

Factors Influencing Women Entrepreneurship in Rural Area, an Exploratory Study in Nusa Tenggara Timur Province of Indonesia

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Abstract: Women Entrepreneurs in Indonesia has been a significant contributor to the growth micro and small enterprises across Indonesia including in rural areas in Nusa Tenggara Timur (NTT) province. Women entrepreneurs in the rural area in NTT province exist in micro and small businesses in the subsistence agrarian economic activities as well as other trade and service sector. Little has been known about the women entrepreneurship in a rural area. The purpose of this study is to explore the enabling factors of women entrepreneurship in a rural area in starting and improving their business. This study employs a qualitative approach and uses entrepreneurship ecosystem as a tool for analysing the empirical phenomena. The data collected through a depth interview of thirty two women entrepreneurs in three districts. The results showed three main elements in the entrepreneurship ecosystem as the enabling factors for women entrepreneurs in a rural area in starting and improving their businesses. First, the business environment which covers access to market, access to capital, provision of business assistance, infrastructure and facilities, and effective regulation including the role of non-formal institutions such as religious institution. The second, interacting actors around women entrepreneurs covering financial institutions, formal and non-formal business service providers and media. Third, the entrepreneurial culture and attitude which cover education background, and personal behaviour. The interaction of these factors is crucial in creating a favourable condition for women to step out in pursuing their entrepreneurial activities.

1 INTRODUCTION

Women entrepreneurs make an essential contribution to the development of the world economy, particularly in the low and middle-income country (Allen, Langowitz, Elam, & Dean, 2007). In Indonesia, as one of the middle-income country, the growth of women entrepreneurs in Indonesia is rising from time to time and has tremendous potential in empowering women and transform society (Tambunan T., 2007). The Global Entrepreneurship Monitor study estimated around 22 million women entrepreneurs or 26 per cent out of the adult female population in Indonesia (Nawangpalupi, Pawitan, Widyarini, Bisowarno, & Iskandarsjah, 2015). A similar study has pointed out the importance of women entrepreneurship in Indonesia, where women entrepreneurs are operating approximately one-third of firms in the formal sector. Indeed, this considerable number of women in Indonesia becomes a very potent

source of entrepreneurs that may lead to a more significant contribution to the Indonesian economy. (Sutanto, Gunawan, Gunawan, & Djik, 2016). However, the gap remains in particular between those who are in the western part of Indonesia and those in the eastern part of Indonesia including those who are in urban and rural areas. The study on women entrepreneurship in rural Indonesia has been neglected both in research academic and in general society.

This paper tries to contribute to bringing an additional local perspective to the discourse of women entrepreneurship in Indonesia, in particular, those in the rural area of the Nusa Tenggara Timur (NTT) province. The province is one of the provinces in eastern Indonesia part of Indonesia is still struggling in enhancing its economic development condition despite many interventions and support from both National and International agencies. The poverty rate is still hanging around 21, 38 per cent

(BPS NTT, 2018). The area spread over a surface of 47 350 km² dispersed on 566 islands, of which 42 are inhabited. Most parts of NTT are mountainous and hilly with few flatlands. The province is dry and most land is not very fertile. It is generally resource-poor and sparsely populated. It receives only small amounts of rain, and the landscape dominated by grassland. It is mainly suitable for animal husbandry and dryland farming (Ronnäs & Kwong, 2011). Furthermore, the province's economy characterised by the predominance of the rural sector where the main activities concentrated and 80 per cent of the total

population living in rural areas (ibid). The province recorded slow economic growth, in which mostly supported by the growth of the number of micros, small and medium enterprises that is an increase from 287,1 thousand in 2006 to 436,4 thousand in 2016 and dominated by non-agriculture activity (BPS, 2017). Nusa Tenggara Timur province administratively divided into 21 districts or regency and 1 municipality, 308 sub-districts, and around 3.353 villages with only around 10 per cent categorised as village level in an urban area or called as Kelurahan (PODES, 2018). Since the province also consists of many islands, the characteristics of the villages can be categorised based on their geographical position as coastal villages, and those located in the centre of the island. These characteristics will certainly influencing the pattern of livelihoods, type businesses, and the characteristics of entrepreneurial activities. Some key characteristics of the area in NTT as described in a study carried out by the ILO in 2011 highlighted some characteristics of economic and decent work issues in rural areas in NTT as agrarian economic which still based on agriculture sector, mainly in subsistence farming and the province is at an early stage of industrialization (Ronnäs & Kwong, 2011).

Based on the above characteristics, we can note that the majority of the local people in NTT

depending their live mostly in agricultural activities. This will have an implication on portraying the entrepreneurship development in the context of rural area in NTT in which one should not exclude agriculture in understanding the business development or entrepreneurship research. In fact, the numerous research carried out on women entrepreneurship has not really described the context of women entrepreneurs in the agricultural context in a rural setting. Alsos et, al. (2011) argue that the agriculture sector by contrast absence from entrepreneurship research domain and often overtly excluded in many governmental and privately held small business datasets. This condition also reflects the current entrepreneurship development in the NTT province in which agriculture is separated not as an integral part of the small and medium enterprises development. Therefore it is very difficult to understand the development of the MSMEs in the agricultural setting in NTT.

1.1 Women Entrepreneurship on NTT Province Level

For the NTT province, although the total women population constitute more than half of the total population (BPS, 2018) their participation in the workforce often being marginalised to work individually in their domestic area, and their participation in the economic activities, are still considered as insignificant and is not the primary attention of various development programme in the Province. Table 1. (Source: BPS NTT in various years), describes that in the last five years, compared to man, the total number of female age 15 above who is fall under the category of self-employed, self-employed assisted by other family members or temporary employee or unpaid workers, and the employers assisted by paid workers is way below.

Table 1: Women Entrepreneurs in NTT 2013 to 2017 (source BPPS NTT in various years)

Category		2013	2014	2015	2016	2017
Self Employed	Female	177.817	172.551	139.039	164.655	194.995
	Male	238.575	233.991	199.551	218.024	247.897
	Total	410.392	405.542	338.587	382.679	442.892
Self Employed assisted by other family members/ temporary employee/unpaid worker	Female	107.408	147.922	143.979	179.868	189.960
	Male	449.181	465.665	508183	490.546	454.022
	Total	556.589	613.587	652162	670414	643 982
Employer / self Employed assisted by paid workers	Female	5.211	3.710	4.257	6.111	6.374
	Male	27160	28.849	31.412	32.161	42.234
	Total	32371	32.559	35.669	38.272	48.608

Moreover, the growth of the female who falls under these three categories is slow compared to male.

In general, for women entrepreneurs in the province, the primary motivation in doing business is for having independence and a higher income, lack of alternatives jobs on the market, availability of family and social support (ILO, 2011). However, little segregated information available based on urban and rural as well as based on gender in particular on women entrepreneurs. Only a few fragmented information available, those factors that influence the women entrepreneurs in the rural area in starting and improving their business.

1.2 Research Problem and Objectives

This paper presents a study that is attempting to identify the factors that influence women entrepreneurs at the rural level in starting and improving their business. The focus of this paper is in exploring various factors the rural entrepreneurship ecosystem in NTT by trying to answer the following question:

What are the enabling factors influencing women entrepreneurs in the rural area to start and improve their business?

This study is expected to contribute to the understanding of the enabling factors at the local level that motivates, and increase women perceived opportunities in pursuing their entrepreneurial activities.

2 REVIEW OF LITERATURE

2.1 Entrepreneurship

As a dynamic new area of study during the past two decades, the concept of entrepreneurship has been varied depending on the perspectives and variables used in defining it. Kuratko and Hodgetts (2004) integrated various terminologies of entrepreneurship as a dynamic process of vision, change, and creation of individuals, institutions derived from four major dimensions—individual, organization, environmental, process. Both elaborate that the four dimensions should be added with institutions, organisations, and education to enhance the entrepreneurial output. While Krizner (as cited by Gifford, 2005), explained that entrepreneurship is the "alertness" to new opportunities, and, entrepreneurship is the sequence of innovative actions following from the "discovery" of such an opportunity. This entrepreneurial action could be

influenced by many factors, among them is the spatial context i.e. rural and urban setting. However, rural entrepreneurships, in particular, has been overlooked (Pato & Teixeira, 2013). Therefore, the study of entrepreneurships, nowadays, has been also expanded to see the entrepreneurship phenomenon based on the geographical area, such as rural area. This is because the entrepreneurship in the rural is shaped by the different characteristics which affected by various factors.

2.2 Rural Entrepreneurship

Rural entrepreneurship can be defined as all forms of entrepreneurship that take place in areas characterized by large open spaces and small population settlements relative to the national context (Kalantaridis and Bika, 2006b) as cited in Korsgaard, Müller, & Tanvig (2015). Further, Korsgaard, Müller, and Tanvig (2015) explained that the business activity adds something extra: a value added that has to do with the socio-spatial dimension of the rural areas. They argue that the particular nature of rural entrepreneurship stems from the engagement of entrepreneurship with place and space in a dual process that re-valorises place as space, thereby re-enacting place. In this context, by combining the rural entrepreneurship with the concept explained in the entrepreneurship ecosystem above, we can see that the rural entrepreneurship development ecosystem represents a novel and cost-effective strategy for stimulating rural economic prosperity. The need for rural entrepreneurship ecosystem stems from the observation that when we see societies in which entrepreneurship occurs with any regularity or is self-sustaining, we see a unique, complex environment or ecosystem has evolved" (Aggarwal, 2018).

From the above explanation, the entrepreneurship process is a result of a complex interaction between the individual, organization, environmental, and also the process itself which can only work in a cohesive collaboration among the four. In line with the above explanation, at certain level for instance for a nation, there are many studies that agree on the growth of entrepreneurship as result of many interrelated contributing factors in a healthy entrepreneurship environment which many referred as entrepreneurship ecosystem or as environment or as framework (Nawangpalupi, Pawitan, Gunawan, Widyanini, Putri, & Iskandarsjah, 2016), (Kreuzer, Mengede, Oppermann, & Regh, 2018). A recent study that looked at regular trends of entrepreneurship conducted by Nawangpalupi, et al., (2017) described that various stakeholders such as business player,

regulators, and many organizations had put attention on entrepreneurship ecosystem as a strategic theme. Business players, regulators, and related co-working organizations all promote a healthy entrepreneurship environment. They further explained that the interrelated factors in the entrepreneurial ecosystem are perceived as the accelerator in strengthening entrepreneurship. However, when the factors are not carefully established and maintained, they can become entrepreneurial inhibitors (ibid).

2.3 Entrepreneurship Ecosystem

As discussed earlier, the recent emergence in the study of entrepreneurship showed that, entrepreneurs, to be successful, need a conducive environment in which they can innovate and prosper their business. The concept of this conducive environment, an ecosystem, is derived from the earlier works in the literature such as science and technology parks (Saxenian, 1996) and industrial district (Becattini, 1979) as cited in (Maroufkhani, Wagner, & Ismail, 2018). Nowadays, the entrepreneurial ecosystem (or entrepreneurship ecosystem) has been seen as an important subject in relation to various entrepreneurship studies (Malecki, 2017). The discussion over the concept varied from one region to another region, consequently, there are many (R. Duane Ireland, 2003) definitions about entrepreneurship ecosystem. Mason and Brown (2014) in brief conclude those different definitions as:

“a set of interconnected entrepreneurial actors (both potential and existing), entrepreneurial organisations (e.g. firms, venture capitalists, business angels, banks), institutions (universities, public sector agencies, financial bodies) and entrepreneurial processes (e.g. the business birth rate, numbers of high growth firms, levels of ‘blockbuster entrepreneurship’, number of serial entrepreneurs, degree of sell-out mentality within firms and levels of entrepreneurial ambition) which formally and informally coalesce to connect, mediate and govern the performance within the local entrepreneurial environment’ (Mason and Brown, 2014, p. 5).

The above statement implies that entrepreneurship needs to be viewed from a holistic perspective to take in to account various elements or factors that influence the growth of entrepreneurs. The development of entrepreneurship cannot be separated from other elements that enable a person to take entrepreneurship decision. Moreover, it also describes that entrepreneurship ecosystems could be

varied depending on the geographical coverage, type of sectors, actors, and other characteristics. The entrepreneurship ecosystem is influenced by the policies, regions, sector, and other elements that interact and intersect. While there are many entrepreneurship ecosystems that have been made, little studies examine the entrepreneurial ecosystem that possesses rural features, as well as women entrepreneurs in a rural setting. The most used model that describes how the entrepreneurship ecosystem is functioning and define developed by Daniel Isenberg described in Figure 1.



Figure 1: Ecosystem for Growth entrepreneurship, Copied from Isenberg (2011).

In Figure 1, entrepreneurship ecosystem consists of six domain such as policy, finance, markets, human capital, support and culture, and unique as it develops under idiosyncratic circumstances and bounds but not confined to a specific geographical scale (Mason & Brown, 2014). Therefore, this can refer to a very specific nation, sector, and even an area, e.g. rural.

For the purpose of this study, by adapting the work of Kreuzer, et.al. (2018), the entrepreneurial ecosystem for women entrepreneurs in a rural area is defined as a product of three factors: Business environment, interacting actors, and entrepreneurial culture and attitude. The research model is described in Figure 2. With these three factors, the study focuses on the most relevant aspects of an ecosystem that exists in the rural area. In addition, the study uses Isenberg's domains above to categorise the actors of a rural entrepreneurial ecosystem. Brief description of the three factors is described below.

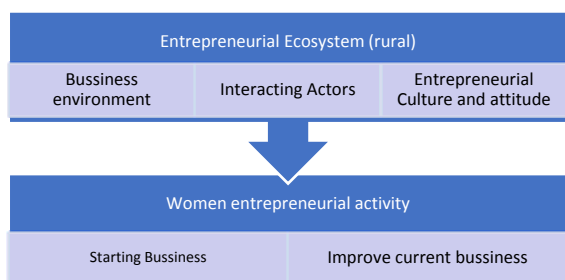


Figure 2: Research Model.

2.3.1 Business Environment

The Donor Committee for Enterprise development (DCED), as cited in Kreuzer, et.al (2018), defined the business environment as a complex of policy, legal, institutional and regulatory conditions that govern business activity. This definition includes the administration, and enforcement mechanism established to implement government policy, as well as the institutional arrangement that influences the way key actors operate e.g. government agencies (p12). In the context of this study, the rural business environment for women entrepreneurs includes: relevant policies for women entrepreneurs in rural such as access to market information, business registration, tax, access to financial support, and other supporting factors such as infrastructures, access to business development services.

2.3.2 Interacting Actors

The guidelines of the entrepreneurship ecosystem described that there are a variety of actors that influence the conduciveness of a place towards entrepreneurship by different means (ibid). Therefore it will be crucial to also identify which actors foster women entrepreneurial activity. The table below describes the detail list of the actors in women entrepreneurships. Several actors are added in the list based on the context of rural and village administration as well as structure in the NTT province:

Table 1: List of Actors in Entrepreneurial Ecosystem.

Entrepreneurships Ecosystem factors	List of actors in a rural entrepreneurial ecosystem	Additional list of actors in rural women entrepreneurships adapted for the purpose of this thesis
Finance	<ul style="list-style-type: none"> • Banks 	<ul style="list-style-type: none"> • Micro fund for Women

	<ul style="list-style-type: none"> • Microfinance institutions • Financial technology companies (including crowd funding platforms) 	<ul style="list-style-type: none"> • Government programmes for women entrepreneurships (grants)
Support	<ul style="list-style-type: none"> • Business service providers (including legal and accounting services) • Mentors • Business contests and conferences • Business development service providers 	<ul style="list-style-type: none"> • Women entrepreneurs organisation • National association of women business owners • Donor programmes
Media	<ul style="list-style-type: none"> • TV • Social media • Role models 	<ul style="list-style-type: none"> • Social media network for women entrepreneurs • Female entrepreneur role models
Policy	<ul style="list-style-type: none"> • National/provincial/district/local government administration • Government agencies • Central Bank 	<ul style="list-style-type: none"> • Village authorities • Local agencies established at the local level
Human Capital	<ul style="list-style-type: none"> • Universities • Market driven research institutes • Technical training institutes • schools 	<ul style="list-style-type: none"> • Short term courses providers for women • Skills development training for women
Markets	<ul style="list-style-type: none"> • Consumers • Marketing platform • Domestic/international corporation 	<ul style="list-style-type: none"> • Local market networks • Marketing service providers

Source: Adapted list of actors in an entrepreneurial ecosystem based on Kreuzer et.al (2018) and (ILO, 2006)

2.3.3 Entrepreneurial Culture and Attitude

The culture of a society has a large impact on the entrepreneurial ecosystem. It affects individuals' attitude towards entrepreneurship and therefore the likelihood of becoming an entrepreneur (Kreuzer,

Mengede, Oppermann, & Regh, 2018). For the purpose of this study, since the main focus is in exploring the perception of women related with the influence of culture towards their entrepreneurial decision the Entrepreneurial culture and attitude include behavioural pattern, media, local culture, and women' education background.

3 RESEARCH METHODOLOGY

According to Stevenson (1990) since there are numerous unique characteristics of women entrepreneurs not only based on the type of business but also their location qualitative method is suggested to be used in research about women entrepreneurs. Thus, to best address the research questions, this thesis uses a qualitative approach in exploring the factors influencing women entrepreneurship in the rural area in Nusa Tenggara Timur Province of Indonesia, and in particular used exploratory research design. The reason this study used an exploratory research design was because it was useful for gaining background information on a topic that has not yet been fully explored or to test ideas (Maxwell, 2005). The design is fit with the context of the study since there is no existing study on women entrepreneurship in rural areas in East Nusa Tenggara Timur that have used entrepreneurship ecosystem as the framework for identifying factors in the ecosystem that influence women in starting and improving business. This study therefore will test the idea and seek unique characteristics of the factors in the rural ecosystem.

3.1 Method of Data Collection

The data for this research were collected by using a survey to thirty women entrepreneurs and in depth interview with two women entrepreneurs in NTT province. The survey strategy is commonly used in exploratory and descriptive research to collect data about people, events or situation (Sekaran & Bougie, 2016). The area of the research was in one of the islands in NTT province, Timor Island. The island was selected since it is one of the most populated islands in the province and statistically indicated there was a high number of women involved in entrepreneurial activities. More specifically the study was made in three districts in the island covering: Kupang, Timor Tengah Selatan and Belu District.

As this study is qualitative in nature, the focus of the study will use qualitative instruments in gathering the data from the primary source, and secondary source. The primary source of the data came from a

survey with 30 women entrepreneurs and the in-depth interview with 2 women entrepreneurs in rural areas in three selected district in the Timor island of NTT by using a convenience sampling. The convenience sampling was used due to limited time, and resources to research a vast large geographical area such as the NTT province. As its name implies, convenience sampling refers to the collection of information from members of the population who are conveniently available to provide it (ibid). Therefore, the respondent of the survey was taken based on the data available and granted by the department of cooperative and SME of NTT province as well as other beneficiaries of women entrepreneurs identified based on the data provided by the International Labour Organisation (ILO) in Jakarta.

3.1.1 Survey

The strategy to collect the information is using a survey to women entrepreneurs in a rural area. The survey strategy is used because of it allows researchers to collect quantitative and qualitative data on many types of research questions and commonly used in exploratory and descriptive research (Sekaran & Bougie, 2016, p. 97). The questions for the survey were adapted from the guidance provided by Aspen Network of development entrepreneur (2013) and the questioners developed by the International Labour Organizations in similar studies on factors affecting women entrepreneurs in starting and improving their business conducted in Aceh, 2011. The survey instrument was designed to have a rapid yet holistic entrepreneurial ecosystem mapping in a region, in this case at the village level. The survey questionnaire consist of the three main factors in rural entrepreneurship ecosystem explained in the previous section: Business environment, interacting actors, and entrepreneurial culture and attitude. The detail of the survey frameworks are in table 2.

There are eighty four questions in total for the survey. The survey conducted during the period of 15 December to 15 January 2018. There were four enumerators from local small and micro development centre called (PLUT), a business development service provider under the provincial cooperative department involved in the process of a survey in the three districts. Each survey required approximately sixty minutes. Prior to the survey, each enumerator received training in conducting the survey. Since the villages are located outside of the city, the survey was done by face to face interview. The enumerators invited the respondent to come to a certain location for the interview, and 15 survey interview was conducted on an individual basis.

Table 2: The Survey Framework.

EE Factors	Variables of the entrepreneurship ecosystem	Operational variables
Business environment	the administration, and enforcement mechanism established to implement government policy, as well as the institutional arrangement that influences the way key actors operate e.g. government agencies	<ul style="list-style-type: none"> • Policies applied by national, provincial, and rural authorities for women entrepreneurs in rural areas • Business development services • Financial services • Aspects that affecting women business • The application of the regulation
Interacting actors	a variety of actors that influence the conduciveness of a place towards entrepreneurship in the rural area	<ul style="list-style-type: none"> • Government institutions, local institutions, and other relevant institutions in the village level • Support institutions, business development service providers • Finance institutions formal and informal
Entrepreneurship culture	Existing local culture, attitude, behavioural pattern that exist in the community, media, and education background.	<ul style="list-style-type: none"> • Women perception on other’s view (family, and society) about women in business • Time spend for doing business • Personal perception about women’s contribution to the local economic development • Education attainment • Reasons for starting business • Reasons for improving business

3.1.2 In depth Interview

Two in-depth interviews were carried out to have a more detail information as additional primary data for this research. This in-depth interview was also used to have a local perspective about the rural context in the specific landscape area. A semi structured interview questionnaires were used to interview two women, one in Kupang district and one in TTS District.

3.2 Data Analysis

The collected information from the survey is tabulated using excel programme. The respondent data is coded based on the location and district of the respondents. Each question, is also coded based on the answers that have been provided. The data then is analysed quantitatively to see the frequency of similar response to each of the questions. This quantitative data is then complemented with the in depth interview results which have been transcribed into the verbatim format. It is also employed a triangulation approach to cross-check and validate the consistency data and information through an interview with the resource persons in the village, group leaders and government officials as well.

3.3 Limitation of the Study

This study is limited by its design. Since this was

an exploratory, qualitative study, which employs a small number of respondents and the application of convenience sample, one could not use the result to generalise the trend to the whole population of women entrepreneurs in a rural area in all NTT villages. There is a need to be overcome the weaknesses of the current study by a larger, quantitative study, and a more complete collection of accurate secondary data for a future comprehensive study. As this study heavily focuses on analysing the contributing factors based on qualitative data, the reflection of correlation between one element with other related elements in the rural entrepreneurship ecosystem and women entrepreneurship will be not analysed quantitatively.

4 FINDINGS AND DISCUSSIONS

4.1 Business Profile of the Respondents

A total of eight (25 %) interviewed women entrepreneurs were involved is engaging in the agriculture business contexts, such as in farming, livestock rearing, and other agriculture products. Twenty-eight per cent of the respondent in the rural areas are involved in agriculture and other economic diversification activities such as weaving, trade, and service. While the rest 6 per cent are involved in trade and service. Twenty-eight of the respondents

categorised as the owner and manager of their business, and only 4 of them are only managing the work while their husband is considered as the owner of the business. Seven respondents that have run their business for 1 to 3 years and five among them only have one business while the other 2 have more than one business. Four of the respondents claimed have been running their business for more than three years with all of them mentioned having another business starting up. Eleven respondents that have run their business for over six to ten years claimed having more than one business and the rest ten respondents that have run their business for six to ten years claimed only run a single business for that period. This higher rate of starting another business in addition to the existing business stem from experiences that they have as well as the other experiences that they have such as working as contractors, an employee in a company or store, and other business activities. Around 21 per cent of the respondents that have more than one business also has other experiences in other sectors before they are starting their business. While a total of 78 per cent do not have any prior experience before starting their business.

The current business activity is considered as the primary income source for 56,7 per cent of the interviewed women entrepreneurs, while only one woman entrepreneur that count half of the family income from the business since she also has other work as a contract civil servant. Twenty-eight per cent of the respondents mentioned most of the household income coming from their husband's salary, and another 15 per cent mentioned that the family income is mostly coming from their husband's business.

4.2 Enabling Factors Influencing Women Entrepreneurship in Rural Area

Findings from the interview indicated that women tend to start their business after they have reached 25 years old above. Seven of them started from 1988 to 1995, more than twenty years ago. They have been running their business in agriculture which includes livestock rearing, and sells their agriculture products such as maize, rice, and other commodities. As a diversification, these women also engaged in weaving. Another 17 respondent started their business from 1996 to 2010 and engaged in not only in agriculture but with another type of business mostly related to trade (having a small kiosk), and culinary. Moreover, the rest started their business from 2011 to 2014. Also, 14 respondents mentioned

that they started their second business after three to five years of the first business running. Only two respondents started their business during the first three years after they have started their first business.

Twenty respondents mentioned that they started the business to support their family income, the need to support their children's education and support their husbands. Four of them mentioned that they started the business because of their hobby such as in culinary and beauty salon beside the passion for contributing others. Only one respondent mentioned helping to create jobs in her community as an additional reason behind her motivation in starting a business. The rest four respondents were starting their business after they received training and support from a local cooperative, business development providers, and non-government organisations (NGO) indicated that they need to contribute to the income of the family. Another two persons mentioned that it is based on the availability of the resources that they have at hands such as land and the last two persons mentioned because of the experience that they have in previous work or inspired by other people's business. Fourteen respondents expanded their business because they see the opportunity to open new businesses, and another three persons because of the support from local business development service providers from Dinas Koperasi through its PLUT programme.

Beside the above personal perception on the reasons for starting a business and improving business other factors that are also asked during the interview were related to the business environment and the culture explained in detail below:

4.2.1 Business Environment

Based on the available desk research and the interview, there are numerous policies, programmes and activities have been given to improve rural development, in particular, rural economic empowerment that comes not only from government institutions but from other International Organisations both multilateral and non-government organisations. Moreover, the national government also provides the village fund programme as an instrument to create supporting institution such as BUMDES and other supporting activities which can boost local economics such as the development of village infrastructures.

- **Government Institutions**

Respondent identified at least five government institutions at a various level that contribute to

providing services needed to enhance entrepreneurship and rural development. At province and district level, the department of cooperative was mentioned as the main actor in providing support for local entrepreneurs through various training including financial support. The respondents also pointed out the department of industry and trade as another department that can provide various supports, in particular, the permit for small and medium enterprises.

Respondents also mentioned about the implementation of the various national government and provincial programmes such as the PNPM programme, and village fund programme, including the provincial government through ANGGUR MERAH programme. Related to the village fund programme, only four respondents mentioned that the programme has been contributing positively to the local communities through the various programme as well as support both financial and non-financial. While the rest claimed that they did not know about the village fund programme nor being involved in the process of discussing the utilisation of the village fund at the village level. Furthermore, from the interview, 28 respondents informed that they agree to the idea of having support at the village level since it will help them in enhancing their business. The existence of BUMDES, in 4 villages were considered as a starting point to create better economic condition and provide various support required for women entrepreneurs. However, in many villages the existence of BUMDES will still require more support to be able to thrive and even starting.

At the village level, the head of the village is having a significant role in providing relevant information related to any government programme, selection of beneficiaries as well as deciding the utilisation of village fund in each respective village.

Various non-government programme through local NGOs (non-government organisations) was mentioned mostly related to the development capacity building of the local farmers, and only a few directly targeting women entrepreneurs in particular or design special programme for rural women.

From the interview, there is a common agreement that the government programme and various international organisations were fragmented which resulted in low coverage and benefit for local people in the village level. Not to mention that the time frame of the intervention from numerous programme only lasts for a maximum of three to five years at the village level.

• **Informal Institutions**

Interestingly, 40 per cent of the respondent mentioned the role of the church both Protestants and the Catholics having a major role in motivating women entrepreneurs through their congregation economic empowerment. A Catholic priest in one of the sub district in Kupang, for example, was actively facilitating the formation of cooperative and motivate women, entrepreneurs, to take part in the cooperative. Another protestant priest, as well in Amarasi sub-district, facilitate the development of the women groups (*kelompok Usaha Bersama Perempuan*) in her congregation as a place for women entrepreneurs sharing and working together to establish their business.

• **Market Access**

In general, women entrepreneurs' marketing systems based on the interview may be summarised as:

- The production for most products is still subsistence-based (small areas, low input /low productivity, with the sale of small volumes of variable quality).
- Women entrepreneurs in rural areas have limited appreciation of market systems beyond their village or sub-district markets
- Little or no value-adding is carried out for most products
- Respondents are trading small volumes, that then move inefficiently through a fragmented market-chain, with many layers each collecting margins, and impeding market signals getting back to producers (e.g. in the case of demand for better quality products).

Women entrepreneurs depend mainly on local markets, and for those who are involved in trade and service did not do not for marketing their product. They tended to wait for their business customers, buyers in this context local collectors for agriculture products, and four respondents have started using social media such as Facebook and WhatsApp to reach out to their customers. Seven respondents in TTS districts relied on the service of their cooperative for channelling and distributing their products to the province and national market. The majority of the respondent, 26 women entrepreneurs, work together with their husband and unpaid family members for selling and distributing their product to the local markets. Only four people were having their workers dealing with the marketing and another two respondents using paid family members for the marketing.

During the interview, it was noted that the obligation to family and their children very often

prevented them in improving their area coverage to reach new customers or seek new opportunities. Therefore, all women stated that home and area around their home are preferable so that they can spend more time or even the whole time taking care of their family. Therefore, the emergence of online trading, although still in a very simple way by using social media has been a new promising way for women in improving marketing.

• **Business Assistance and Provision of Business Development Service**

Availability of reliable business assistance specifically related to business management and managing day to day business including planning for expansion is considered one of the things that can motivate women in the rural area to pursue their business opportunities. The informal source of assistance mainly come from family members such as husbands and close family members that have similar business as well another friend in the village that can share information and strategy for developing their business or when facing problems.

Eleven respondents mentioned PLUT (Pusat Layanan UMKM Terpadu) an institution under the ministry of cooperative as one of the sources of non-financial support and other business assistance such as training which include support in setting up new businesses. Another service for women in the weaving group in TTS district as described by seven respondents is the local cooperative called KOPINKA Simbolo. This cooperative was a centre for the members to get support such as tools and materials for productions, as well as other technical training to improve their skills in weaving in addition to the market service. Four respondent also mentioned a local NGO as the arm of the church institution called Yayasan Alpha and Omega that are available in Kupang district that can provide support for business development.

• **Infrastructure and Facilities**

For women entrepreneurs in the isolated area, 12 of them put infrastructure as part of the top 3 priority after market access and access to financial. Although not considered as the top 3 important things, women entrepreneurs still considered that supporting infrastructure will enable to access better market opportunities as well as ensuring that they can market their product to the nearest market. Interestingly 25 respondents prioritised access to the market as the priority of services that they need. The information about the market is important for deciding to start a business, plan the in advance for the farming seasons

for agriculture-based business, and for knowing about the prices for their product. After the market access, all respondent agree that access to both financial support and business development service are crucial in giving them sufficient information as well as motivation to pursue their entrepreneurial activities.

• **Effective Regulation**

At the village level, in particular for micro and small businesses, there is no regulation which considered hampering the women entrepreneurs to start their business. Twenty-four respondents mentioned that the regulation on village funds at the village level would contribute positively to women as long as women are actively engaged in the process. Research on business climate conducted by SMERU in 2004 highlighted that agriculture products in particular food staple are a subsector with least regulation since 1998. Only products that will be sold outside of the province will be charged with a levy (SMERU, 2004).

4.2.2 Interacting Actors

Based on the interview and discussion with respondents there are at least 5 actors that are strictly related to their motivation in entrepreneurship. These actors are depicted as in Table 3.

Table 3: Interacting Actors.

Person/informal	Institutions or organisations
Family: <ul style="list-style-type: none"> • Parents • Extended families such as a nephew, or another close relative • Based on Marriage such as their children and family in law 	Local cooperatives as well other lending and loan groups available in the village
Friends that have similar business or that have to start a business	Bank and other lending agencies, NGOs, village leaders,
Social influence from the church organisations or other social organisations at the village level	Training institutions, and other government agencies

The relationship that women entrepreneurs have with all of the actors above can shape the women's motivation in starting and improving their business. Seventy-eight per cent of married respondent

mentioned that their husbands are the one that contributes the most in starting up a business. From opening a loan in a bank until supporting them in distributing their product into the market. The other important actor in the family is a parent. All respondent involved in agriculture and weaving product mentioned that their skills, knowledge and experience in having a micro business were coming from their parents.

Other contributing factors from NGO, consultants of business development service providers, training agencies are also mentioned as actors that could significantly contribute to improving their motivation to expand their business.

a. Financial Institutions

The most preferred financial institutions at the village level by all of the respondents are cooperative and small lending groups available at the village level such as a locally established group called *Kelompok simpan pinjam perempuan* and other self-help group established with the support from the church institutions. The mentioned that the cooperatives did not require any collateral and complex procedure to have a micro or small loan. For around 85 per cent of the respondents besides personal saving, support from cooperatives at the village level is very helpful for a quick and small amount of loan required for starting up or even improving their business. Furthermore, informal loan and borrowing group set up by various government programme have become the alternative for women in rural areas in order to access soft loan for their business.

Four respondent however mentioned bank as the final resources for getting a loan for improving their business. One of them already expanded two business by using a loan from banks. Seventy-five per cent of the respondent mentioned that they do not have sufficient collateral and twenty-five per cent mentioned about the difficulties in accessing the banks as the reason for not using the service from the bank.

b. Human Capital

All respondent mentioned that in order to expand their business they would require more support in improving their skills in managing their business, financial management, mentoring or business consultation, and technical training related to their business. Available supports from government institution as a business providers such as PLUT, local NGO, and other relevant organisation are crucial for women in the rural area with a limited education background. The government at provincial and district level need to do more works in improving

access for women to skills development training as well as to basic entrepreneurship training that will be useful in developing the capacity of women in improving their business

c. Media

There are two media that are relevant for women in starting their business, first is radio and the second one is the internet. For the majority of the respondents in a rural area, information that they can get from radio such as prices of a commodity is very important for helping them in making planning as well as marketing. The growing availability of internet access in some part of the area has able to stimulate women entrepreneurs to pursue their dream of developing more business or making new business. As mentioned above, women entrepreneurs used Facebook and Whatsapp as a tool for communicating with their customers and reaching out to new customers.

4.2.3 Entrepreneurial Culture and Attitude

The majority of Women entrepreneurs, 64 per cent are more confident and believe that they have a better status when they are starting a business to support their family income. While for 34 per cent still perceived not having significant changes unless they are already successful in developing their business. While internally in the family, all respondent received full support from their husbands, and other family members for married respondent. Moreover, for a single respondent, they received full support from their parents and other family members in starting up their business.

General Characteristics of interviewed rural women entrepreneurs are described as follows. Thirty (30) women entrepreneurs in rural areas in three selected districts were interviewed by using a structured interview based on the prepared questioners. The respondents were selected based on the recommendation from the PLUT (pusat layanan usaha Terpadu) an integrated bussiness development centre under the ministry of cooperative located in NTT as well as based on available access granted by the writer, and the availability of the respondents during the time frame of the research in Kupang, Timor Tengah Selatan (TTS), and Belu districts. 8 (25 %) women entrepreneurs were in the age category of the 25 to 35 years old, 10 (31,2 %) respondents are in the age category of 36 to 45, and 6 (18%) respondents are in the age category of 46 to 55 years old, and the rest, 8 (25%) respondents are older than 55 years old, with the oldest is 71 years old. A summary of the respondents based on districts in the interview is presented in table below:

Table 4: Respondent per district.

District	Number of Villages	Number of Respondent
Kupang	7	20
TTS	5	7
Belu	1	5
Total	13	32

Based on their marital status, 27 interviewed women entrepreneurs are married (30- 71 years old), and 5 of them are single (29- 48 years old). All married respondents have children. Three of the respondent have six children, 2 of them have five children, 5 of the respondents have four children, 9 of them have three children, 7 of the married respondents have two children, and only one respondent age 52 years old has one child.

In figure 3, the survey findings showed that generally women entrepreneurs in rural areas are having lower education compare to their spouse. Twenty-five per cent of the respondent did not have a proper education and even did not finish primary school. Twenty-eight per cent of the interviewee has a primary education background. Fifteen per cent pass high school education and the only 12 per cent of the respondents graduated from higher education and thus having a diploma degree and university degree. These findings also imply that access to education for women in the rural area in the targeted districts is low compared to a man.

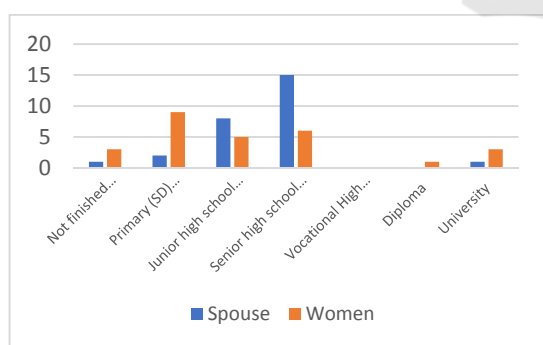


Figure 3: Highest level of education reached by the respondents and their spouse.

4.3 Discussions

Based on the findings from the interview and the survey, the identified factors in a rural entrepreneurship ecosystem in rural areas in NTT that influence women in starting and improving business

are varied depending on their accessibility to market and market information. The study also found that there are unique features that influenced women in starting and improving their business as summarised in the following:

Table 5: Summary of Factors Influencing Women Entrepreneurship in Rural Area in NTT.

Entrepreneurship Ecosystem Factors	starting business	improving business
Business environment	<p>Availability of local self-help group in the village such as informal lending groups, and local cooperatives which can provide immediate financial support with less complex procedures as well as within reach.</p> <p>Availability of non-financial services and financial services from numerous government programme. This support covers the provision of technical training in particular related to agriculture, provision of seeds. Business development service providers' services through mentoring by a local consultant such as registration of the products, management advice, and market networking</p>	<p>Access to Bank and other lending institutions. Available mentoring support from various government programmes</p> <p>Upgrading technical skills training from local NGO, a government programme, and other training institutions</p>
Interacting actors	<ul style="list-style-type: none"> Informal institutions, and networks such as church play an important role in providing a stimulant for women to start their entrepreneurship 	<ul style="list-style-type: none"> Local institutions such as BUMDES (village owned enterprise), Banks, and authorities at the village,

<p>s in the village level</p> <ul style="list-style-type: none"> • Support institutions, business development service providers • Finance institutions formal and informal 	<ul style="list-style-type: none"> • Radio still becomes one of the main source information about market information and other relevant information such as the price of the product • Informal self-help groups such as lending groups and local cooperatives • Availability of support from province and district level government officials that can be referred to 	<p>relevant district government offices</p> <ul style="list-style-type: none"> • Use of social media for improving market outreach 		<ul style="list-style-type: none"> • Availability of local self-help group in the village such as informal lending groups, and local cooperatives which can provide immediate financial support with less complex procedures as well as within reach. • Availability of non-financial services and financial services from numerous government programme. This support covers the provision of technical training in particular related to agriculture, provision of seeds. • Business development service providers' services through mentoring by local consultants such as registration of the products, management advice, and market networking 	
<p>Entrepreneurs hip culture and attitude</p>	<ul style="list-style-type: none"> • Positive support from close relatives mainly from husbands, and parents • Previous education, work experience, previous experiences such as working with their parents in farming and customary tradition such as weaving traditional clothes • Motivation to get additional income for the family, and gaining independence were frequently mentioned in the starting phase of a business. <p>A micro business is the entry level for women entrepreneurs to start their business. Mainly characterised with the ability to start from what they have at hand.</p>	<ul style="list-style-type: none"> • Support from extended family members and other relatives both as unpaid workers or paid workers • Trust and improve social status from the local community • Motivation has shifted to contribute to contributing to social reasons such as creating employment, or serving others. • Cultural motivation to give an example that women can also play an important role in improving local communities 			

5 CONCLUSION

Based on the findings and discussion in the previous chapter above we can conclude that factors influencing women entrepreneurs in a rural area in Nusa Tenggara Timur Province, in particular in the selected district in Timor island are consist of various factors in an entrepreneurship ecosystem at the village level which consists of:

a. Business Environment

Some elements of the business environment in a rural area which considered as required enabling factors are access to market, access to capital, business assistance. Besides that, infrastructures and effective regulation are also considered necessary as a mean for women entrepreneurs in the rural area reaching their

arm to access the market. In addition to the above element, a Church's or other religious' economic empowerment activities also played a significant role in supporting women in a rural area to become entrepreneurs.

b. Interacting Actors

Various interacting actors are also important in enabling women in pursuing their career as entrepreneurs. The first influencing actors are the business development service providers which able to help them in dealing with various technical aspects of managing a business, providing access to training, and facilitating access to other support including linking to market and financial support. Secondly, the availability of financial institutions at the village level through a various channel such as cooperatives, government and NGOs programme, self-help group microlending for women have been useful accessible sources for women not only in starting a business but also during their phase for improving their business. Based on the interview, some respondent has begun using the internet and social media such as Facebook and WhatsApp to improve their marketing. These indicated that women are also open to new media in addition to the traditional media such as the radio to improve their knowledge and information about the market and other relevant information. These new channels are also potential to be used to expand their marketing channel and reaching out to their customers.

c. Entrepreneurial Cultures and Attitude

Besides general factors such as the need to increase family income, children's fee, and other economic reasons, local culture towards women in business also influences the women's self-esteem. Supportive close family, extended family members, friends and people are surrounding them enable them to begin their business without fear. Husband, parent, and friends are the closest person give the most motivation needed during the starting phase of a business and also in improving their business. For these women entrepreneurs, successful business women will have better social status in the local community, especially those who can become really successful in their business. Once women could reach such a position, other people or the local community will not underestimate their position. To do this woman need to work harder and manage their time wisely between working to manage their business with other domestic responsibility.

Other essential elements that shape the entrepreneurial culture of the respondents are education, working or other experiences. Generally,

for those who are having a business in agriculture and weaving received their necessary skills from their parents and the local community. While those who are having a business in trade, and service got their inspirations, required skills, and motivation from their education, working experience as well as other relevant training.

In the contrary, the absence of these factors is assumed to influence negatively towards the development of women entrepreneurship in a rural area in starting and improving their business. This study has indicated that rural entrepreneurship ecosystem in the rural area has some positive attribution that influences women entrepreneurial activities. However further study to sustain the existing ecosystem, and create conducive entrepreneurship ecosystem is needed to give complete picture not only the existing factors but also the missing elements in the rural areas. This will also include more comprehensive longitudinal studies of the women entrepreneurs in the rural area which focus on examining the effectiveness of each factor towards accelerating the growth of entrepreneurship in a rural area.

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