



# Strengthening the Capacity of Local Entrepreneurs through an Independent Entrepreneurship Literacy Program in Rural Areas

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## ABSTRAK

Pelaku usaha di pedesaan sering menghadapi keterbatasan dalam pengetahuan bisnis, pengelolaan keuangan, dan keterampilan pemasaran digital, yang menghambat pertumbuhan dan keberlanjutan usaha. Penelitian ini bertujuan untuk memperkuat kapasitas wirausahawan lokal melalui Program Literasi Kewirausahaan Mandiri di wilayah pedesaan. Penelitian ini menggunakan pendekatan Participatory Action Research (PAR) dengan melibatkan pelaku usaha mikro di pedesaan sebagai partisipan. Data dikumpulkan melalui kuesioner pre-test dan post-test menggunakan skala Likert lima poin, observasi, dan dokumentasi pendampingan, kemudian dianalisis menggunakan statistik deskriptif dengan membandingkan skor rata-rata. Hasil penelitian menunjukkan adanya peningkatan signifikan pada tiga dimensi literasi. Literasi bisnis meningkat dari skor rata-rata 2,66 pada pre-test menjadi 4,17 pada post-test, literasi keuangan meningkat dari 2,52 menjadi 4,08, dan literasi pemasaran digital meningkat dari 2,29 menjadi 4,24. Peningkatan tertinggi terjadi pada literasi pemasaran digital, khususnya dalam pengelolaan media sosial dan pemanfaatan platform e-commerce. Temuan ini menunjukkan bahwa program tersebut efektif dalam meningkatkan kompetensi kewirausahaan peserta, termasuk kemampuan mengenali peluang usaha, perencanaan strategis, pengelolaan keuangan, dan pemasaran digital. Penelitian ini mengimplikasikan bahwa program literasi kewirausahaan dapat menjadi model pemberdayaan masyarakat yang efektif untuk memperkuat kapasitas wirausahawan pedesaan dan mendorong pembangunan ekonomi lokal yang berkelanjutan.

## ABSTRACT

Rural entrepreneurs often face limitations in business knowledge, financial management, and digital marketing skills, which hinder business growth and sustainability. This study aimed to strengthen the capacity of local entrepreneurs through an Independent Entrepreneurship Literacy Program in rural areas. The research employed a Participatory Action Research (PAR) approach involving 30 rural micro-entrepreneurs as participants. Data were collected using pre-test and post-test questionnaires with a five-point Likert scale, observation, and mentoring documentation, and analyzed using descriptive statistics and mean score comparisons. The results showed significant improvements across three literacy dimensions. Business literacy increased from an average mean score of 2.66 (pre-test) to 4.17 (post-test), financial literacy from 2.52 to 4.08, and digital marketing literacy from 2.29 to 4.24. The most substantial improvement occurred in digital marketing skills, particularly in social media management and e-commerce utilization. The findings indicate that the program effectively enhanced entrepreneurial competencies, including opportunity recognition, strategic planning, financial management, and digital marketing skills. This study implies that integrated entrepreneurship literacy programs can serve as an effective community empowerment model to promote sustainable rural economic development.

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## 1. INTRODUCTION

Rural development has become a strategic priority in many developing countries, including Indonesia, as part of broader efforts to promote inclusive economic growth and reduce socio-economic disparities. Rural areas possess abundant natural and human resources that can contribute significantly to local and national economic development if managed effectively. According to the Government of Indonesia through Law Number 6 of 2014 concerning Villages, village empowerment aims to improve community welfare by strengthening knowledge, skills, attitudes, and capacities to utilize local resources sustainably. In this context, community empowerment is closely linked to enhancing the economic independence and resilience of rural populations.

One of the most effective strategies for strengthening rural economies is through entrepreneurship development. Rural entrepreneurship refers to entrepreneurial activities carried out in rural areas by utilizing local resources and opportunities to create economic value (Tuitjer & Thompson, 2025; Arta et al., 2023; Suprayogi et al., 2024). It plays a critical role in job creation, poverty reduction, and local economic growth (Lin et al., 2021). Furthermore, entrepreneurship enables communities to diversify income sources and reduce dependence on traditional agricultural activities (Marango et al., 2021; Mccullough, 2019). Therefore, strengthening entrepreneurial capacity is essential to promote sustainable economic development in rural areas.

However, many local entrepreneurs in rural areas still face significant challenges in managing and developing their businesses. One of the main barriers is limited entrepreneurship literacy, which includes insufficient knowledge of business planning, financial management, marketing strategies, and innovation (Awaluddin et al., 2025; Egbetokun et al., 2024). Entrepreneurship literacy is essential because it equips individuals with the competencies needed to identify opportunities, manage risks, and sustain business growth (Vera & Vicent, 2024). Without adequate entrepreneurial literacy, small business actors often experience low productivity, weak competitiveness, and limited business sustainability.

In addition to entrepreneurship literacy, digital literacy has become increasingly important in the modern business environment. The rapid advancement of digital technology has transformed traditional business practices into digital-based systems, enabling entrepreneurs to expand market reach and improve business efficiency (Soltanifar et al., 2021; Olszewski & Crompton, 2020; Hadiani & Rohmah, 2021). Digital entrepreneurship allows small business actors to access broader markets, improve customer engagement, and enhance business performance (Franco et al., 2021; Jaya et al., 2025; Fadilah et al., 2023). However, rural entrepreneurs often face barriers to digital adoption, such as lack of knowledge, limited access to training, and low confidence in using digital platforms (Roshan et al., 2024).

Another challenge is the limited capacity-building programs that specifically target rural entrepreneurs through practical and community-based approaches. Entrepreneurship education is widely recognized as an effective tool to improve entrepreneurial competencies, skills, and motivation (Hagebakken et al., 2021). Moreover, entrepreneurship education has been shown to enhance business performance, innovation capability, and long-term sustainability of micro and small enterprises (Černiková, 2025; Alakaleek et al., 2023). However, most entrepreneurship education programs are delivered in formal education settings, leaving many rural entrepreneurs without access to relevant training and support.

To address these challenges, community-based entrepreneurship literacy programs have emerged as an effective approach to empower rural entrepreneurs. Community capacity building focuses on enhancing the ability of individuals and communities to improve their economic conditions and participate actively in local development (Gilmer et al., 2021). Through literacy programs, entrepreneurs can develop essential competencies such as business planning, financial management, digital marketing, and innovation skills. These competencies are crucial for improving business performance and ensuring long-term sustainability.

The Independent Entrepreneurship Literacy Program represents a community empowerment initiative designed to strengthen the capacity of local entrepreneurs in rural areas. This program integrates entrepreneurship literacy, financial literacy, and digital marketing literacy through participatory training, mentoring, and practical learning activities. By adopting a community-based and participatory approach, the program enables entrepreneurs to enhance their knowledge, skills, and confidence in managing and developing their businesses independently.

This study aims to examine the implementation of the Independent Entrepreneurship Literacy Program and its impact on strengthening the capacity of local entrepreneurs in rural areas. Specifically, the study focuses on improving entrepreneurial knowledge, business management skills, and digital marketing competencies among participants. The findings of this study are expected to contribute to the development of effective community empowerment models and provide practical insights for policymakers, educational institutions, and community organizations in promoting sustainable rural entrepreneurship development.

## 2. METHOD

### 2.1 *Research Approach and Method*

This study employed a Participatory Action Research (PAR) approach integrated with an entrepreneurship capacity-building framework to strengthen the capacity of local entrepreneurs in rural areas. Participatory Action Research is a collaborative research approach that actively involves community members in identifying problems, planning actions, implementing interventions, and evaluating outcomes (Kemmis & McTaggart, 2014). PAR emphasizes collective participation and empowerment, enabling participants to become active agents of change rather than passive research subjects (Cornish et al., 2023).

PAR was selected for this study because it is highly suitable for community empowerment programs aimed at improving entrepreneurial capacity. This approach allows researchers and participants to work collaboratively to develop solutions based on real community needs and local contexts (Wagaman et al., 2023). Furthermore, PAR contributes to sustainable capacity building by fostering local ownership, improving skills, and ensuring the continuity of empowerment programs (Rao et al., 2022).

Entrepreneurship capacity building in this study refers to the process of enhancing entrepreneurial competencies through literacy development, including business literacy, financial literacy, and digital literacy. Entrepreneurship literacy is essential for improving entrepreneurial skills, opportunity recognition, business management, and innovation capacity. Additionally, digital literacy enables entrepreneurs to integrate information and communication technology into business operations, thereby improving efficiency and market access. The program was implemented over five months, consisting of systematic and participatory intervention stages designed to improve the entrepreneurial capacity of rural entrepreneurs.

### 2.2 *Participatory Action Research Phases*

This study followed the five phases of Participatory Action Research as proposed by Cornish et al. (2023), namely: problem identification, action planning, action implementation, evaluation, and reflection.

#### 2.2.1 *Problem Identification*

The first phase involved identifying the key challenges faced by local entrepreneurs in developing their businesses. Data were collected through field observations, semi-structured interviews, and Focus Group Discussions (FGDs) involving local entrepreneurs, community leaders, and youth representatives. This stage aimed to explore participants' current entrepreneurial knowledge, digital literacy, business management skills, and perceived barriers to business development.

Previous studies indicate that rural entrepreneurs often face challenges related to limited entrepreneurial knowledge, inadequate financial management, and lack of digital marketing skills (Franco et al., 2021). Therefore, this phase focused on identifying these capacity gaps and determining the specific needs of the targeted group.

The results of the problem identification phase revealed three main challenges:

- Limited entrepreneurship literacy
- Low digital literacy and digital marketing skills
- Limited business management and financial planning capacity

These findings were used as the basis for designing the entrepreneurship literacy program.

#### 2.2.2 *Action Planning*

The action planning phase involved designing an Independent Entrepreneurship Literacy Program based on the needs identified in the previous phase. This phase was conducted collaboratively through Focus Group Discussions involving researchers, community members, and local stakeholders.

The program was designed to strengthen entrepreneurial competencies through three main literacy components:

1. Business literacy, including business planning, opportunity identification, and business model development
2. Financial literacy, including basic accounting, financial management, and budgeting
3. Digital entrepreneurship literacy, including social media marketing, digital platforms, and online business management

Entrepreneurship education programs have been shown to significantly improve entrepreneurial competencies, business performance, and sustainability. Therefore, this literacy-based approach was considered an effective strategy for strengthening entrepreneurial capacity.

### **2.2.3 Action Implementation**

The action phase involved implementing the Independent Entrepreneurship Literacy Program through workshops, training sessions, and mentoring activities. The program was conducted over three months and included the following activities:

- Entrepreneurship training workshops
- Financial literacy training sessions
- Digital marketing and digital business training
- Business mentoring and consultation

Training and mentoring have been identified as effective methods for improving entrepreneurial skills, self-efficacy, and business performance. The participatory nature of the program allowed participants to actively engage in learning activities and apply new knowledge directly to their businesses.

### **2.2.4 Evaluation**

The evaluation phase aimed to assess the effectiveness of the entrepreneurship literacy program in improving participants' entrepreneurial capacity. Evaluation was conducted through observations, interviews, and participant feedback.

This phase focused on measuring improvements in:

- Entrepreneurial knowledge
- Financial management skills
- Digital marketing skills
- Business confidence and motivation

Program evaluation is essential to determine the effectiveness of empowerment interventions and identify areas for improvement.

### **2.2.5 Reflection and Follow-up**

The final phase involved reflecting on the program outcomes and identifying opportunities for sustainability and future improvement. Reflection sessions were conducted with participants to evaluate their experiences and identify lessons learned.

Reflection is a critical component of Participatory Action Research because it allows both researchers and participants to assess program effectiveness and plan future development (Kemmis et al., 2014). This phase also aimed to ensure the sustainability of the entrepreneurship literacy program and encourage participants to continue applying their knowledge independently.

## **2.3 Study Site and Participants**

This study was conducted in a rural area with strong potential for micro-enterprise development. The site was selected based on the presence of local entrepreneurs engaged in small-scale businesses and the need for entrepreneurship capacity building.

A total of 20 local entrepreneurs participated in the program. Participants were selected using purposive sampling based on the following criteria:

- Actively engaged in micro or small business activities
- Residing in rural areas
- Willing to participate in entrepreneurship training and mentoring
- Having limited prior access to entrepreneurship education or digital business training

Additionally, youth community members were involved to support digital literacy integration, as young people play an important role in driving digital transformation and innovation in rural entrepreneurship. The collaboration between researchers, local entrepreneurs, and community stakeholders ensured that the program was implemented effectively and aligned with the participants' needs.

## **3. RESULT AND DISCUSSION**

### **3.1 Implementation of the Independent Entrepreneurship Literacy Program**

The Independent Entrepreneurship Literacy Program was implemented through a series of workshops, training sessions, and mentoring activities designed to enhance business literacy, financial literacy, and digital marketing literacy among rural entrepreneurs. These activities aimed to strengthen participants' entrepreneurial competencies and improve their ability to manage and develop their businesses independently.

Digital entrepreneurship literacy is essential for enabling entrepreneurs to integrate information and communication technology (ICT) into business development and expand their market reach (Franco et al., 2021). Therefore, the digital literacy component of the program focused on equipping participants with practical skills in digital marketing, content creation, and online business management.

The program consisted of three main activities:

### 3.1.1 Workshop

The workshop sessions focused on introducing fundamental concepts of entrepreneurship and digital business development. The topics covered included:

- Business development strategies
- Digital marketing concepts
- Social media marketing
- Content marketing
- E-commerce platforms

These workshops aimed to enhance participants' understanding of entrepreneurship principles and digital business opportunities. Entrepreneurship education has been shown to significantly improve entrepreneurial knowledge, opportunity recognition, and business development capacity (Alakaleek et al., 2023).

### 3.1.2 Training

The training sessions emphasized practical skill development, particularly in digital marketing literacy. Participants were trained in:

- Product photography techniques
- Creating persuasive marketing content
- Writing effective promotional captions
- Creating and managing social media business accounts
- Using e-commerce platforms for business purposes

Digital marketing literacy enables entrepreneurs to improve product visibility, customer engagement, and business competitiveness in the digital economy (Franco et al., 2021). These practical training activities allowed participants to directly apply newly acquired knowledge to their businesses.

### 3.1.3 Mentoring

Mentoring was conducted to provide continuous support and guidance to participants as they implemented digital marketing strategies. During mentoring sessions, participants practiced:

- Creating social media business accounts
- Developing product catalogs
- Uploading products to online platforms
- Managing digital marketing content

Mentoring plays a crucial role in strengthening entrepreneurial competencies, improving business confidence, and ensuring sustainable business development (Tuitjer & Thompson, 2025).

## 3.2 Improvement of Entrepreneurial Literacy

To evaluate the effectiveness of the Independent Entrepreneurship Literacy Program, a pre-test and post-test survey was conducted using a five-point Likert scale ranging from strongly disagree (1) to strongly agree (5). The survey aimed to measure participants' entrepreneurial literacy across three main dimensions: business literacy, financial literacy, and digital marketing literacy. The comparison between pre-test and post-test scores provided insight into the effectiveness of the literacy program in strengthening participants' entrepreneurial capacity.

**Table 1. Pre-Test and Post-Test Results of Entrepreneurial Literacy**

No	Literacy Dimension	Indicator	Pre-Test	Post-Test	Improvement
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			Mean	Mean	
1	Business Literacy	Understanding business concepts	2.68	4.21	+1.53
2	Business Literacy	Identifying business opportunities	2.74	4.18	+1.44
3	Business Literacy	Developing business strategies	2.59	4.12	+1.53
4	Business Literacy	Product innovation skills	2.63	4.15	+1.52
5	Financial Literacy	Financial planning knowledge	2.55	4.08	+1.53
6	Financial Literacy	Financial reporting skills	2.42	4.03	+1.61
7	Financial Literacy	Profit management skills	2.60	4.17	+1.57
8	Financial Literacy	Financial saving strategies	2.51	4.05	+1.54
9	Digital Marketing Literacy	Understanding digital marketing	2.37	4.26	+1.89
10	Digital Marketing Literacy	Content creation skills	2.28	4.22	+1.94
11	Digital Marketing Literacy	Social media management	2.31	4.30	+1.99
12	Digital Marketing Literacy	E-commerce utilization	2.19	4.18	+1.99

### 3.2.1 Business Literacy Improvement

The results showed a significant improvement in participants' business literacy following the implementation of the entrepreneurship literacy program. Prior to the program, most participants had limited knowledge of fundamental business concepts, including business planning, opportunity recognition, and product innovation. The average pre-test score for business literacy indicators ranged from 2.59 to 2.74, indicating a low to moderate level of understanding. This condition reflects the common challenges faced by rural entrepreneurs, who often rely on traditional business practices without formal entrepreneurship education.

After participating in the literacy program, participants demonstrated substantial improvement in business literacy, with post-test scores ranging from 4.12 to 4.21. This improvement indicates that participants gained a stronger understanding of business development concepts, improved their ability to identify business opportunities, and developed more strategic approaches to managing and growing their businesses. Participants also showed enhanced innovation capacity, particularly in improving product quality and developing new product ideas.

This finding is consistent with [Rahmi and Cerya \(2020\)](#), who emphasized that entrepreneurship literacy enhances entrepreneurial knowledge and innovation capability. Similarly, [Hagebakken et al. \(2021\)](#) stated that entrepreneurship education plays a crucial role in developing entrepreneurial thinking, opportunity recognition, and business strategy skills. The improvement observed in this study also supports [Lukita et al. \(2023\)](#), who found that entrepreneurship education significantly improves entrepreneurial competencies and business performance.

### 3.2.2 Financial Literacy Improvement

Financial literacy showed significant improvement after the implementation of the entrepreneurship literacy program. Before the program, participants demonstrated limited financial management skills, with pre-test scores ranging from 2.42 to 2.60. Many participants did not maintain proper financial records, lacked financial planning skills, and had difficulty managing business profits effectively. This limitation often affects business sustainability and growth.

Following the program, participants' financial literacy improved significantly, with post-test scores ranging from 4.03 to 4.17. Participants developed a better understanding of financial planning, financial reporting, profit management, and financial saving strategies. They learned how to separate personal and business finances, maintain simple financial records, and manage business income more effectively.

This improvement aligns with [OECD \(2018\)](#), which states that financial literacy is essential for improving financial decision-making and ensuring business sustainability. Financial literacy enables entrepreneurs to manage resources efficiently, minimize financial risks, and improve business stability. Improved financial management skills also contribute to increased business confidence and long-term business development.

### 3.2.3 Digital Marketing Literacy Improvement

Digital marketing literacy showed the most significant improvement among all literacy dimensions. Before the program, participants demonstrated limited digital literacy, with pre-test scores ranging from 2.19 to 2.37. Most participants had minimal experience using digital platforms for business purposes and relied primarily on traditional marketing methods such as word-of-mouth and direct selling.

After participating in the literacy program, participants showed substantial improvement in digital marketing literacy, with post-test scores ranging from 4.18 to 4.30. Participants learned how to create and manage social media accounts, develop digital marketing content, and utilize e-commerce platforms to promote and sell their products. The highest improvement was observed in social media management and e-commerce utilization, indicating that participants successfully adopted digital marketing strategies.

This finding supports [Soltanifar et al. \(2021\)](#), who highlighted the importance of digital entrepreneurship in improving business competitiveness and market access. [Franco et al. \(2021\)](#) also emphasized that digital literacy enhances business visibility, customer engagement, and overall business performance. The integration of digital tools enables entrepreneurs to expand their market reach and improve business sustainability.

### 3.3 Development of Entrepreneurial Competencies

The entrepreneurship literacy program significantly contributed to the development of participants' entrepreneurial competencies. Participants demonstrated improved skills in opportunity recognition, strategic planning, marketing, and resource management. These competencies are essential for business growth and sustainability.

Participants also showed increased entrepreneurial confidence and motivation. Many participants expressed greater confidence in managing their businesses and applying new marketing strategies. This improvement reflects increased entrepreneurial self-efficacy, which [Bandura \(2021\)](#) identified as a critical factor influencing entrepreneurial behavior and business success.

[Vera and Vicent \(2024\)](#) emphasized that entrepreneurship education enhances entrepreneurial competencies by improving knowledge, skills, and entrepreneurial mindset. The results of this study confirm that entrepreneurship literacy programs can effectively strengthen entrepreneurial capacity and improve business performance.

### 3.4 Barriers in Program Implementation

Despite the positive outcomes, several challenges were identified during program implementation. One of the primary barriers was the limited digital literacy among participants, particularly among older entrepreneurs. Many participants were initially unfamiliar with digital platforms and required additional guidance during training sessions.

Another challenge was the lack of prior experience in digital business. Participants needed time to adapt to new business practices, including digital marketing and financial reporting. Limited time availability also posed a challenge, as many participants were actively managing their businesses while attending training sessions.

These challenges are consistent with [Rahmi and Cerya \(2020\)](#), who noted that rural entrepreneurs often face barriers in adopting digital technology due to limited digital skills and technological exposure. However, continuous mentoring and practical training helped participants gradually overcome these challenges.

### 3.5 Supporting Factors for Program Success

Several factors contributed to the successful implementation of the entrepreneurship literacy program. Strong support from local government and community leaders played a crucial role in encouraging community participation. Participants also demonstrated high motivation and enthusiasm during training sessions, which contributed to positive learning outcomes.

The collaborative learning environment fostered active participation and knowledge sharing among participants. This participatory approach aligns with [Rahmi and Cerya \(2020\)](#), who emphasized that community participation is essential for successful community empowerment programs.

The participatory action research approach enabled participants to actively engage in the learning process, apply new knowledge, and develop practical skills. This approach contributed to the overall effectiveness and sustainability of the program.

## 4. CONCLUSION

This study concludes that the Independent Entrepreneurship Literacy Program was effective in strengthening the capacity of local entrepreneurs in rural areas. The program significantly improved participants' entrepreneurial literacy, particularly in business literacy, financial literacy, and digital marketing literacy. Participants demonstrated enhanced understanding of business concepts, improved financial management skills, and increased ability to utilize digital platforms for marketing and business development. These improvements indicate that entrepreneurship literacy plays a crucial role in developing entrepreneurial knowledge, skills, and adaptive capacity in the digital economy.

Furthermore, the program contributed to the development of key entrepreneurial competencies, including opportunity recognition, strategic planning, resource management, and marketing skills. The participatory approach implemented through Participatory Action Research (PAR) enabled active community involvement, which strengthened participants' motivation, confidence, and engagement in entrepreneurial activities. This finding highlights the importance of collaborative and participatory models in ensuring the sustainability and effectiveness of community empowerment programs.

This study contributes to the theoretical and practical understanding of entrepreneurship capacity building by demonstrating that entrepreneurship literacy programs can serve as an effective strategy for empowering rural entrepreneurs and promoting sustainable local economic development. Practically, the program provides a replicable model for higher education institutions, community organizations, and policymakers to design community-based entrepreneurship literacy initiatives that integrate business, financial, and digital competencies.

It is recommended that future programs incorporate continuous mentoring and advanced digital entrepreneurship training to ensure long-term sustainability and business growth. Future research may also examine the long-term impact of entrepreneurship literacy programs on business performance, income growth, and rural economic development across broader community contexts.

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