

THE FUTURE OF LEARNING: ENTREPRENEURIAL LITERACY AS A STRATEGY FOR EMPOWERING MSMEs IN INDONESIAN TOURISM VILLAGES

Henny Herawaty Br Dalimunthe^{1, *}, Karta Sasmita¹, Elais Retnowati¹, Adi Irvansyah¹, Jaenal Mutakim² & Furkonsyah Lubis¹

¹ Departement of Community Education, Universitas Negeri Jakarta, DKI Jakarta, Indonesia

² Doctor of Law, Faculty of Law Univeritas Diponegoro, Semarang, Indonesia

ORCIDiDs:

Henny Herawaty Br Dalimunthe : <https://orcid.org/0000-0003-4366-6825>

Corresponding author email : henny_dalimunthe@unj.ac.id

Article Info

Recieved: 1/27/2026

Revised: 3/20/2026

Accepted: 4/28/2026

OnlineVersion: 5/01/2026



Check for updates

Abstract

Limited knowledge and skills, along with the low educational level of Micro, Small, and Medium Enterprise (MSME) owners, are the main challenges to business development in tourism villages. Business owners face difficulties in accessing various forms of knowledge, particularly entrepreneurial knowledge. Their business activities are traditionally oriented toward selling products merely to meet household needs. This research aims to empower MSMEs through entrepreneurial literacy as part of the transformation of learning in the digital era (The Future of Learning in the Digital Age). Entrepreneurial literacy is positioned as a lifelong learning strategy that encourages a shift in MSMEs' perspectives—from being merely traders to becoming business actors capable of managing business systems in a planned, adaptive, and technology-based manner. The Participatory Action Research (PAR) method emphasizes the active participation of MSME owners in the empowerment process based on digital entrepreneurship literacy. The results of the study show an improvement in the level of knowledge regarding entrepreneurial concepts, entrepreneurial systems, and community empowerment in building village-based businesses. Additionally, the study demonstrates enhanced independent learning abilities and the formation of learning communities within tourism villages.

Keywords: entrepreneurial literacy, micro small medium enterprise, lifelong learning, digital entrepreneurship, digital literacy, village-based business

INTRODUCTION

The existence of Micro, Small, and Medium Enterprises (MSMEs) is very important as the main driver of local economic growth through strengthening entrepreneurial activities. MSMEs contribute to job creation, increasing household income, and strengthening community economic development by utilizing local resources (Nursini, 2020). The growth of entrepreneurship through MSMEs is able to help the community's economy through various types of small businesses using digital media (Fadhillah & Yuniarti, 2023). In addition, MSMEs must have entrepreneurial skills as a form of maintaining a business,

not only physical capital but also the internal and external environment as the main factor in the entrepreneurial orientation of MSMEs (Tete et al., 2024).

The sustainability of MSMEs in the village must be supported by good entrepreneurial factors to run a business, especially in tourist villages. The success factors of entrepreneurship in tourism villages do not only depend on the potential of natural resources but can be influenced by the entrepreneurial capacity of village communities in managing and developing tourism activities in the village in a sustainable (Utami et al., 2023) Village business products are generally produced at home, because there are still limitations in capital, businesses are built without an entrepreneurial concept only depending on buyers' orders in production according to needs (Sutisna et al., 2021) MSMEs in tourist villages generally face limitations in understanding optimal business management (Dalimunthe et al., 2023) This condition is influenced by the low level of formal and non-formal education and limited entrepreneurial knowledge and skills due to the lack of access to information, technology, and entrepreneurship training programs (Dagar, 2023).

MSME entrepreneurship literacy is limited or low so that it will have an impact on maintaining and developing businesses (Tete et al., 2024). Therefore, entrepreneurial literacy is an important element to help MSMEs in being able to maintain their business, especially in tourist villages. This is in line with the Sustainable *Development Goals (SDGs 08) agenda*, (Decent work and economic growth) to increase business actors in creating productive jobs and increasing the income of rural communities.

This is in line with the goals of the Sustainable Development Goals (SDGs) and the direction of national tourism development policies that place the empowerment of local communities as the main pillar of sustainable development. Entrepreneurship literacy as an approach to continuous learning contributes directly to SDG 4 (Quality Education) through strengthening entrepreneurship learning based on local practices and contexts. In addition, strengthening MSME entrepreneurship literacy in tourism villages supports SDG 8 (Decent Work and Economic Growth) by increasing the capacity of business actors in creating productive jobs and increasing the income of village communities.

The Government of Indonesia through the National Medium-Term Development Plan (RPJMN) 2025–2029 which is part of the long-term national development vision ahead of Golden Indonesia 2045, was stipulated through Presidential Regulation of the Republic of Indonesia Number 12 of 2025. Entrepreneurship is one of the strategic agendas with a target to increase the national entrepreneurship ratio from around 3.1% in 2025 to 3.6% in 2029 as one of the indicators of achieving economic development and field creation.

Based on data from the Ministry of Cooperatives and SMEs, the number of MSMEs in Indonesia by the end of 2024/early 2025 will reach around 64.2 million business units with a contribution to the national Gross Domestic Product (GDP) of 61.07% or worth around Rp 8,573.89 trillion. This data shows that MSMEs make a great contribution to the Indonesian economy because they are able to help absorb labor and play a significant role in creating jobs for the community. (Central Statistics Agency).

The government a role in supporting the development of MSMEs with various programs, in the form of Incentive Assistance, People's Business Credit, the National Movement Proud of Made in Indonesia, Digitalization of MSME marketing, Strengthening Entrepreneurship of Alumni of the Pre-Employment Card Program through KUR Financing, and raising the class of MSMEs through the Job Creation Law. The program to build MSME businesses to upgrade is part of efforts to develop businesses that have been undertaken by MSME owners. MSME actors gain various knowledge and skills in business development through training programs involving various stakeholders. The program is designed to improve the ability of business owners to effectively apply knowledge and skills in the management and development of MSMEs. Given the strategic role of MSMEs in supporting economic growth and labor absorption, the development of MSMEs needs to be directed at efforts to increase adaptability to the dynamics and development of the times through various programs facilitated by the government.

In fact, business owners who are in small business positions come from people who are powerless to be able to compete in finding a decent job because of low education levels and limited skills. The choice of opening a small business as a way to be able to survive in overcoming the family economy (Chance & Sardí Abdoul, 2025). Running a business as a mobile trader or opening a business at home using local raw materials, made based on the needs of the village community. This shows the fact that small businesses are built based on the need to meet the needs of daily life, in order for businesses built in villages to develop properly, an entrepreneur in the village must have Digital Entrepreneurship and Innovation skills (Sánchez-García et al., 2025).

Various previous studies have shown that the development of MSMEs is generally focused on improving technical skills, such as financial management, marketing, and production. Although this skills-based approach has made a positive contribution to increasing business capacity, it has not significantly encouraged a change in the entrepreneurial mindset of business owners. Most MSME actors still position themselves as traders who are oriented towards short-term buying and selling activities, not as entrepreneurs who build a sustainable business system.

Explicitly examining the entrepreneurial learning process as an instrument for changing the perspective and identity of MSME actors is still relatively limited, especially in the context of MSMEs in rural areas or locally based communities. This research fills the research gap by placing entrepreneurial literacy not only as a means of improving skills, but as a strategic approach to transform the paradigm of business owners from traders to entrepreneurs (Roy, 2025)

The strategy of increasing entrepreneurial literacy as an alternative in solving the problem of limitations in understanding the fundamental concept of entrepreneurship (Hasan et al., 2024). If MSME business owners can understand the basic concepts of entrepreneurial literacy, for example, the use of social media can increase company entrepreneurship, innovation knowledge, opportunities to create business value and relationships with customers (Martín-rojas et al., 2019). Why MSMEs in tourist villages? Because the tourist village is attractive to the community today because it offers a variety of cultural, culinary and natural tourism tours that can provide comfort for tourists to visit. Various facilities to support this are needed to provide services for tourists.

The role of MSMEs in providing services for tourists is very important. The provision of knowledge and skills is very important both as part of business continuity and to build a Digital system in the provision of business services (Tóth-pajor et al., 2023) Therefore, entrepreneurial literacy is needed to be able to access knowledge for business owners, especially in tourist villages as the sustainability of tourist villages. The research aims to find a model for empowering entrepreneurial literacy for MSMEs in tourist villages to improve the ability of MSME owners to run a business in tourist attractions, which can ultimately improve services for tourists and increase sales results for MSME owners.

RESEARCH METHOD

Contains This research uses a Participatory Action Research (PAR) approach that is oriented towards the participatory learning process to overcome problems and meet the practical needs of MSMEs. The PAR approach places the research subject as an active participant who is directly involved in all stages of the research. The researcher acts as a facilitator who supports the action research process through planning, implementing, recording, and documenting digital literacy activities that are carried out collaboratively with village women and communities who play a role in the development of tourism villages. The principles that must be carried out by researchers and participants are as follows:

Table 1. PAR Principle

PAR Principle	Operational Description
Participation	MSME actors were engaged as active co-researchers in the planning and implementation stages of the study.
Action Orientation	The research was structured around iterative action cycles aimed at fostering change through entrepreneurial literacy interventions.
Triangulation	Data were collected and cross-validated using multiple methods, including interviews, observations, documentation, and relevant literature (primary and secondary data).
Flexibility	Research activities were collaboratively designed and continuously adapted in response to evolving field conditions and participant feedback.

The stages in the Participatory Action Research (PAR) approach emphasize the active involvement of participants in all stages of research, from problem identification to action and reflection. Field data collection and analysis were carried out through in-depth interviews, focus group

discussions (FGDs), and training, which were integrated into the PAR cycle as follows. These stages are attached to table 2.

Table 2. Stages and Activities of the Participatory Action Research (PAR)

Stage	Key Activities
Planning	Formation of MSME entrepreneurial literacy participant groups; development of FGD and training plans; mapping of local tourism village products and stakeholder involvement; analysis of MSME baseline data; formulation of entrepreneurial literacy strategies; design of digital literacy activities; preparation of facilities and supporting infrastructure for digital literacy actions.
Implementation	Collaborative engagement with participants in entrepreneurial literacy development; conduct of FGDs; delivery of training sessions; development of entrepreneurial literacy guidelines; data collection through FGDs; analysis of training outcomes; analysis of interview data, FGD results, and training processes.
Evaluation	Development of instruments to assess the training process; development of evaluation tools for entrepreneurial literacy implementation; comprehensive evaluation of participant engagement and outcomes in building entrepreneurial literacy.

RESULTS AND DISCUSSION

Results

This study was conducted in Sirnajaya Village, Sukamakmur Sub-district, Bogor Regency, West Java, Indonesia. The research focus was confined to the Agro Kopi Rawa Gede tourism area, which functions as a community learning space where residents engage in economic activities by marketing locally produced goods to visitors. Sirnajaya Village demonstrates substantial natural resource potential for development as a tourism village; however, several enabling facilities remain underdeveloped, particularly communication infrastructure. Moreover, MSMEs in the village are not yet effectively coordinated, despite the formal establishment of a village-owned enterprise (*Badan Usaha Milik Desa/BUMDes*). From an educational perspective, MSMEs in Sirnajaya predominantly operate as family-based livelihoods aimed at fulfilling household economic needs. Business practices are largely characterized by a trading-oriented mindset rather than an entrepreneurial learning system that supports innovation, planning, and sustainable growth. This condition underscores the need for empowerment-oriented educational interventions that facilitate transformative learning and strengthen entrepreneurial capacity among local business actors (X. Liu, 2025).

Based on a purposive sampling strategy, the research participants were selected to represent the diversity of enterprise types in Sirnajaya Village, including agricultural-based enterprises (coffee, bananas, and vegetables), food and beverage vendors, service-oriented businesses, and small-scale garment industries. The formal educational background of business owners ranged from primary education (elementary school) to undergraduate level (bachelor’s degree). These participant characteristics provide an essential foundation for designing participatory learning processes aimed at enhancing entrepreneurial literacy and community empowerment (Dolezal & Novelli, 2022).

Table 3. Characteristics of MSME Participants

Characteristic	Category	Frequency (n = 11)	Percentage (%)
Age (years)	20–29	5	45.5
	30–39	4	36.4
	≥ 40	2	18.1
Education Level	Elementary (SD)	6	54.5
	High School (SMA)	4	36.4

	Junior High (SMP)	1	9.1
Business Duration (years)	≤ 2	6	54.5
	3–5	3	27.3
	> 5	2	18.2
Type of Business	Banana chips-based products	6	54.5
	Traditional food vendors	3	27.3
	Other micro-enterprises	2	18.2

The characteristics of MSME participants presented in Table 3 informed the design and implementation of the Participatory Action Research (PAR) approach adopted in this study. The predominance of participants with elementary and secondary education levels, coupled with relatively short business experience, necessitated a participatory and practice-oriented research design. Accordingly, PAR was employed to position MSME actors not merely as research subjects but as active co-researchers engaged throughout the planning, action, and evaluation cycles. The productive age profile of participants and the dominance of food-based micro-enterprises further shaped the contextualization of entrepreneurial literacy and digital literacy interventions, ensuring their relevance to local tourism village dynamics (McDougall et al., 2018).

Table 4. Types of Training Attended, Training Needs, and Entrepreneurial Understanding of MSMEs

No.	Types of Training Previously Attended	Identified Training Needs	Entrepreneurial Concept Understanding
1	Sewing skills course	Product promotion strategies and development of limited business capital	Does not yet understand the distinction between trading and entrepreneurship
2	Entrepreneurship training	Skills development and business innovation	Limited understanding of entrepreneurial concepts
3	Coffee processing training	Access to business capital support	Limited understanding
4	Marketing training	Promotional video production	Good understanding
5	Vegetable cultivation training	Development of cultivation as a supporting business	Business operated as a side activity
6	Business licensing training	Marketing of agricultural products	Limited understanding
7	Coffee roasting training	Digital marketing	Business operated as a side activity
8	Business licensing training	Digital marketing	Does not yet understand
9	Barista training	Marketing and financial management	Does not understand financial management
10	Digital marketing training	Promotional techniques	Limited understanding

These results show that they serve as the basis for diagnostic mapping in the design of Participatory Action Research (PAR) that integrates *the planning–action–reflection* (McDougall et al., 2018) In the planning stage, data on the type of training that has been followed, the need for further training, and the level of understanding of entrepreneurship are used to identify gaps in MSME capacity, dominance of business practices and limitations in entrepreneurial literacy. The action stage is realized through training and mentoring interventions based on real needs, which emphasizes strengthening entrepreneurial literacy, digital marketing, and business management. Furthermore, the reflection stage allows for participatory evaluation of changes in business understanding and practices, as well as being the basis for strategy improvement in the next cycle. With this approach, PAR not only encourages skill improvement, but also strengthens the empowerment of MSME actors as subjects of change and supports business sustainability in the context of tourism villages (Meressa, 2023)

Discussion

Business Literacy Community in Tourism Village

Building a business and developing a business in the village is not an easy thing due to various factors of limited geographical location, road infrastructure to tourist sites, communication networks are

not affordable only in certain locations and with special tools to get a network. This limitation makes it difficult to develop the development of usahba in villages (Chu et al., 2025) The level of education of business owners who do not have the opportunity to go to school and only as a child to pursue higher education is one of the causes. The government has supported business developers with the existence of village business entities (Bundes) that manage Coffee Argotourism and its management. Agricultural products have not been optimally developed due to various causes, such as banana agricultural products to make banana chips, cassava and vegetables. The potential of the local economy sourced from the agriculture and service tourism sectors has not been optimally developed due to the limited entrepreneurial literacy of business actors and the community.

This condition is reflected in the fact that this potential has not been integrated into value-added products and services, such as entrepreneurship education programs for school students. Low entrepreneurial literacy causes opportunities for innovation, service packaging, and the use of local resources as productive economic activities that have not been strategically utilized. Based on the results of these findings, it is necessary to encourage the formation of business communities according to the type of business with the aim that the business can develop according to the type of product.

Agricultural products community consisting of coffee, vegetables and fruits, the community determines the unit selling price according to the market price to avoid low selling value. Through strengthening entrepreneurial literacy, the MSME community is able to identify products that have a high selling value and recognize commodities with low selling value that have the potential to be transformed through product innovation (J. Liu et al., 2024). Entrepreneurial literacy encourages MSME actors to create added value, differentiation, and strategic packaging, such as developing processed bananas not only as original flavor chips, but through innovation in various flavor variants and product forms to increase competitiveness and economic value. Building the innovation competence and digital capabilities of MSMEs, thereby strengthening the resilience and growth potential of MSMEs in the growing digital market (Nur et al., 2025)

The formation of a community will make a great contribution to business development because joint ventures in groups are managed and marketed (Yang & Ehrnstr, 2025) The advantage of having a community helps meet market needs if there is a large demand for products that can be fulfilled according to market demand. The formation of a community will help groups empower each other, learn from each other to develop businesses, Digital literacy can be done together by developing various products that are ready to be socialized through Digital media. Learning digital literacy will have an impact on business development in the village This limitation together will encourage the formation of empowerment in groups so that literacy can be understood in groups (Noerchoidah et al., 2025) The conceptual framework designed based on the findings can be seen in figure 1.

Entrepreneurship Literacy Model

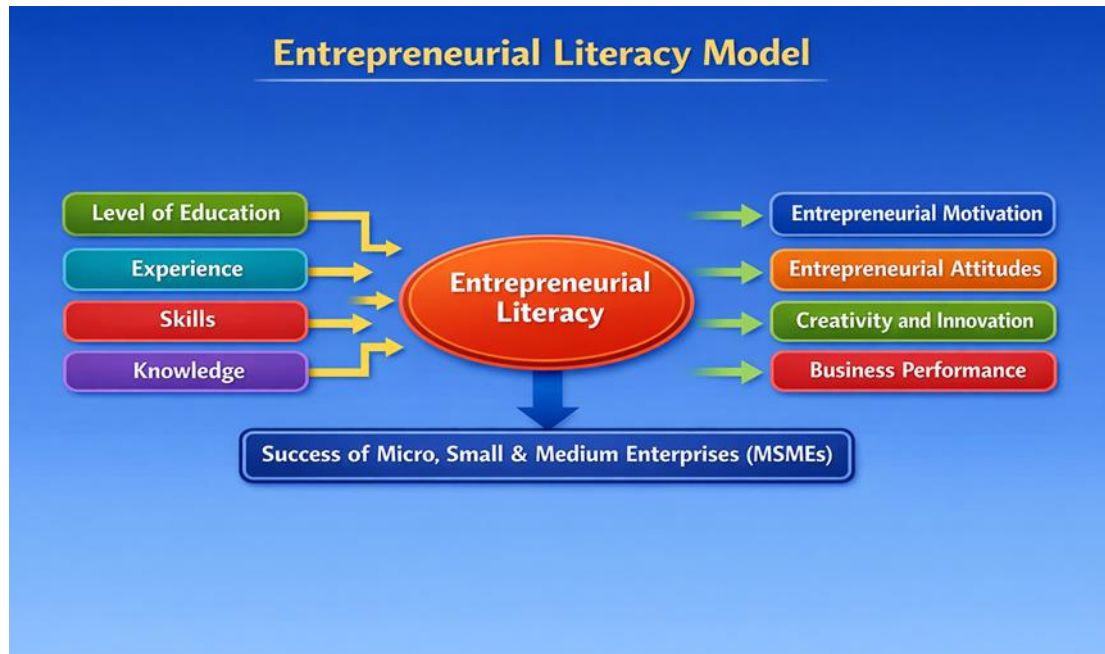


Figure 1 Entrepreneurship Literacy Model

The conceptual framework designed based on the findings can be seen in figure 1 explaining that entrepreneurial literacy is part of the process of empowering the MSME community in the context of a tourist village. This model is built on research findings that show that the level of community knowledge about entrepreneurial concepts, entrepreneurial systems, and community empowerment in building businesses in villages is still relatively low.

As shown in the model, education levels, experience, skills, and knowledge play a role as input factors that directly affect the entrepreneurial literacy of business actors. The limitations in these aspects have an impact on the weak understanding of the village community towards the concept of comprehensive entrepreneurship, not only as an economic activity, but as a system that involves learning, innovation, and collaboration.

Entrepreneurial literacy then functions as a transformation mechanism, which bridges input factors with entrepreneurial achievements. These findings provide evidence that entrepreneurial literacy contributes to:

- a) Improvement of independent learning ability, where business actors are able to access information, identify business opportunities, and make business decisions more reflective and sustainable.
- b) The establishment of learning communities in tourism villages, which allow the exchange of knowledge, experience, and best practices between business actors, so that the learning process is no longer individual, but collective and participatory.

In addition, entrepreneurial literacy encourages MSMEs to have entrepreneurial motivation, entrepreneurial attitudes, creativity and innovation skills, and business performance, as illustrated in the output side of the model. In the context of tourism villages, this is reflected in the community's ability to develop products based on local potential, create added value, and strengthen the competitiveness of village businesses.

The final process of the success of MSMEs, business sustainability and the independence of the tourist village community. This model provides strengthening entrepreneurial literacy through independent learning and community learning is the right strategy in empowering the tourism village community.

CONCLUSION

This study highlights that strengthening entrepreneurial literacy is a key pathway to enhancing the capacity and independence of MSMEs in tourism villages. Through a Participatory Action Research (PAR) approach, the findings indicate that literacy-based interventions can support shifts in business

mindset—from subsistence-oriented trading toward more structured, adaptive, and innovation-driven entrepreneurship. In addition, the development of collaborative learning communities enables continuous knowledge exchange and reinforces collective empowerment among MSME actors.

However, the effectiveness of entrepreneurial literacy is closely linked to the broader ecosystem, particularly the availability of digital infrastructure and institutional support. Without these enabling conditions, the impact of training and capacity-building efforts remains limited.

This study contributes by proposing a contextual model of entrepreneurial literacy in tourism villages. Nevertheless, the findings are based on a small, localized sample and should be interpreted with caution. Future research is recommended to validate the model using larger samples and mixed-method approaches, as well as to explore the long-term impact of entrepreneurial literacy on business performance and sustainability.

ACKNOWLEDGMENTS

The authors gratefully acknowledge the support from the Department of Community Education, Universitas Negeri Jakarta, Indonesia. The authors also thank the MSME participants and local stakeholders in Sirnajaya Village for their valuable contributions to this study.

AUTHOR CONTRIBUTIONS

Conceptualization, H.H.B.D. and K.S.; Methodology, H.H.B.D.; Investigation, H.H.B.D., E.R., and A.I.; Data Curation, A.I. and J.M.; Formal Analysis, H.H.B.D. and E.R.; Writing – Original Draft Preparation, H.H.B.D.; Writing – Review & Editing, K.S. and F.L.; Supervision, K.S.; Project Administration, J.M.; All authors have read and agreed to the published version of the manuscript.

CONFLICTS OF INTEREST

Authors The authors declare no conflict of interest.

REFERENCES

- Chance, E. A., & Sardi Abdoul, I. (2025). The roles and contributions of women to the health of their families and household economics in rural areas in the district of Mbe, Cameroon. *Social Sciences & Humanities Open*, 11, 101456. <https://doi.org/10.1016/j.ssaho.2025.101456>
- Chu, H., Hassink, R., & Liu, W. (2025). Exploring the mechanisms of platform-empowered cluster development: Evidence from Taobao villages in rural China. *Regional Studies*. <https://doi.org/10.1080/00343404.2024.2306330>
- Dagar, P. (2023). Limited entrepreneurial knowledge and skills. *International Journal of Educational Development*, 101, 102834. <https://doi.org/10.1016/j.ijedudev.2023.102834>
- Dalimunthe, H. H. B., Hadiyanti, P., Lestari, R. D., & Putra, N. H. (2023). Pemberdayaan sadar wisata melalui media sosial. *Jurnal Pengabdian Masyarakat*, 251–260.
- Dolezal, C., & Novelli, M. (2022). Power in community-based tourism: Empowerment and partnership in Bali. *Journal of Sustainable Tourism*, 30(10), 2352–2370. <https://doi.org/10.1080/09669582.2020.1838527>
- Fadhillah, P., & Yuniarti, A. (2023). Pemberdayaan UMKM: Melihat peluang bisnis UMKM di era digital. *Jurnal Pengabdian Masyarakat dan Riset*, 2(1), 291–298.
- Hasan, M., Jannah, M., Supatminingsih, T., Ahmad, I. S., Sangkala, M., & Najib, M. (2024). Understanding the role of financial, entrepreneurial, and digital economic literacy on MSMEs success: A knowledge-based view perspective. *Cogent Business & Management*, 11(1). <https://doi.org/10.1080/23311975.2024.2433708>
- Liu, J., Yu, Y., Qi, W., Ma, X., & Han, Y. (2024). Innovation and entrepreneurship of returning migrant workers. *Heliyon*, 10(9), e30296. <https://doi.org/10.1016/j.heliyon.2024.e30296>
- Liu, X. (2025). Empowering rural revitalization with generative AI: Challenges and opportunities. *Cogent Food & Agriculture*, 11(1). <https://doi.org/10.1080/23311932.2025.2502389>

-
- Martín-Rojas, R., Garrido-Moreno, A., & García-Morales, V. J. (2019). Fostering corporate entrepreneurship through social media tools. *Journal of Business Research*. <https://doi.org/10.1016/j.jbusres.2019.11.072>
- McDougall, J., Readman, M., & Wilkinson, P. (2018). The uses of digital literacy. *Learning, Media and Technology*, 43(3), 263–279. <https://doi.org/10.1080/17439884.2018.1462206>
- Meressa, H. A. (2023). Entrepreneurial financial literacy and small business sustainability. *Cogent Business & Management*, 10(2). <https://doi.org/10.1080/23311975.2023.2218193>
- Noerchoidah, N., Suhardiyah, M., Nurcahyanie, Y. D., & Sawitri, A. P. (2025). Digital literacy and MSMEs sustainability. *International Journal of Human Capital and Information Technology Professionals*, 16(1), 1–18. <https://doi.org/10.4018/IJHCITP.368715>
- Nur, A., Suhardjanto, D., Aligarh, F., Chayati, N., & Agri, A. (2025). MSMEs performance through innovation and digital capabilities. *Social Sciences & Humanities Open*, 12, 101810. <https://doi.org/10.1016/j.ssaho.2025.101810>
- Nursini, N. (2020). MSMEs and poverty reduction: Evidence from Indonesia. *Development Studies Research*, 7(1), 153–166. <https://doi.org/10.1080/21665095.2020.1823238>
- Roy, N. C. (2025). AI-driven social media and rural tourism entrepreneurship. *Journal of Entrepreneurship and Public Policy*. <https://doi.org/10.1108/JEPP-04-2025-0111>
- Sánchez-García, E., Martínez-Falcó, J., Marco-Lajara, B., & Gigauri, I. (2025). Digital entrepreneurship and innovation. *European Journal of Innovation Management*, 28(7), 2873–2908. <https://doi.org/10.1108/EJIM-04-2024-0360>
- Sutisna, A., Dalimunthe, H. H. B., & Retnowati, E. (2021). Entrepreneurial literacy in rural communities. *Rural Society*, 30(1), 45–58. <https://doi.org/10.1080/10371656.2021.1895472>
- Tete, F., Chikoko, L., & Murendo, C. (2024). MSME resilience in rural areas. *Cogent Business & Management*, 11(1). <https://doi.org/10.1080/23311975.2024.2404476>
- Tóth-Pajor, Á., Bedő, Z., & Csapi, V. (2023). Digitalization in entrepreneurship education. *Cogent Business & Management*, 10(2). <https://doi.org/10.1080/23311975.2023.2210891>
- Utami, D. D., Dhewanto, W., & Lestari, Y. D. (2023). Entrepreneurship in MSMEs. *Cogent Business & Management*, 10(1). <https://doi.org/10.1080/23311975.2023.2180845>
- Yang, M., & Ehrnström, M. (2025). Scaling community-based businesses. *Journal of Business Venturing*. <https://doi.org/10.1016/j.jbusvent.2025.106522>