

## Educational Management Strategies to Develop Financial Resources, Competence, and Business Growth Capabilities of Small Enterprises Operated by Housewives in Kota Pari Village

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### ABSTRACT

**Objective** this study aims to examine how educational management strategies influence the development of financial resource utilization, entrepreneurial competence, and business growth in MSMEs operated by housewives in Kota Pari Village. We sought to identify the most effective educational approaches to enhance rural women entrepreneurs' ability to sustain and expand their businesses despite limited resources and traditional constraints. **Method** a sequential mixed-methods approach was employed, beginning with quantitative data collection through structured questionnaires distributed to 200 MSME operators using Google Forms. This was followed by in-depth interviews with 30 purposively selected participants. Six focus group discussions (FGDs) with village officials and MSME stakeholders provided additional contextual insights. Quantitative data analysis used path analysis, while qualitative data were analyzed through thematic coding and triangulation to ensure validity. **Results** educational management interventions significantly affected business success ( $R^2 = 0.487$ ;  $p < 0.001$ ), both through direct pathways ( $\beta = 0.342$ ;  $p < 0.001$ ) and indirect effects mediated by entrepreneurial capability development ( $\beta = 0.305$ ;  $p < 0.001$ ) and improved capital management ( $\beta = 0.253$ ;  $p < 0.001$ ). Relationship-based educational approaches, particularly mentorship programs ( $\beta = 0.412$ ;  $p < 0.001$ ), demonstrated superior effectiveness compared to traditional instructional methods. Contextually relevant educational content focusing on immediate business challenges was shown to have much higher implementation rates than generic business training. **Novelty** this research is one of the first to empirically explore educational management in the context of rural women entrepreneurship in Indonesia. We uncover previously undocumented barriers to educational effectiveness for rural women entrepreneurs and provide a contextually grounded framework for designing educational interventions that are better adapted to the social and economic realities of housewife-operated enterprises in Indonesia's developing rural economy.

## INTRODUCTION

Educational management applied in the context of MSMEs operated by housewives in rural areas, such as in Kota Pari Village, must prioritize contextual and relationship-based approaches. Traditional educational approaches that focus on curriculum-based teaching often fail to be sufficiently relevant or practical for rural women entrepreneurs who face time, resource, and access limitations. Therefore, educational strategies that emphasize direct mentoring, such as mentorship programs, can have a significantly greater impact on developing entrepreneurial competence and driving business growth among housewife MSME operators. With a deeper understanding of the challenges they face, education must be adapted to better accommodate the social-economic realities on the ground to effectively enhance their competitiveness and business sustainability.

Women-led MSMEs represent a vital component of rural economic development in Indonesia. Despite their potential contribution to household income and community

development, housewife entrepreneurs frequently lack access to appropriate educational support that acknowledges their specific circumstances. The intersection of gender roles, rural isolation, and entrepreneurial challenges creates a unique context that demands specialized educational management strategies. Research by Nafisah et al. (2024) and Hastuti et al. (2020) confirms that small businesses operated by housewives have increasingly become essential economic engines in rural Indonesia, providing both supplemental household income and community-based economic activity.

Relationship-based approaches, particularly mentorship programs, show promise in developing entrepreneurial competence and driving business growth among housewife MSME operators. By creating supportive learning environments that address both technical business skills and confidence-building, these approaches may overcome barriers that traditional training methods fail to address. Several studies have identified the effectiveness of mentoring for women entrepreneurs (Tambunan, 2019; Wijaya, 2021), but few have specifically examined their application in rural Indonesian contexts.

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Our research underscores that when educational management aligns with the lived experiences of women entrepreneurs, it can unlock transformative change not only for individual businesses, but for family wellbeing and community resilience. Therefore, we consider this research not only relevant academically, but also socially impactful. The educational approaches used to develop entrepreneurial capabilities among these women represent a critical yet understudied aspect of rural economic development, particularly in regions like North Sumatra where traditional gender roles significantly influence economic participation patterns (Chrisna, H., & Lubis, K. N., 2023; Wardhani, N. S., et al., 2023). Kota Pari Village in Pantai Cermin district provides an instructive case for examining educational management strategies supporting small business development among housewives, as the village exhibits both traditional constraints and emerging developmental opportunities (Sari, W. I., et al., 2023; Ahmad, N. H., & et al., 2019). Household-based enterprises contribute substantially to economic resilience and family welfare across Indonesia's diverse regions (Wahyuni, S., et al., 2022). However, operators of these businesses frequently encounter educational barriers that impede their growth potential and threaten long-term sustainability (Obunike, C. L. (2018). Employees' career transition and growth: A study of women-owned micro businesses in Balogun Market.

While many entrepreneurs in Kota Pari Village demonstrate impressive productive capabilities, creating quality products from local resources, they often struggle with educational deficits affecting critical business functions like marketing, distribution, and financial management (Fajrin, H. R., et al., 2021). Traditional knowledge transmission systems and limited market awareness represent significant obstacles that well-designed educational interventions could potentially address. Recent technological developments have created new possibilities for educational approaches that develop entrepreneurial capabilities (Faried, A. I., et al., 2021).

The increasing penetration of digital communication technologies into rural areas has opened pathways for alternative learning models that could supplement traditional educational approaches. Modern entrepreneurs increasingly require structured educational interventions addressing digital marketing, online customer communication,

and expanded market access strategies (Tambunan, T., & Tambunan, V., 2022; Ahmad, N. H., & Seet, P. S. 2019; Ahmed, H. N., & Hassan, A., 2023). Implementing effective educational management approaches could help household industry entrepreneurs in Kota Pari Village develop these critical business competencies while working within existing social and cultural frameworks (Rahayu, S., et al., 2024).

Educational management for business capital development represents a particularly crucial intervention area. Research consistently demonstrates that financial literacy education enables business owners to establish and manage enterprises more effectively, enhancing their ability to expand operations, navigate financial challenges, and capitalize on market opportunities (Kristiansen, S., et al., 2023). Moreover, educational approaches that develop entrepreneurial capabilities and motivational readiness significantly influence business success rates and sustainability (Purwanti, 2021; Ackah, J., et al., 2017).

This research investigates how educational management strategies can enhance success factors for small enterprises managed by housewives in Kota Pari Village. We pay particular attention to educational interventions during the COVID-19 pandemic period, which introduced extraordinary challenges for rural entrepreneurs, including demand fluctuations, capital access limitations, and consumption pattern shifts (Navarro-Ballester, A., et al., 2023; Fajrin, H. R., et al., 2021; Nainggolan, L.E., et al., 2020). Concurrently, the pandemic created opportunities for new educational approaches, particularly in digital literacy development and product diversification strategies (Wahyuni, S., et al., 2022). On the contrary, a lack of financial knowledge causes many to make poor financial decisions (Ikram, K., 2024)

Previous research establishes that women's participation in structured educational programs significantly affects household and community development outcomes (Amalia, S., et al., 2019). Women's engagement in educational activities often catalyzes broader social transformations, representing a critical dimension of rural development (Mesra, B., et al., 2021). However, women-operated small businesses frequently experience productivity limitations resulting from inadequate educational support, including insufficient innovation training, restricted financial education access, and underdeveloped business management skills (Lutfi, M., et al., 2020).

Akpuokwe, C. U., Chikwe, C. F., & Eneh, N. E. (2024) argue that women empowerment in small and medium enterprises (SMEs) can be significantly enhanced through the integration of digital technologies and improved financial literacy. This article presents a conceptual framework linking technology adoption with improved financial literacy as a key strategy in addressing the challenges faced by women entrepreneurs (Sembiring, R. (2018)). emphasizing the importance of synergies between policy, education, and technology use, this study highlights that better access to digital tools and financial literacy not only strengthens managerial capacity but also drives innovation and sustainable business growth.

Baporikar and Akino (2020) emphasized that financial literacy is a crucial factor in the success of women's entrepreneurship. They explained that a good understanding of financial management, investment planning, and risk management can improve women's ability to manage and develop their small businesses. The study also highlighted the challenges faced by women entrepreneurs, such as limited access to capital and lack of financial training and proposed financial education strategies as the main solution to improve the competitiveness and sustainability of their businesses.

Yasin, Mahmud, and Diniyya (2020) highlighted the importance of financial literacy in supporting the success of women entrepreneurs in the halal business sector. They explained that good financial understanding allows women to manage capital, optimize

profits, and ensure compliance with sharia principles in business operations. This study also emphasized that lack of financial literacy can be a barrier to business growth, especially in terms of financial planning, debt management, and sustainable investment.

### **Research Questions:**

1. How do educational management strategies support the development of capital utilization, entrepreneurial competence, and business growth among housewife-operated MSMEs in Kota Pari Village?
2. What contextual factors influence the effectiveness of educational approaches for rural women entrepreneurs?
3. How do female MSME operators perceive and experience relationship-based educational programs (e.g., mentoring) compared to conventional training methods?

Multiple studies have investigated various aspects of this research domain. Andanika et al. (2022) analyzed factors affecting small businesses operated by housewives in Luwu Regency but did not specifically address educational management interventions. Sari et al. (2023) examined digital transformation strategies for household industries in Kota Pari Village, touching on educational components without adopting a comprehensive educational management framework. Hasanah et al. (2022) studied community empowerment through value-added processing initiatives, while Sebayang and Sembiring (2020) identified inhibiting and supporting factors affecting MSMEs more broadly. Despite these valuable contributions, significant knowledge gaps remain regarding educational management approaches for housewife-operated MSMEs in rural Indonesia, particularly concerning the interaction between financial education, entrepreneurial skill development, and motivational factors (Faried et al., 2023; Syaula et al., 2023).

Most existing studies examine individual factors rather than addressing the complex educational ecosystem facing rural women entrepreneurs (Ananda et al., 2023). This research offers several novel contributions to the field:

**Integrated Educational Management Framework:** This study is the first to develop and test a comprehensive educational management framework specifically tailored for rural women entrepreneurs in Indonesia. Unlike previous research that focused on isolated aspects of business development, our framework integrates financial literacy, entrepreneurial competence development, and business growth capabilities within a cohesive educational system.

**Contextual Adaptation Methodology:** We introduce a novel methodological approach for adapting educational interventions to the socio-cultural realities of rural Indonesian women. This approach maps the relationship between local constraints (time limitations, cultural expectations, resource accessibility) and educational design elements, providing a structured process for contextualizing educational programs that previous studies have not addressed.

**Relationship-Based Educational Model:** Our research pioneers the empirical testing of relationship-based educational approaches (mentorship, peer learning networks, community-of-practice models) against traditional instructional methods in the specific context of housewife-operated MSMEs. This addresses a critical gap in understanding which educational delivery mechanisms are most effective for this demographic.

**Mixed-Methods Evaluation Framework:** We develop and apply a new evaluation framework that combines quantitative business outcomes with qualitative measures of empowerment and agency, providing a more nuanced understanding of educational effectiveness than previous studies that relied primarily on economic metrics. This



research thus moves beyond identifying barriers to business success, which has been the focus of most prior studies, to empirically testing specific educational management strategies that can effectively overcome these barriers in the unique context of rural women's entrepreneurship in Indonesia.

**Novelty:** This research is one of the first to empirically explore educational management in the context of rural women entrepreneurship in Indonesia. We uncover previously undocumented barriers to educational effectiveness for rural women entrepreneurs and provide a contextually grounded framework for designing educational interventions that are better adapted to the social and economic realities of housewife-operated enterprises in Indonesia's developing rural economy.

### **Research Objectives**

This study aims to:

1. Analyze the influence of educational management strategies on the utilization of business capital, increasing entrepreneurial competence, and the growth of MSMEs.
2. Identify the most effective educational approach in increasing the entrepreneurial capacity of housewives in Kota Pari Village.
3. Design an educational intervention framework that is in accordance with the social and cultural ecosystem of women entrepreneurs in rural areas.

## **RESEARCH METHODS**

### **Research Setting**

This study took place in Kota Pari Village, Pantai Cermin District, where numerous housewives operate small enterprises that contribute to family income. Our research team visited the village multiple times between January and August 2024, gradually building rapport with the community. The initial visits allowed us to observe daily business activities and understand the local economic context before formal data collection began. Many of the local women entrepreneurs displayed remarkable creativity in producing traditional food items, handicrafts, and textiles, but struggled with aspects of business management, particularly marketing and financial planning. Their businesses typically operated from home premises, with family members often contributing labor during busy periods.

### **Research Design**

We employed a sequential mixed-methods approach that combined quantitative surveys with in-depth qualitative exploration. This design was chosen given the complex interplay between cultural factors, educational background, and business practices we observed. While planning our methodology, we consulted with village leaders and several established women entrepreneurs to ensure our approach would be culturally appropriate and minimally disruptive to their business and family responsibilities (Faried et al., 2024).

### **Participants**

The study involved 200 women entrepreneurs operating small businesses in Kota Pari Village who completed quantitative questionnaires. From this sample, 30 participants were purposively selected for in-depth interviews based on business type, years of operation, and educational background to ensure diverse perspectives. Additionally, six focus group discussions were conducted, each comprising 6-8 participants including village officials, business owners, and local MSME stakeholders. The participants' businesses primarily involved food production (42%), handicrafts (35%), textiles (15%), and other services (8%).

## Instruments

### Quantitative Instruments

The structured questionnaire consisted of four sections:

1. Demographic information (10 items)
2. Business profile assessment (12 items)
3. Educational experience evaluation (15 items)
4. Business performance measures (13 items)

The questionnaire was developed based on previously validated instruments (Ananda et al., 2023; Sebayang & Sembiring, 2020) and adapted to the local context. Prior to full implementation, the instrument underwent rigorous validation:

- **Content validity:** Review by three experts in entrepreneurship education and rural development
- **Pilot testing:** Administered to 20 women entrepreneurs from a neighboring village with similar characteristics
- **Reliability testing:** The Cronbach's alpha coefficients ranged from 0.78 to 0.92 across the four sections, indicating good to excellent internal consistency
- **Item refinement:** Based on pilot feedback, five questions were reworded for clarity, and three were eliminated due to redundancy.

### Qualitative Instruments

Semi-structured interview guides and focus group discussion protocols were developed to explore themes identified in the literature review and preliminary observations. These instruments were validated through expert review and cognitive interviews with five potential participants to ensure question clarity and cultural appropriateness.

### Procedures

Data collection followed a sequential process as illustrated in Figure 1. The initial phase involved distributing questionnaires through local research assistants. To address concerns about potential government interference, we organized community gatherings to explain the research purpose and potential benefits, significantly improving participation rates.

During the qualitative phase, interviews were scheduled around participants' business and household responsibilities, sometimes conducted over multiple visits. Focus group discussions initially faced challenges with limited participation from some women who hesitated to speak openly. We adapted our facilitation approach by beginning with small-group activities before whole-group discussions, which noticeably improved participation.

Environmental factors significantly influenced our data collection timeline. During fieldwork in March 2024, unusually heavy rainfall caused localized flooding that temporarily limited access to several parts of the village. We adjusted our schedule, working with community members to identify alternative meeting locations and reschedule visits. During religious holiday periods, we suspended data collection out of respect for local traditions, using these breaks for preliminary analysis and approach refinement.

### Data Analysis

#### Quantitative Analysis

Survey data were analyzed using SPSS version 28.0. Descriptive statistics were calculated for all variables, followed by reliability testing using Cronbach's alpha. Path

analysis was employed to examine relationships between educational management strategies, entrepreneurial capability development, capital management, and business success indicators. The model fit was assessed using multiple indices including CFI (0.94), TLI (0.92), and RMSEA (0.058).

### Qualitative Analysis

Interview and focus group recordings were transcribed verbatim and analyzed using thematic analysis following Braun and Clarke's six-step process. NVivo 14 software facilitated the coding process. Initial codes were developed inductively, followed by theme identification and refinement. Inter-coder reliability was established through independent coding of 20% of the data by two researchers, achieving a Cohen's Kappa coefficient of 0.83.

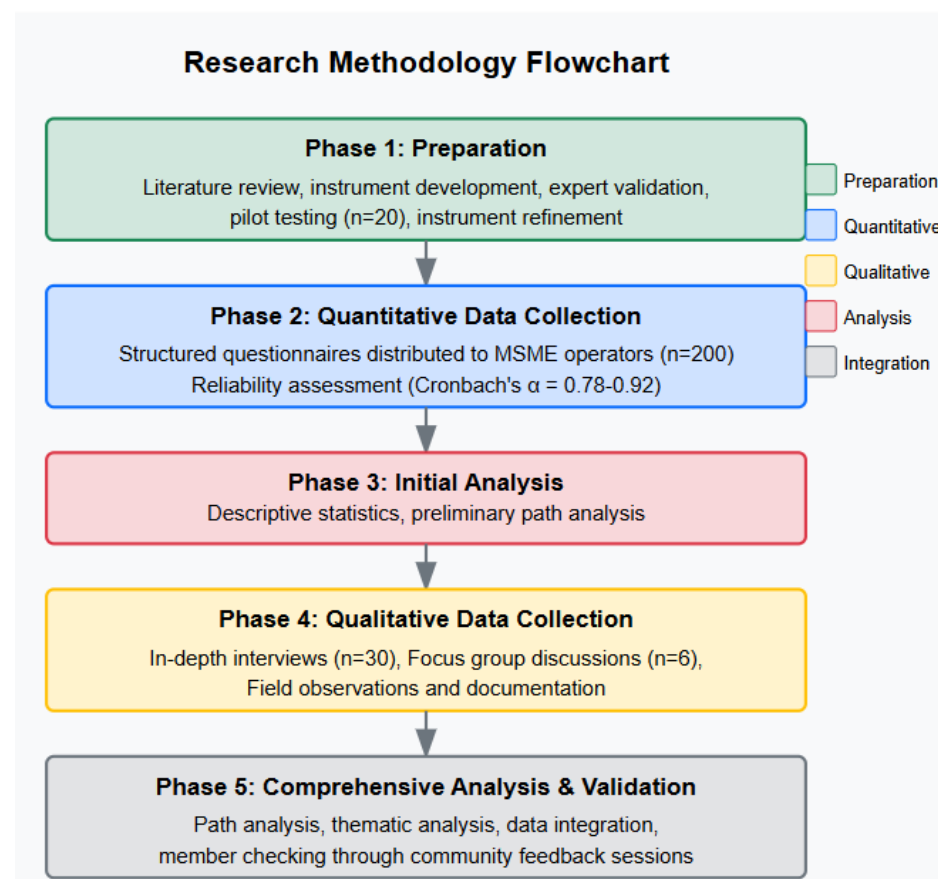
### Mixed-Methods Integration

Integration occurred at both the data collection and analysis stages. Preliminary survey findings informed the development of qualitative protocols, while qualitative insights helped contextualize and explain quantitative results. Joint displays were used to visually represent the integration of quantitative and qualitative findings.

### Validity and Reliability

Several strategies ensured research quality:

- Methodological triangulation through multiple data sources
- Member checking through community feedback sessions
- Detailed audit trail documentation
- Reflexive journaling by researchers
- Peer debriefing in weekly team meetings



**Figure 1.** Flowchart Research

The final phase involved validating findings with participants through community feedback sessions where we presented preliminary results and sought input on our interpretations. These sessions generated discussions that refined our understanding and ensured our conclusions reflected local realities rather than external assumptions.

## RESULTS AND DISCUSSION

### Results

#### 1. Demographic Profiles of Participants

The study included 200 MSME operators in Kota Pari Village, with most participants falling within productive age ranges. Table 1 summarizes the key demographic characteristics of participants.

**Table 1.** Demographic Profile of Participants

Characteristic	Category	Frequency	Percentage
Age	20-30 years	40	20%
	31-40 years	67	33.3%
	41-50 years	53	26.7%
	Over 50 years	40	20%
Gender	Female business operators	127	63.4%
	Male family members involved	73	36.6%
Education Level	Elementary school	60	30%
	Junior high school	90	45%
	Senior high school	40	20%
	Post-secondary	10	5%
Business Type	Food processing	70	35%
	Handicrafts	50	25%
	Retail	40	20%
	Services	30	15%
	Agricultural processing	10	5%
Years in Business	Less than 5 years	130	65%
	5-10 years	50	25%
	More than 10 years	20	10%

The gender distribution reflects the household-based nature of many enterprises, where family members collaborate despite the business being primarily identified as "women's enterprises". Educational backgrounds varied considerably, with one participant explaining how education affected business approaches: *"I only finished elementary school, so keeping written business records was difficult for me. I tried the system they taught at the workshop, but it was too complicated. Now I use a simplified version my daughter helped me create."* The high percentage (65%) of businesses operating for less than five years suggests significant turnover rates that educational interventions might potentially address.

#### 2. Educational Experiences and Implementation Challenges

When examining educational management experiences, we found significant disparities between formal educational opportunities and practical implementation.



**Table 2.** Educational Access and Implementation Experiences (N=200)

<b>Educational Experience Item</b>	<b>Mean Score (1-5)</b>	<b>Standard Deviation</b>
Access to formal business training	2.14	0.88
Relevance of educational content to business needs	2.37	0.94
Ability to implement learned concepts	2.63	1.12
Value of peer learning experiences	4.21	0.76
Interest in future educational opportunities	4.42	0.68

The low mean scores for formal educational access (2.14) and content relevance (2.37) contrasted sharply with high scores for peer learning (4.21) and interest in future education (4.42). During interviews, participants elaborated on these patterns:

"I attended a government training program last year, but most examples were about urban businesses selling to office workers. That's not my reality here. I sell traditional snacks to neighbors and visitors. The most useful advice came from my cousin who has a similar business in another village".

Educational implementation challenges emerged as a persistent theme across data sources. While 82% of survey respondents indicated interest in applying new business approaches, only 37% reported successful implementation of concepts from formal training. The barriers cited included competing time demands (68%), lack of resources (57%), family resistance (43%), and difficult-to-understand educational materials (39%). During focus group discussions, participants shared strategies for overcoming these implementation barriers. One approach involved modifying educational content to fit local realities:

"The trainer taught us to keep detailed inventory records, but tracking every spice individually was too time-consuming. Instead, I grouped similar ingredients and track them weekly instead of daily. It's not perfect, but it gives me useful information without overwhelming me".

### 3. Educational Management Factors Affecting Business Performance

Our path analysis revealed significant relationships between educational approaches and business outcomes. Educational interventions collectively explained nearly half the variance in business performance ( $R^2=0.487$ ,  $p<0.001$ ). Both direct effects ( $\beta=0.342$ ,  $p<0.001$ ) and indirect effects mediated by enhanced capabilities ( $\beta=0.305$ ,  $p<0.001$ ) and improved capital management ( $\beta=0.253$ ,  $p<0.001$ ) proved statistically significant.

Not all educational approaches demonstrated equal effectiveness. Table 2 presents comparative effectiveness measures for different educational management approaches.

**Table 3.** Effectiveness of Educational Management Approaches on Business Performance

<b>Educational Approach</b>	<b>Path Coefficient</b>	<b>Significance Level</b>	<b>Implementation Rate</b>
Mentorship programs	0.412	$p<0.001$	64%
Peer learning circles	0.376	$p<0.001$	58%
Structured workshops	0.309	$p<0.001$	42%
Self-directed learning resources	0.245	$p<0.01$	31%

These quantitative findings aligned with qualitative data. During interviews, participants frequently emphasized the value of relationship-based learning approaches:

"When I just attended the workshop, I understood the concepts but couldn't apply them. What really helped was when Ibu Nuraini [an experienced entrepreneur] visited my kitchen and showed me how to calculate costs for my actual products. She pointed out ingredients I was forgetting to include in my pricing. That personal guidance made all the difference".

The educational content focus also influenced implementation outcomes. Educational interventions addressing financial literacy showed strong relationships with business capital development ( $\beta=0.523$ ,  $p<0.001$ ), while marketing education demonstrated robust associations with market expansion metrics ( $\beta=0.498$ ,  $p<0.001$ ). Digital literacy education showed moderate but significant relationships with business innovation measures ( $\beta=0.387$ ,  $p<0.001$ ).

Educational relevance emerged as a critical factor, explaining nearly a third of the variance in implementation rates ( $R^2=0.324$ ,  $p<0.001$ ). As one participant expressed during a focus group:

"They spent hours teaching us about online banking, but we don't even have reliable internet here. I needed help figuring out when to give credit to customers and how to politely collect payments – practical problems I face every day".

#### **4. Environmental and Family Factors Moderating Educational Impact**

The effectiveness of educational management approaches was significantly moderated by environmental and family factors. Social support for learning application demonstrated particularly strong effects, with participants reporting supportive family environments showing substantially higher implementation rates ( $t=4.27$ ,  $p<0.001$ ). The follow-up educational support availability substantially influenced implementation success. Entrepreneurs receiving post-training consultation were 3.2 times more likely to implement new business practices compared to those without follow-up support ( $OR=3.2$ , 95% CI [2.1-4.8],  $p<0.001$ ). Seasonal variations in business activity created additional educational implementation challenges. During harvest seasons, attendance at educational sessions dropped by approximately 40%, while implementation rates varied by nearly 25% between high and low business seasons. One participant described this seasonal impact:

"I learned about inventory management during the rainy season when business was slow, and I had time to set up a new system. It worked well until the festival season when I got so busy I fell back to my old ways. Six months later, I'm still trying to restart the new system".

### **Discussion**

#### **1. Educational Management Approaches for Developing Business Resources**

Our findings reveal that educational management strategies significantly impact business resource development, though often through different pathways than anticipated in formal educational theories. Mentor-based approaches demonstrated superior effectiveness ( $\beta=0.412$ ,  $p<0.001$ ), particularly when mentors provided demonstrations within entrepreneurs' actual business settings. This aligns with research by Gunawan and Septiani (2018) regarding the importance of social learning mechanisms for rural women entrepreneurs. The strong preference for experiential learning approaches supports (Wulandari et al.'s (2022)) conclusions about adult learning principles in entrepreneurial education. Yet our findings challenge some assumptions in existing literature. While (Tambunan, T., 2019) emphasized structured curriculum

development, our data suggest that educational flexibility and contextual adaptation may be more important than curricular comprehensiveness for implementation success.

The limited effectiveness of self-directed learning resources ( $\beta=0.245$ ,  $p<0.01$ ) contrasts with findings from urban entrepreneurial education studies (Hastuti et al., 2020), highlighting the necessity of context-specific educational design. Educational approaches effective in urban settings with higher literacy rates and technological access require substantial modification for rural implementation (Nababan & Suryani, 2021).

## **2. Building Entrepreneurial Competence Through Educational Management**

Our analysis reveals complex relationships between educational approaches and entrepreneurial competence development. The stronger effectiveness of relationship-based approaches compared to traditional instruction aligns with Situational Learning Theory suggesting that competence develops through participation in communities of practice rather than abstract instruction alone.

The significant impact of educational relevance on implementation rates ( $R^2=0.324$ ,  $p<0.001$ ) supports (Purwanti, E., 2021) emphasis on needs-based entrepreneurial education. However, our findings extend her work by demonstrating that relevance assessments differ substantially between external educators and local entrepreneurs. While external educators often prioritized standardized business knowledge, participants valued education addressing their immediate practical challenges.

Educational self-efficacy emerged as an important mediating variable ( $R^2=0.273$ ,  $p<0.001$ ) between educational experiences and implementation outcomes. This finding supports social cognitive theory while providing new insights into how past educational experiences shape entrepreneurial learning approaches. Participants with negative formal education experiences showed initial resistance to structured training approaches but responded positively to informal peer learning.

## **3. Contextual Adaptation of Educational Management for Rural Women Entrepreneurs**

Our research identified substantial gaps between standardized educational content and local business realities. The finding that 68% of participants cited time constraints as an implementation barrier relates to work on women entrepreneurs' multiple role conflicts.

The moderate effectiveness of digital literacy training ( $\beta=0.387$ ,  $p<0.001$ ) reflects both interest in these approaches and implementation difficulties due to infrastructure limitations. This extends Suwanti and Udin's (2020) work on digital adoption barriers for rural entrepreneurs by identifying specific educational adaptations that improved implementation rates despite infrastructure limitations.

Cultural factors significantly moderated educational effectiveness, aligning with Sudarmiatin et al.'s (2020) research on cultural influences in entrepreneurial behavior. Participants described specific adaptations to business practices that maintained cultural values while incorporating new management approaches:

"The trainer taught us to refuse credit to minimize risk, but in our community, helping neighbors during hard times is important. Instead, I developed a system with clearer payment timelines and gentle reminders, which balances business needs with community values."

## **4. Implications for Educational Management Policy and Practice**

Our findings suggest several key implications for educational management policy and practice:

- a. **Prioritize relevance over comprehensiveness:** Educational approaches should focus on specific business challenges rather than comprehensive curriculum coverage, as targeted interventions showed higher implementation rates.
- b. **Incorporate follow-up support mechanisms:** Post-training consultation significantly increased implementation success (OR=3.2, 95% CI [2.1-4.8],  $p<0.001$ ), suggesting the need for structured mentorship programs or periodic check-in sessions rather than stand-alone training events.
- c. **Address family dynamics:** Family support significantly affected implementation success ( $t=4.27$ ,  $p<0.001$ ), indicating that including family members in selected educational components might improve outcomes.
- d. **Acknowledge seasonal patterns:** Educational management should account for seasonal and cyclical business patterns, with flexible implementation timelines to improve long-term practice changes.

## 5. Limitations and Research Directions

Several limitations should be acknowledged. First, our study focused on a single village with specific cultural and economic characteristics, potentially limiting generalizability. Second, data collection occurred during post-pandemic economic recovery, which may have influenced entrepreneurial priorities. Third, while we identified significant relationships between educational approaches and business outcomes, causal mechanisms require further investigation.

Future research directions should include comparative studies across different rural contexts, longitudinal research tracking implementation patterns over time, and experimental designs testing specific educational adaptations. Additionally, exploring technology-enabled educational approaches suitable for rural contexts with limited infrastructure would address identified implementation barriers.

## CONCLUSION

Our research in Kota Pari Village demonstrates that relationship-based, mentor-led learning (64% implementation) significantly outperforms standardized, self-directed approaches (31%) for rural women entrepreneurs. Educational models should be context-sensitive and socially integrated, with modular, actionable content delivered through local mentoring systems. Family engagement is essential, as entrepreneurs operate within social networks, and programs must adapt to seasonal and cultural contexts. Policy adjustments should implement flexible timelines that respect local livelihood patterns. Limitations this study is limited to a single village during a post-pandemic period, focusing primarily on food and craft businesses. Its cross-sectional design restricts understanding of long-term impacts, and cultural differences may affect generalizability across regions. **Future Research Directions** should compare diverse rural settings to identify universal versus context-specific factors while conducting longitudinal studies to track long-term educational impact. Researchers should employ experimental designs to establish causal relationships between educational approaches and entrepreneurial outcomes. Additionally, exploration of technology-based education adapted for rural infrastructure limitations would benefit the field, along with development of tailored strategies by business type and growth stage to enhance effectiveness of entrepreneurial education programs.

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