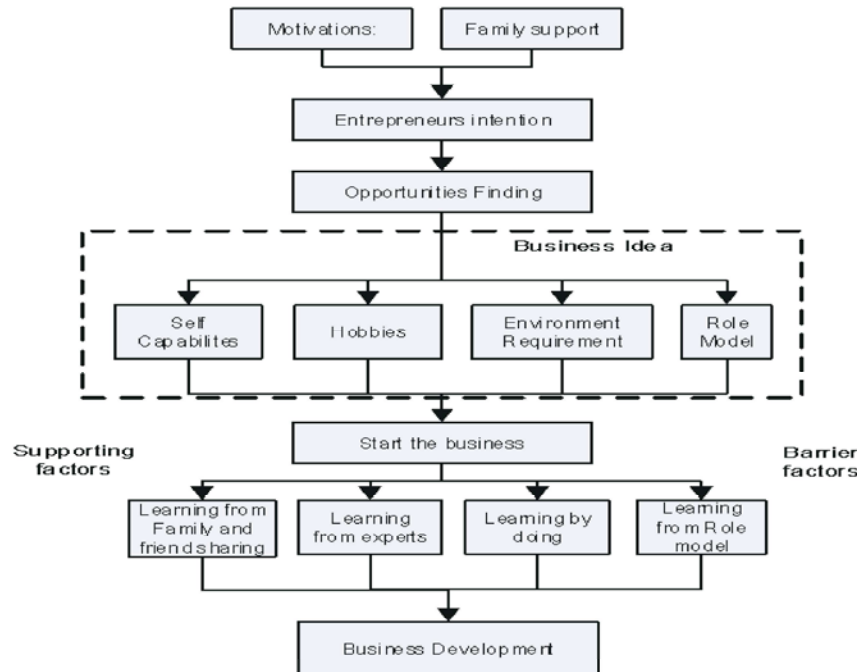


Fig. 1: Entrepreneurial Learning Process of Rural Entrepreneurs

other tours and travel agencies. Public response to this effort is quite high because they feel helped and facilitated in the affairs of pilgrimage. Moreover, in this business, the relationship with the community is a mutual relationship. Not only the third participant, but also most of participants have a good relationship with other entrepreneurs engaged in the same area and field, so that they can develop a lot of cooperation programs.

For the fourth, seventh and tenth participants, when they plunged into the world of business, they studied business by directly running a business and from their experience. Newly established company usually learns the business by doing a process of trial and error [22, 23]. This process also was conducted by the participants. In addition, they also often consulted to the senior entrepreneur in their business field and shared the experience with friends who do similar business. For the fifth entrepreneur, entrepreneurial learning process began when he saw business opportunities household appliances. He has subscriptions house wares shopping in the city. Thus, he contacted the owner and tried to see opportunities for cooperation. At first he cooperated with his subscriptions, but because the price is relatively expensive, he looked for other suppliers and got information from the family about the suppliers that are cheaper and have more complete goods. He had much

learned from personal experience when running collaboration with clients and with the help of his family; he can manage his company more regularly.

From the participants who are entrepreneurs in rural areas, the importance of the common thread in terms of studying business and entrepreneurial learning process can be summarized on the model as shown below:

From the interviews that have been conducted to the ten participants, it is known that before learning the business, rural entrepreneurs should have a strong motivation and a clear reason why they want to start a business. Then, they will have the intention to conduct business. After that, they began to look for opportunities and tried to find the idea based on their abilities, hobbies, community needs and environmental conditions in rural areas. Rural entrepreneurs get the knowledge of entrepreneurs by learning from family or friend sharing, learning from experts, learning by doing and from role model. In addition, entrepreneurship training for people in rural area also can be one of the ways in learning entrepreneurship [24]. However, all participants stated that they lack of information about entrepreneurship training. In obtaining venture capital, more rural entrepreneurs are not willing to take high risks, so they relied on their own capital and assistance from their family. Hoy stated that there are six barriers which also

came up in this study, but researchers found another barrier such as hard in obtaining capital, low purchasing power and lack of information and delivery products[25]. Comparing to previous research based on Patel & Cavda they stated that the family is a challenge in running the business, however, in this study; researchers found that the family is precisely the one supporting factor in running a business [10].

CONCLUSIONS AND CONTRIBUTIONS

The motivation of rural entrepreneurs came from their internal factors so there is no compulsion element when running their business. In addition, they also enjoy the entrepreneurial process. In running their business, rural entrepreneurs find their business idea starting from the closest environment such as their abilities, hobbies, community needs and environmental conditions in rural areas. The barriers that faced by rural entrepreneurs are: (1). Financial management; (2). Human resources; (3). Obtaining Capital; (4). Marketing; (5). Low purchasing power; (6). Lack of Information; (7). Delivery products; and (8). Government Support. The supporting factors to help rural entrepreneur develop are: (1). Family support; (2). Society support; (3). Competition condition; (4). Network. Rural entrepreneurs get the knowledge of entrepreneurs by family or friend sharing, learning from experts, learning by doing and from role model. By through all these processes, rural entrepreneurs can survive and grow their business.

There are contrast differences between rural and urban entrepreneurs. Rural entrepreneurs learn and grow their business through direct interaction with the surrounding environment without relying on media such as the internet or telecommunication device. The learning process and the development of their business are done centrally and located in small rural areas but has a strong influence on the environment. The learning process and the development of rural entrepreneur business are strongly influenced by environmental conditions that still hold an element of familiarity and high mutual assistance.

This research gives contribution to the knowledge of entrepreneurial learning especially for people in rural areas in adding supporting and barrier factor of previous studies. In addition, this research can give contribution in practical to help rural entrepreneurs to prepare the solutions in facing barrier possibilities while running the business.

Limitation and Further Research: The limitation of this research was conducted with ten entrepreneurs in rural areas. The model from this study may be different to another study ranging from motivation, ideas generating, barrier and supporting factors in the development of the business. So, for the future research, it should be taken more participants and learn how people in rural areas learn entrepreneurship in another case to test the model.

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