

POVERTY ALLEVIATION THROUGH
ENTREPRENEURSHIP:
A CASE STUDY IN MALANG, INDONESIA

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UNIVERSITI KEBANGSAAN MALAYSIA

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UNIVERSITI KEBANGSAAN MALAYSIA

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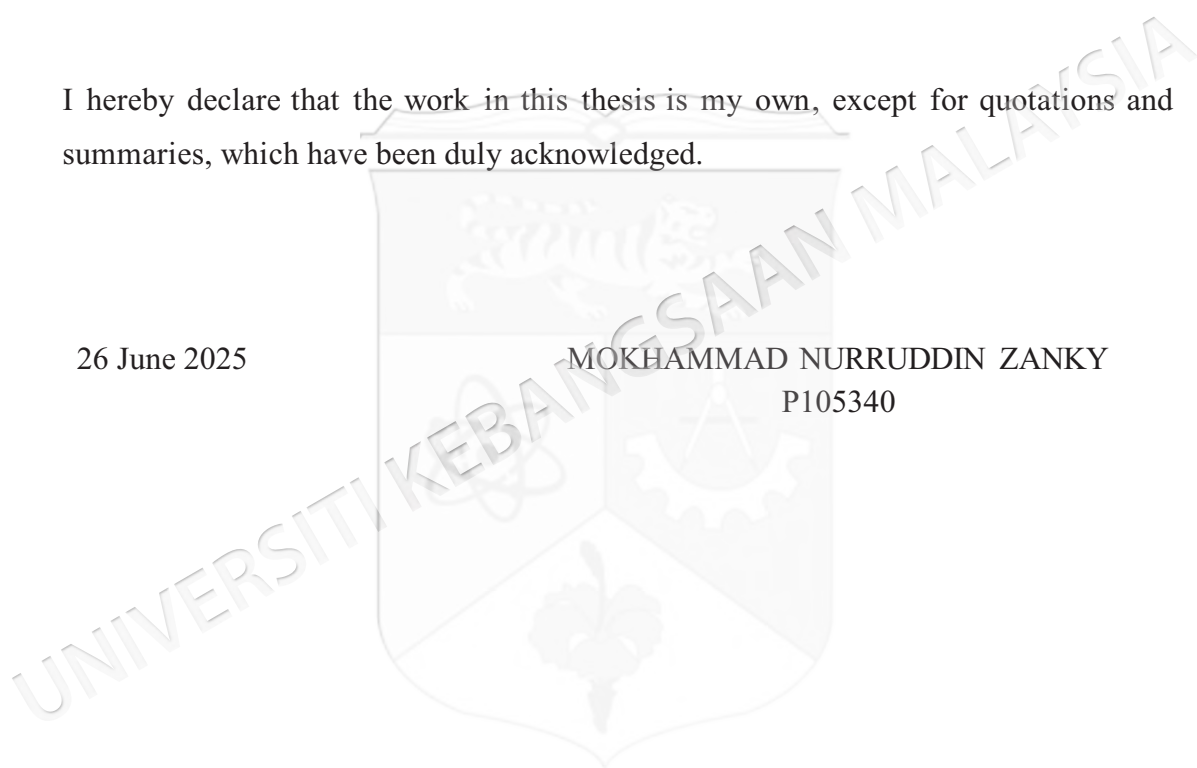
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DECLARATION

I hereby declare that the work in this thesis is my own, except for quotations and summaries, which have been duly acknowledged.

26 June 2025

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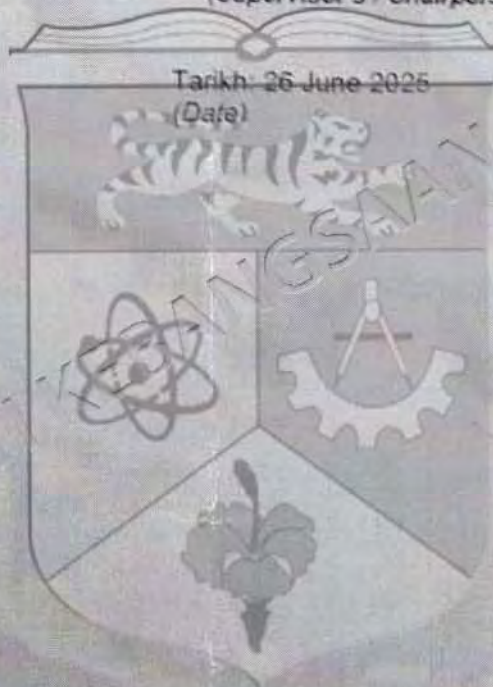
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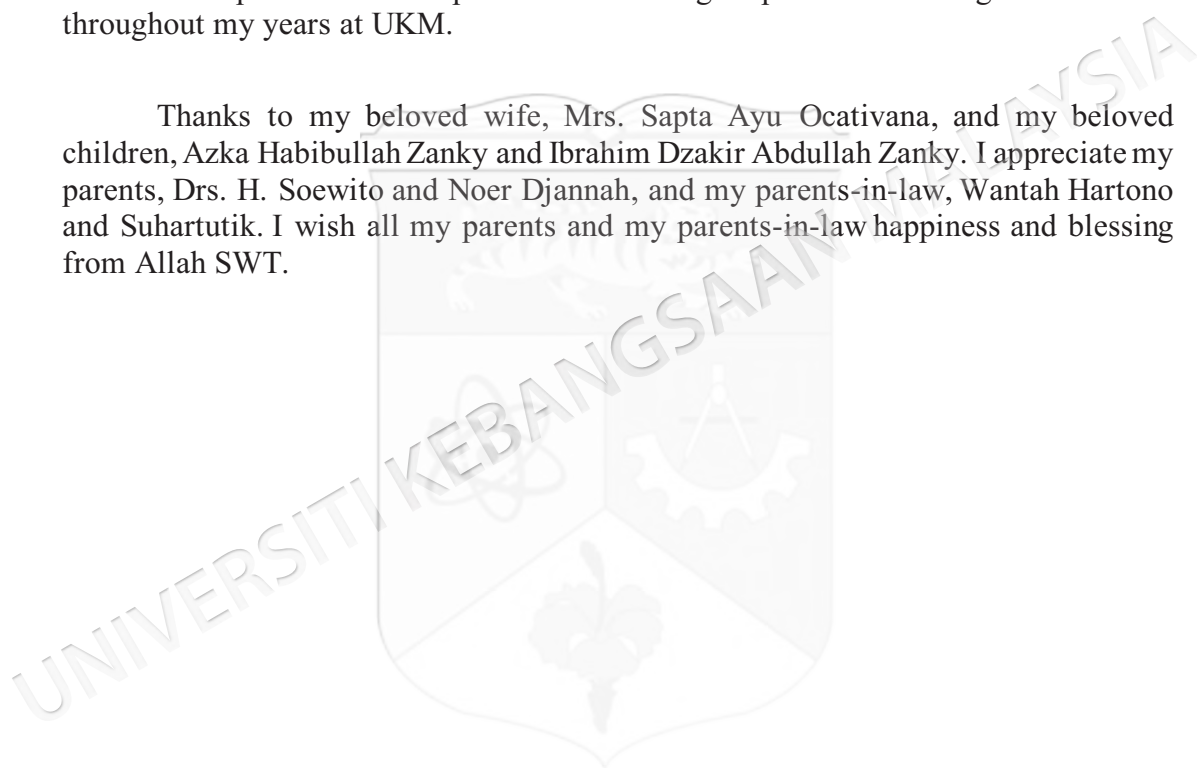
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NOTICE OF PUBLICATIONS

Parts of this research have been published in journals and conferences. This research has gone through a peer review process to ensure its quality. These publications indicate that this research has contributed to entrepreneurial literature. The co-authors in the articles include the supervisory committee of this PhD research.

Zanky, M. N., Hamid, H. A., Abdullah, N. L., & Hizam-Hanafiah, M. (2023). Poverty Alleviation Through Entrepreneurial Activities: A Systematic Literature Review. *MOJEM: Malaysian Online Journal of Educational Management*, 11(1), 1–22. <https://mojem.um.edu.my/index.php/MOJEM/article/view/41098>

Zanky, M. N., Hamid, H. A., Abdullah, N. L., & Hizam-Hanafiah, M. Business Resources for Entrepreneurs in Poverty Conditions: Case Studies in Entrepreneurs in Poverty Conditions in Malang, Indonesia through a Bricolage Approach has been accepted for publication in *International Journal of Entrepreneurship and Small Business* on 05 January 2024. Accepted manuscript.



ABSTRAK

Kemiskinan merupakan satu permasalahan kompleks yang semakin mendapat perhatian global. Pada masa yang sama, para penyelidik mengakui bahawa keusahawanan adalah salah satu mekanisme untuk mengurangkan kemiskinan. Dalam konteks kemiskinan, isu utama yang dibincangkan di dalam bidang keusahawanan ialah sumber yang terhad. Penyelidikan mengenai keusahawanan dan kemiskinan yang telah dijalankan berdasarkan perspektif remediasi merumuskan bahawa kekurangan sumber boleh ditangani melalui penglibatan pihak luar. Namun begitu, perspektif ini masih tidak merangkumi penggunaan sumber sedia ada dan ini memerlukan eksplorasi lanjut. Oleh itu, objektif utama kajian ini adalah untuk meneroka sumber-sumber yang dimiliki oleh usahawan dalam keadaan kemiskinan (*Entrepreneurs in Poverty Conditions*, atau EiPCs) dan seterusnya mengkaji bagaimana mereka mengenalpasti dan mengeksploitasi peluang-peluang keusahawanan. Teori Penstrukturan (*Structuration Theory*) dan Teori *Bricolage* digunakan untuk meneroka dan menjelaskan fenomena yang dikaji. Kajian ini menggunakan pendekatan kualitatif dengan kajian kes berbilang untuk mencapai objektif penyelidikan. Temu bual separa berstruktur telah dijalankan dengan tiga kumpulan EiPCs yang melibatkan enam belas informan. Kajian mendapati terdapat empat sumber yang digunakan oleh EiPCs di dalam proses keusahawanan mereka, iaitu modal insan, modal sosial, modal kewangan, dan maklumat tempatan. Faktor keperluan bertindak sebagai pemangkin kepada usahawan untuk mengenal pasti peluang keusahawanan. EiPCs mengenalpasti peluang keusahawanan sedia ada menerusi tiga strategi: mewujudkan komunikasi langsung, menggunakan maklumat tempatan, dan memanfaatkan pengalaman kerja. Di samping itu juga, untuk mengeksploitasi peluang keusahawanan, EiPC menggunakan dua strategi: menggabungkan sumber sedia ada yang dimiliki dan seterusnya melaksanakan strategi “*Just Do It*”. Sumbangan utama kajian kepada perbincangan kemiskinan dan keusahawanan adalah pembentukan satu model keusahawanan pemula bagi golongan miskin berdasarkan perspektif remediasi dengan pendekatan *Bricolage*. Selain itu, hasil kajian ini menyediakan maklumat penting kepada kerajaan dengan menjelaskan sumber secara komprehensif terutamanya untuk golongan miskin memulakan perniagaan, dan menyediakan satu model pembasmian kemiskinan yang boleh digunapakai untuk menyokong program pengurangan kemiskinan. Berdasarkan penemuan tesis ini, bagi tujuan penyelidikan di masa hadapan, kajian ini mencadangkan penyelidikan mengenai peranan keusahawanan dalam pembasmian kemiskinan daripada perspektif reformasi dan revolusi.

Kata kunci: Kemiskinan, keusahawanan, pengenalpastian peluang keusahawanan, eksploitasi peluang keusahawanan, Teori Struktur, Teori *Bricolage*.

ABSTRACT

Poverty is a complex problem that is gaining worldwide attention. At the same time, researchers have acknowledged that entrepreneurship is one of the mechanisms to alleviate poverty. In the context of poverty, one of the primary issues discussed in entrepreneurship is resource scarcity. Existing research discussing entrepreneurship and poverty based on the remediation perspective explains that resource scarcity can be addressed through the involvement of external actors. However, this perspective has not covered the utilization of existing resources and still requires further exploration. Therefore, this study aims to investigate the resources Entrepreneurs in Poverty Conditions (EiPCs) possess and explores how they identify and exploit entrepreneurial opportunities. Structuration Theory and Bricolage Theory have been employed to explain the phenomenon explored in the present study. To achieve the research objectives, this study employs a qualitative approach using multiple-case study. Semi-structured interviews were conducted with three groups of EiPCs with sixteen informants. The research found that EiPCs utilize four resources in their entrepreneurial processes: human capital, social capital, financial capital, and local information. Necessity factors act as a driver for them to identify entrepreneurial opportunities. EiPCs identify existing entrepreneurial opportunities through three strategies: establishing direct communication, utilizing local information, and utilizing work experience. In addition, to exploit their perceived entrepreneurial opportunities, EiPCs mainly use two strategies: integrating available resources at hand and implementing the “Just Do It” strategy. This study’s original contribution to the poverty and entrepreneurship discussion is a start-up entrepreneurship model for those living in poverty. This study’s findings provide crucial information to the government by comprehensively outlining the resources to start a business, especially for those living in poverty, and a model of poverty alleviation that can be adapted to support poverty alleviation programs. Based on the findings of this thesis, this study recommends future research to study the role of entrepreneurship in poverty alleviation from reform and revolution perspectives.

Keywords: Poverty, entrepreneurship, entrepreneurial opportunity identification, entrepreneurial opportunity exploitation, Structuration Theory, Bricolage Theory

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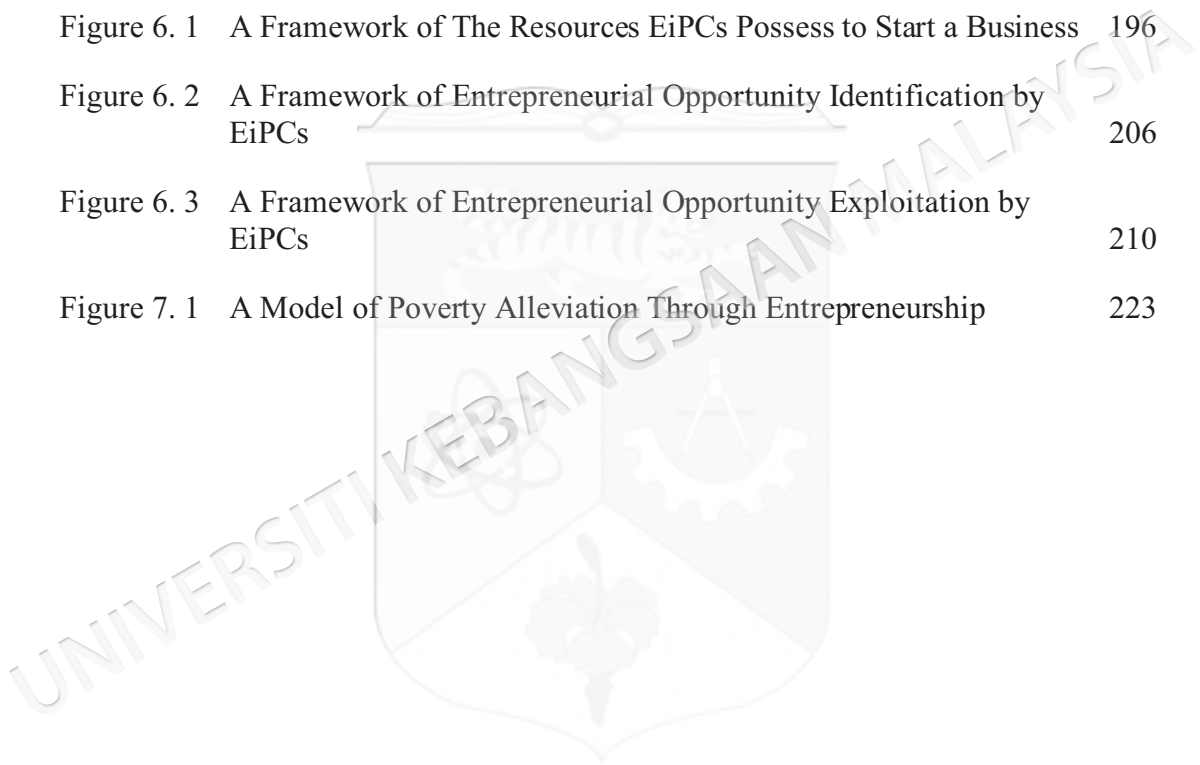
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LIST OF ABBREVIATIONS

EiPCs	Entrepreneurs in Poverty Conditions
FB	Facebook
MAN	Madrasah Aliyah Negeri/ State Senior Religious School
SMEs	Small Medium Enterprises



CHAPTER I

INTRODUCTION

1.1 CHAPTER OVERVIEW

This chapter provides an overview of the research to explain the importance of this research. Firstly, this chapter starts with the research background, explaining the background of this study and the global discussion from relevant existing literature. Subsequently, it discusses the research problem, reviewing the research gaps that are explored. In this study, the research questions and research objectives are discussed. Later, the significance of the study, key terminology definition, scope of study, and the thesis outline are presented in this chapter. The final section of this chapter is a summary, reviewing all of the issues highlighted in this chapter.

1.2 RESEARCH BACKGROUND

Poverty is a complex problem that gets attention from countries worldwide (Bruton et al., 2015; Castellanza, 2022). Poverty is one of the most persistent global concerns (Slade Shantz et al., 2018). This issue is not only related to the economic issue but also political, social, and cultural (Karnani, 2017), education (Alkire & Santos, 2014; Ari, Hariyani, et al., 2021; Shepherd et al., 2021), health, and psychology (Hair et al., 2015; Shepherd et al., 2021). People in poverty frequently have little access to social resources and are prejudiced toward others (Matthews & Gallo, 2010; Shepherd et al., 2021). However, scholars in the social science field, spanning from economics and finance to management and entrepreneurship, commonly regard poverty as a central and pivotal issue (Dollar et al., 2016; Si et al., 2019; Sutter et al., 2019).

Based on the Sustainable Development Goals (SDGs) proposed by the United Nations (UN), poverty is the first of the seventeen issues that need to be addressed (United Nations, 2023). In 2022, the number of people in poverty globally reached 712 million, an increase of 152 million as compared to 2019 (United Nations, 2024). The number of people living in poverty is based on the world poverty line criteria of 2.15 USD/day (Hasell, 2024). The increase in poverty also occurred in Indonesia. Based on the latest data (when this research was written), the number of people living in poverty in Indonesia reached 25.90 million in 2023. This number increased by 760 thousand people as compared to 2019 (Statistics Indonesia, 2023a). The poverty line criteria used in Indonesia is IDR 2,592,657 or USD 160 or MYR 751/month/household (Statistics Indonesia, 2023a). The detailed data on poverty in Indonesia from 2012 until 2023 is shown in Figure 1.1.

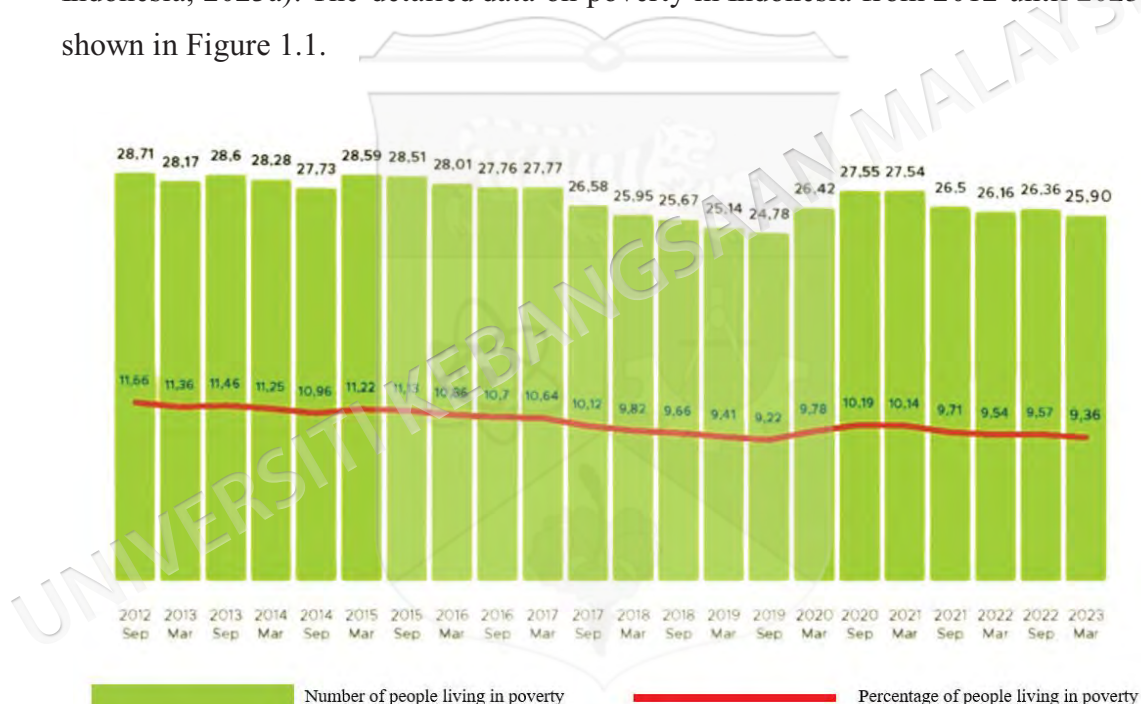


Figure 1. 1 The Number of Poverty in Indonesia from 2012 until 2023
Source: Statistics Indonesia (2023)

Many organizations responsible on the social aspect of the economy have tried to overcome the poverty issue. For instance, development organizations, such as FAO (Food and Agriculture Organization) and the World Bank (Yan et al., 2022), have focused on achieving long-term goals and sustainable solutions to the problem of poverty. Non-governmental organizations (NGOs) have particularly emphasized

entrepreneurial training programs and microfinance to help entrepreneurs “jump start” economic growth. Besides that, they also have worked to alleviate human and financial capital restrictions on entrepreneurship (Slade Shantz et al., 2018). Many governments have tried to solve poverty through institutional policies (Aparicio et al., 2021; Blankson & Nukpezah, 2019; Madzivhandila & Musara, 2020). Despite the efforts, the expected results have not yet been achieved (Slade Shantz et al., 2018). Since the effort is still in progress, the studies on poverty alleviation through entrepreneurship are therefore still relevant and need to be explored.

Those living in poverty tend to have passive mindsets and behaviors (Si et al., 2019). In addition, people in poverty encounter significant financial difficulties (Bhuiyan & Ivlevs, 2019; Doering & Wry, 2022). The discussion on entrepreneurship in relation to poverty always acknowledged that entrepreneurship offers a way to alleviate poverty (Alvarez et al., 2015; Chliova et al., 2015; Goel & Karri, 2020; Si et al., 2015, 2019; Sutter et al., 2019). Obviously, entrepreneurial activities can provide money and alleviate income inequality (Autio & Fu, 2015; Bruton et al., 2013). Accordingly, entrepreneurial activities can be considered as an economic transformation mechanism for the economically marginalized community (Giraldo et al., 2020; Toomsalu et al., 2019)

Even though the research on poverty alleviation through entrepreneurship is growing (Kimmitt et al., 2020), the discussion on how entrepreneurship alleviates poverty remains fragmented (Si et al., 2019; Sutter et al., 2019). Previous scholars highlighted different points aspect of view in their research, for instance, financial support (Bhuiyan & Ivlevs, 2019; Bruton et al., 2021; Doering & Wry, 2022), innovation (Borchardt et al., 2022; Nakara et al., 2019), entrepreneurial ecosystem (He, 2019; Mafimisebi & Ogunsade, 2021; Vickerie et al., 2021) etc. According to Sutter et al. (2019), there are three perspectives on the role of entrepreneurship in alleviating poverty: firstly, the remediation perspective, which focuses on resource scarcity; secondly, the reform perspective, which focuses on social exclusion; and lastly, the revolution perspective, that focuses on corrupt and broken systems. These perspectives show that poverty cannot be handled by solely one party. However, good cooperation among parties is needed. Nevertheless, the actual solutions for global poverty through entrepreneurship research remain elusive (Kimmitt et al., 2020).

This research emphasizes the remediation perspective (a perspective that emphasizes that poverty occurs due to resource scarcity) because changing an institutional and social system outlined in the reform and revolution perspective is beyond the capability of people in poverty (Shepherd et al., 2021). In addition, poverty-driven entrepreneurship is related to government bodies, as they do not involve venture capitalists as resource providers. (Bhuiyan & Ivlevs, 2019; Ge et al., 2022). Existing studies on the remediation perspective, especially for poverty-driven entrepreneurship, explain that resource scarcity is addressed through the involvement of external actors. However, the utilization of resources owned by the people living in poverty is still unexplored from this perspective. This is supported by Wu and Si (2018), that the utilization of the resources at hand has not received ample attention in the entrepreneurship literature despite its potential to resolve the poverty issue and, therefore, requires further exploration (Langevang & Namatoyu, 2019). Exploiting the available resources of EiPCs (Entrepreneurs in Poverty Conditions) can accelerate poverty alleviation through entrepreneurship as they do not need to wait for assistance from others to start a business. Accordingly, the results of this study can provide appropriate information to others about the resources required by EiPCs to start a business, which in turn can accelerate poverty alleviation programs.

This study combines two theories to support the research: the Structuration Theory proposed by Antony Giddens (1970) and the Bricolage Theory proposed by Lévi-Strauss (1967). The central concept of Structuration Theory is the relationship between human actors and social structure (Sarason et al., 2006). Structuration Theory elements consist of actors' knowledgeability and reflexivity, institutionalized patterns of interaction through time and place, and the duality of agency and structure. Structuration Theory is suitable for supporting this study because entrepreneurial activities always involve interactions between entrepreneurs and the surrounding environment, as outlined in this theory. Structuration Theory is used to explain research question two, which explores entrepreneurial opportunity identification for EiPCs.

Meanwhile, the central idea of Bricolage Theory is the refusal to accept limitations imposed by a lack of resources (Baker et al., 2003; Baker & Nelson, 2005). Bricolage Theory elements consist of making do with what is available, doing activities, and acquiring and utilizing diverse power and skills (Baker & Nelson, 2005). All of

these elements are viewed from the entrepreneur's experience living in poverty. Bricolage Theory is adequate for explaining this study because entrepreneurial activity always requires resources, as outlined in this theory. Bricolage Theory is used to answer research question one, which is about the resources at hand that EiPCs have to start a business; research question two, which is about the exploration of entrepreneurial opportunity identification for EiPCs; and research question three, which is about the exploration of entrepreneurial opportunity exploitation for EiPCs.

The theories that can adequately explain each research question are presented in Table 1.1 below:

Table 1. 1 The Implementation of The Theory for Each Research Question

Research Questions	Theories
1. What are the resources owned by EiPCs to start a business?	Bricolage Theory
2. How do EiPCs exploit entrepreneurial opportunities?	Structuration Theory and Bricolage Theory
3. How do EiPCs identify entrepreneurial opportunities?	Bricolage Theory

The context of this study is Malang, Indonesia, based on a number of considerations. First, the poverty rate in Indonesia increased. For example, from 2019 to 2023, the number of people living in poverty increased by 760,000 (Statistics Indonesia, 2023a). Second, according to the United Nations Economic and Social Commission for Asia and the Pacific (UNESCAP), the outcome of the Millennium Development Goals (MDGs) programs in Indonesia is promising. Many Indonesians are still living in poverty and have low access to education and health facilities (Cangara, 2022). Third, the government launched a program to increase the number of entrepreneurs, namely the National Entrepreneurship Movement (GKN). However, this program is not able to reach the target, falling short of two percent of the set target of four percent of the population (Susilaningsih et al., 2022).

Malang was chosen as the research context because Malang is one of the biggest cities in Java Island and the epicenter of education in Indonesia (Wulandari et al., 2019). Furthermore, Java is the island with the most people living in poverty in Indonesia (Statistics Indonesia, 2023a). The location of Malang is in East Java province, the province with the highest population (Statistics Indonesia, 2023b). In addition, for the

last three years (2021-2023), Malang has been reported as the city with the highest poverty rate in East Java Province, followed by Jember, Sumenep, Sampang, and Tuban (Statistics Indonesia, 2024). Based on these considerations, the researcher chose Malang, Indonesia, as the research context since Malang represents a city with a high poverty rate in Indonesia (Statistics Indonesia, 2024).

In addition to participants, this research focuses on EiPCs because they represent entrepreneurs with limited resources and their income is below the Indonesian poverty line. Basically, their main purpose in starting a business is to fulfill their immediate needs. Therefore, their involvement in entrepreneurship is necessity-based, with the purpose of generating income due to the absence of other alternatives (Arentz et al., 2013; Fredström et al., 2021). After all, entrepreneurship-based necessity is often associated with poverty (Amorós et al., 2019; Gries & Naudé, 2011), and therefore, the selection of EiPCs is adequate in addressing the research issue.

1.3 RESEARCH PROBLEMS

Poverty is a global problem that has become a concern for countries worldwide (Castellanza, 2022; Cheng et al., 2021). Numerous parties have made various efforts to alleviate poverty, but the result has not yet achieved the expected target (Slade Shantz et al., 2018). In fact, poverty in the world is still high and increasing. This is evident from the United Nations data that shows world poverty in 2022 reached 712 million people (United Nations, 2024), an increase of 152 million people as compared to 2019 (United Nations, 2024). Similar conditions also occurred in Indonesia. In 2022, the number of people living in poverty in Indonesia reached 25.90 million (Statistics Indonesia, 2023a), an increase of 760,000 people as compared to 2019 (Statistics Indonesia, 2023a). This trend indicates that poverty alleviation efforts must continue and be supported by rigorous research on poverty issues.

Previous researchers agree that entrepreneurship is one of the solutions to addressing poverty due to its ability to provide alternative income (Autio & Fu, 2015; Bruton et al., 2013; Shepherd et al., 2021). However, how people living in poverty with

limited resources can be actively involved in entrepreneurship is less explored in the literature. The lack of studies in the literature hinders scholars from understanding how entrepreneurship can be an alternative solution to poverty (Yu et al., 2023). In addition, how entrepreneurship alleviates poverty remains understudied in the business literature (Wu & Si, 2018).

According to Sutter et al. (2019), there are three perspectives on the role of entrepreneurship in poverty alleviation. First, the remediation perspective focuses on resource scarcity. Second, the reform perspective focuses on social exclusion. Lastly, the revolution perspective focuses on corrupt and broken systems. In addition to EiPCs, this research focuses on the remediation perspective as it explains the tension in resolving poverty using entrepreneurship.

The Remediation perspective explains that poverty occurs due to resource scarcity (Shepherd et al., 2021; Sutter et al., 2019). Entrepreneurship can alleviate poverty when resource problems can be addressed (Alvarez & Barney, 2014; Chliova & Ringov, 2016; Shepherd & Williams, 2020; Si et al., 2019; Sutter et al., 2019). Previous research acknowledges that resources are critical in a business (Ahlin & Jiang, 2008; Sutter et al., 2019). However, people living in poverty face the problem of resource scarcity (Shepherd & Williams, 2020; Sutter et al., 2019). The remediation perspective offers a solution to overcome the issue of resource scarcity faced by people living in poverty to engage in entrepreneurial activities by involving external parties, such as government and non-governmental organizations (Sutter et al., 2019). However, the remediation perspective fails to discuss the notion of utilizing existing resources to overcome resource scarcity in starting a business. The existence of resources at hand or bricolage resources can actually influence business start-up orientation positively, especially for people facing resource problems (Xiaobao et al., 2022). According to Wu and Si (2018), external actors can play a significant role in alleviating poverty by providing the required resources. However, the utilization of the resources at hand was not given adequate attention in the literature on entrepreneurship (Papazu, 2021), and the discussion on the critical role of resources in entrepreneurship from the remediation perspective was delivered (Si et al., 2019; Sutter et al., 2019). In relation to poverty, exploring existing resources requires a more contextualized understanding (Langevang

& Namatovu, 2019), and the discussion may yield significant value to poverty alleviation initiatives

The discussion on entrepreneurship cannot be separated from the discussion about opportunity because opportunity is the heart of entrepreneurship (Hanohov & Baldacchino, 2018). Furthermore, without opportunities, entrepreneurship will not exist (Hansen et al., 2016). Identifying opportunities is an essential factor in determining an individual's career in entrepreneurship (Asante & Affum-Osei, 2019; Shane & Venkataraman, 2000). However, the scope of existing literature on identifying entrepreneurial opportunities is still limited (Hanohov & Baldacchino, 2018), especially involving those living in poverty, and therefore requires a systematic exploration (Yu et al., 2023). This study can contribute to the growing body of literature relating to identifying opportunities for people living in poverty.

According to Junjie et al. (2022), research on opportunity identification for people who utilize bricolage resources still requires further exploration because the findings on the utilization of bricolage resources in entrepreneurship are still conducive. Although the bricolage strategy is appropriate for entrepreneurs with limited resources (Ciambotti & Pedrini, 2021; Davidsson et al., 2017), utilization of bricolage strategies does not always work in all conditions and types of businesses (Junjie, Yawei, & Qiao Qiao, 2022). In addition, there is a debate about how the opportunity appears and whether the opportunity is created or discovered (Asante & Affum-Osei, 2019; Davidsson, 2017), and therefore this issue needs further exploration (Gray et al., 2019). This study addresses how people living in poverty with limited resources identify existing entrepreneurial opportunities and provides further insights into understanding whether entrepreneurial opportunities are achieved through creation or from the perspective of people living in poverty.

Besides opportunity identification, an essential discussion in entrepreneurship is opportunity exploitation (De Massis et al., 2021). However, the precise specification of the content domain of the opportunity exploitation construct (Kuckertz et al., 2017) and explanations about this notion from prior studies tend to differ (Corsino et al., 2019). In general, most entrepreneurship research suggests that entrepreneurship is a personal choice to launch a business and is influenced by self-efficacy, human capital,

skill mix, risk propensity, and preference for diversity (Corsino et al., 2019). The exploitation of entrepreneurial opportunities for people living in poverty needs further exploration because lasting research often focuses on the macro-level of entrepreneurship rather than on the micro-level (Sutter et al., 2019). Furthermore, the discussion of those living in poverty having resource limitations to start a business is still lacking (Si et al., 2019; Sutter et al., 2019). In this study, the researcher contributes to filling the gap by providing insights into entrepreneurial exploitation from the perspective of people living in poverty (micro level), together with a detailed explanation of the strategies they implement with the limited resources they possess. In the context of resource scarcity, Ciambotti et al. (2023) have highlighted the role of social capital and available resources in exploiting entrepreneurial opportunities. They found that the environmental context influences how entrepreneurs exploit opportunities. From this study, it was suggested that research related to entrepreneurial opportunity exploitation need to be conducted in different environments. As a response to this, Table 1.2 explains the alignment of the research problems, questions, and objectives of this study.

Table 1. 2 The Research Problems, Research Questions, and Research Objectives in This Study

Research Problems	Research Questions	Research Objectives
The remediation perspective has offered a solution to overcome resource scarcity for people living in poverty to engage in entrepreneurial activities by involving external parties or actors, such as government and nongovernmental organizations (Sutter et al., 2019). However, the remediation perspective fails to highlight the utilization of existing resources to overcome resource scarcity in starting a business. Meanwhile, the existence of resources at hand or bricolage resources positively influences business start-up orientation for people facing resource problems (Xiaobao et al., 2022). According to Wu and Si (2018), existing research discusses the role of external actors in alleviating poverty by providing the required resources. However, the construction of the resources at hand has not received adequate attention in the literature on entrepreneurship (Papazu, 2021), and the discussion on the	What are the resources owned by EiPCs to start a business?	To identify EiPCs' resources for starting a business.

to be continued...

...continuation

critical role of resources in entrepreneurship is a slide from the remediation perspective (Si et al., 2019; Sutter et al., 2019). Furthermore, exploring existing resources requires a more contextualized understanding (Langevang & Namatovu, 2019).

The scope of the existing literature on identifying entrepreneurial opportunities is still limited (Hanohov & Baldacchino, 2018), especially for those living in poverty who need systematic exploration (Yu et al., 2023).

According to Junjie et al. (2022), research on opportunity identification for people who utilize bricolage resources still requires further exploration because the research results on the utilization of bricolage resources in entrepreneurship are still conducive.

There is a debate about how the opportunity appears and whether the opportunity is created or discovered (Asante & Affum-Osei, 2019; Davidsson, 2017), and this issue needs further exploration (Gray et al., 2019).

The precise specification of the content domain of the opportunity exploitation construct (Kuckertz et al., 2017) and explanations about this notion from prior studies tend to differ (Corsino et al., 2019). The exploitation of entrepreneurial opportunities for people living in poverty needs further exploration because existing research focuses more on the macro-level of entrepreneurship rather than the micro-level (Sutter et al., 2019).

The discussion of those living in poverty who have resource limitations when starting a business is still lacking (Si et al., 2019; Sutter et al., 2019).

Ciambotti et al. (2023) suggest that research related to entrepreneurial opportunity exploitation in poverty conditions needs to be conducted in countries other than Africa because poverty is a global problem. Accordingly, it needs to be investigated in different countries.

How do EiPCs identify entrepreneurial opportunities?

To explore entrepreneurial opportunity identification for EiPCs.

How do EiPCs exploit entrepreneurial opportunities?

To explore entrepreneurial opportunity exploitation for EiPCs.

1.4 RESEARCH QUESTIONS

In investigating the role of entrepreneurship in alleviating poverty, the broad research question in this study is described by the following statement:

“How do EiPCs leverage available resources to identify and exploit entrepreneurial opportunities when starting a business?”

Based on the broad research question, the detailed research questions for this study are:

1. What are the resources owned by EiPCs to start a business?
2. How do EiPCs identify entrepreneurial opportunities?
3. How do EiPCs exploit entrepreneurial opportunities?

1.5 RESEARCH OBJECTIVES

Based on the broad research questions, the research objectives for this study are described by the following statement:

“To explore the way EiPCs identify and exploit entrepreneurial opportunities using the resources they have to start a business.”

The detailed research objectives of this study are:

1. To identify EiPCs' resources for starting a business.
2. To explore entrepreneurial opportunity identification for EiPCs.
3. To explore entrepreneurial opportunity exploitation for EiPCs.

1.6 SIGNIFICANCE OF THIS STUDY

1.6.1 THEORETICAL SIGNIFICANCE OF THE STUDY FOR THE GROWING BODY OF KNOWLEDGE IN ENTREPRENEURSHIP

Previous research agrees that entrepreneurship is one of the solutions to alleviate poverty (Autio & Fu, 2015; Shepherd et al., 2021; Si et al., 2019). However, there is limited literature that focuses on the involvement of people living in poverty in entrepreneurship (Wu & Si, 2018; Yu et al., 2023). This limited literature has hindered scholars from understanding the potential of entrepreneurship in overcoming poverty comprehensively (Yu et al., 2023). In addition, the exploitation of the resources at hand to start a business has not received adequate attention in the literature on entrepreneurship (Papazu, 2021). Accordingly, this research helps the growing body of knowledge in entrepreneurship. Firstly, this research identified EiPCs' resources for starting a business, and therefore, these findings enrich the entrepreneurial literature about internal and external resources, especially in the context of those living in poverty.

Second, this study supports an entrepreneurial identification model that has generated substantial debates on whether opportunities are discovered or created. In the context of poverty-driven entrepreneurship, prior studies focused more on the mindset process to identify entrepreneurial opportunities. Based on the model resulting from this research, the necessity factor fuels EiPCs' identification of existing entrepreneurial opportunities. In addition, EiPCs have three strategies to identify entrepreneurial opportunities:

1. Establishing direct communication—EiPCs communicate with people in their neighborhoods directly. This communication opens their knowledge and insight about business.
2. Utilizing local information—EiPCs use local information to identify entrepreneurial opportunities. The local information consists of customer needs and market opportunities.

3. Utilizing work experiences—EiPCs utilize their work experience to identify existing entrepreneurial opportunities. They tend to identify entrepreneurial opportunities in fields that are relevant to their previous work.

The results of this study show that poverty that occurs in the context of this research is not due to social exclusion as outlined in the reform perspective, which is explained as isolation or neglect by society due to various factors such as economic, social, health, and others. In other words, for Malang EiPCs, social exclusion is not an issue leading to poverty.

Third, this study results in a model of exploitation of entrepreneurial opportunities for EiPCs. Previous research describes that limited access to resources is a significant barrier for people living in poverty to start a business (Doering & Wry, 2022; Shepherd et al., 2021), and solution offered by the remediation perspective (poverty occurs due to resource scarcity) is to provide the resources needed to exploit entrepreneurial opportunities (Si et al., 2019; Sutter et al., 2019). In addition, exploitation within entrepreneurial activities remains ambiguous (Corsino et al., 2019). An entrepreneurial model provided in this research explains that EiPCs can exploit entrepreneurial identification in two ways:

1. Utilizing available resources—This strategy means that EiPCs exploit entrepreneurial opportunities by utilizing and combining their resources.
2. Implementing the “Just Do It” strategy—This strategy means that EiPCs exploit entrepreneurial opportunities based on their identified entrepreneurial opportunities. They consider risk as part of a business.

1.6.2 PRACTICAL SIGNIFICANCE OF THE STUDY FOR GOVERNMENT AND PROSPECTIVE ENTREPRENEURS

Previous scholars acknowledged that the government had implemented many strategies to reduce the poverty rate (Aparicio et al., 2021; Blankson & Nukpezah, 2019; Madzivhandila & Musara, 2020). However, they concluded that the result did not meet the target in which the high number of poverty cases still persists. The results of this

study can be used as a reference for government strategies to alleviate poverty by encouraging communities to utilize their available (internal and external resources) rather than depending on government support, which has not brought substantive results.

In addition, this research results in a model of how EiPCs start a business to address their poverty issue. The research provides comprehensive knowledge about EiPCs' identification and exploitation of entrepreneurial opportunities through the available resources (internal and external resources) when starting a business using the remediation perspective approach. The remediation perspective explains that poverty occurs due to resource scarcity (Si et al., 2019; Sutter et al., 2019). The government, particularly the Ministry of Social Affairs, which is responsible for public welfare and poverty reduction, and other ministries, such as the Ministry of Finance, National Development Planning, and local governments, can adopt this model. The government can utilize the information from this study to identify the resource requirements of EiPCs to start a business and adopt the model of identifying and exploiting entrepreneurial opportunities by EiPCs to accelerate poverty alleviation. Furthermore, the government can effectively organize business skills training (human capital), increase financial grants and facilitate access to finance (financial capital), facilitate and increase access to business information (information capital), and increase opportunities for business collaboration (social capital), and other programs leading to improved resource capacity in term of internal and external resources.

Furthermore, for prospective entrepreneurs, especially those living in poverty, can follow the strategies toward entrepreneurship since the model shows that the limitations of resources are no longer limitations. This research supports the notion that money is not the only resource for starting a business. They can combine their existing resources from various sources in starting a business. Furthermore, they can also use the model to identify and exploit entrepreneurial opportunities as described in the findings.

The entire contribution of this study is described in detail in Figure 1.2

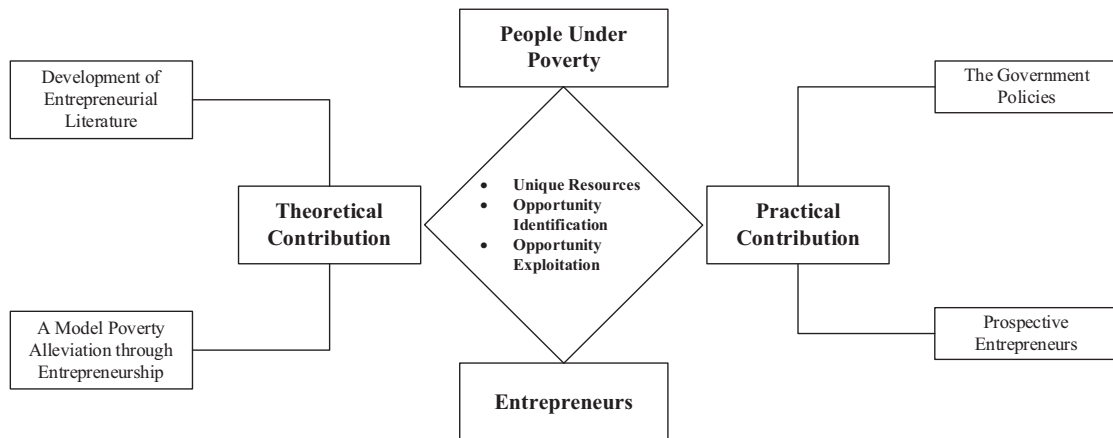


Figure 1. 2 Contributions of this Study

1.7 DEFINITION OF KEY TERMINOLOGIES

This section explains the definition of the critical terminology utilized in this research. The aim is to obtain the same perception as the researcher. The detailed definitions of key terminologies are explained in Table 1.3.

Table 1. 3 Definition of Key Terminologies

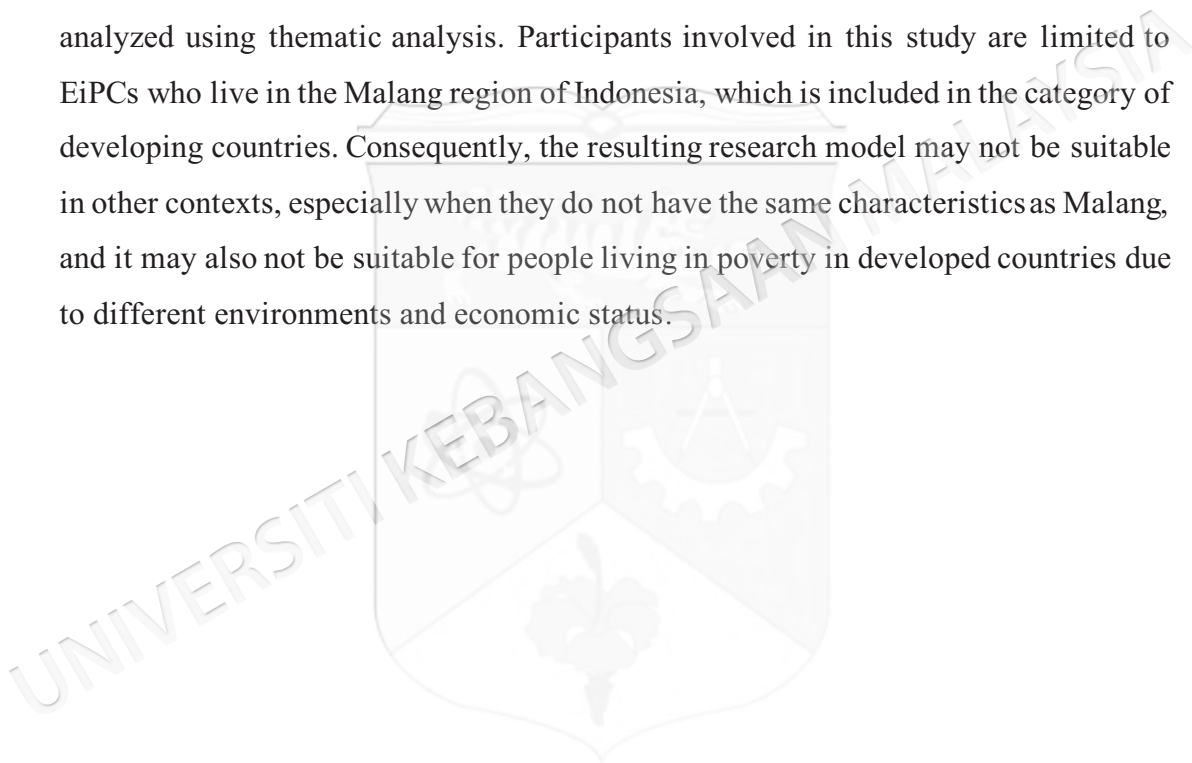
No	Key Terminology	Definition	References
1.	Entrepreneurship	The activities undertaken by EiPCs to identify and exploit entrepreneurial opportunities to become a new venture lead to increased income.	Shane and Venkataraman (2000)
2.	Poverty	Poverty is a complex and multidimensional economic, political, social, and cultural issue. In this study, poverty is a condition of a person with limited income to meet daily needs. The criterion for determining poverty is based on the income of less than IDR 2,592,657 or USD 160 or MYR 751/month/household (poverty line in Indonesia).	Sutter et al. (2019)
3.	Opportunity Identification	Opportunity identification is people's ability to find ideas to create new businesses because of market imperfection. Its process can be discovered or created.	Gray et al. (2019)
4.	Opportunity Exploitation	Opportunity exploitation is the spread of actions to exploit an entrepreneurial opportunity identified to become a business.	De Massis et al. (2021)
5.	Remediation Perspective	One of the perspectives of entrepreneurship that explains that poverty is caused by resource scarcity	Sutter et al. (2019)
6.	Resources	The various resources, both internal and external, that can be utilized to start a business.	Xueling & Yu (2023)

1.8 SCOPE OF STUDY

The researcher set particular scope and boundaries in this study as a guideline. Therefore, the scopes and limitations of this research are as follows. The participants are limited to individuals who previously lived in poverty and faced financial issues. In this study, participants consist of farm workers, household workers, and scavengers. These three occupations are classified as low cluster occupations with criteria including

education, skills, job value, knowledge, and interests. (Chrisinger et al., 2012). All participants in this study are still actively engaging in their business. In addition, their income after starting a business is more than the poverty line set by the Indonesian government, IDR 2,592,657 or USD 160 or MYR 751/month/household.

This research employs two theories to explain the phenomena: Bricolage Theory and Structuration Theory. The research philosophy of this research is interpretivism with an inductive research approach. The methodology is a qualitative study with multiple case studies as a research strategy. The time horizon is cross-sectional, and the data collection utilized semi-structured interviews. Data collected in this research is analyzed using thematic analysis. Participants involved in this study are limited to EiPCs who live in the Malang region of Indonesia, which is included in the category of developing countries. Consequently, the resulting research model may not be suitable in other contexts, especially when they do not have the same characteristics as Malang, and it may also not be suitable for people living in poverty in developed countries due to different environments and economic status.



1.9 OUTLINE OF THE THESIS

This thesis consists of six chapters. Figure 1.3 shows the outline of the thesis in this study.

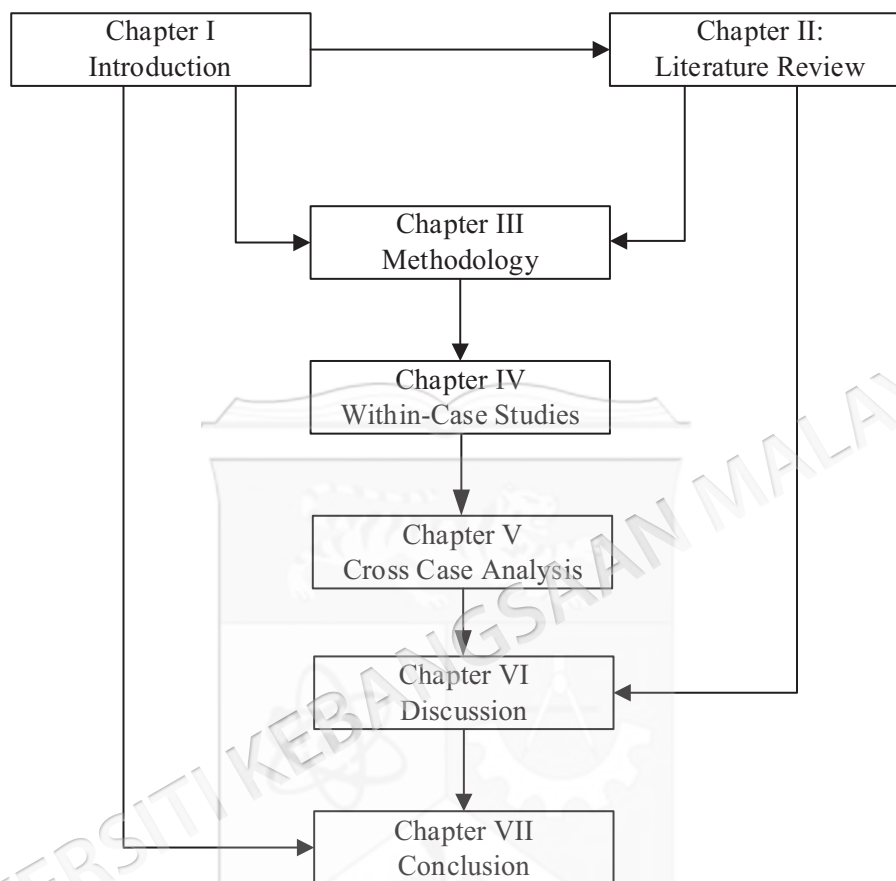
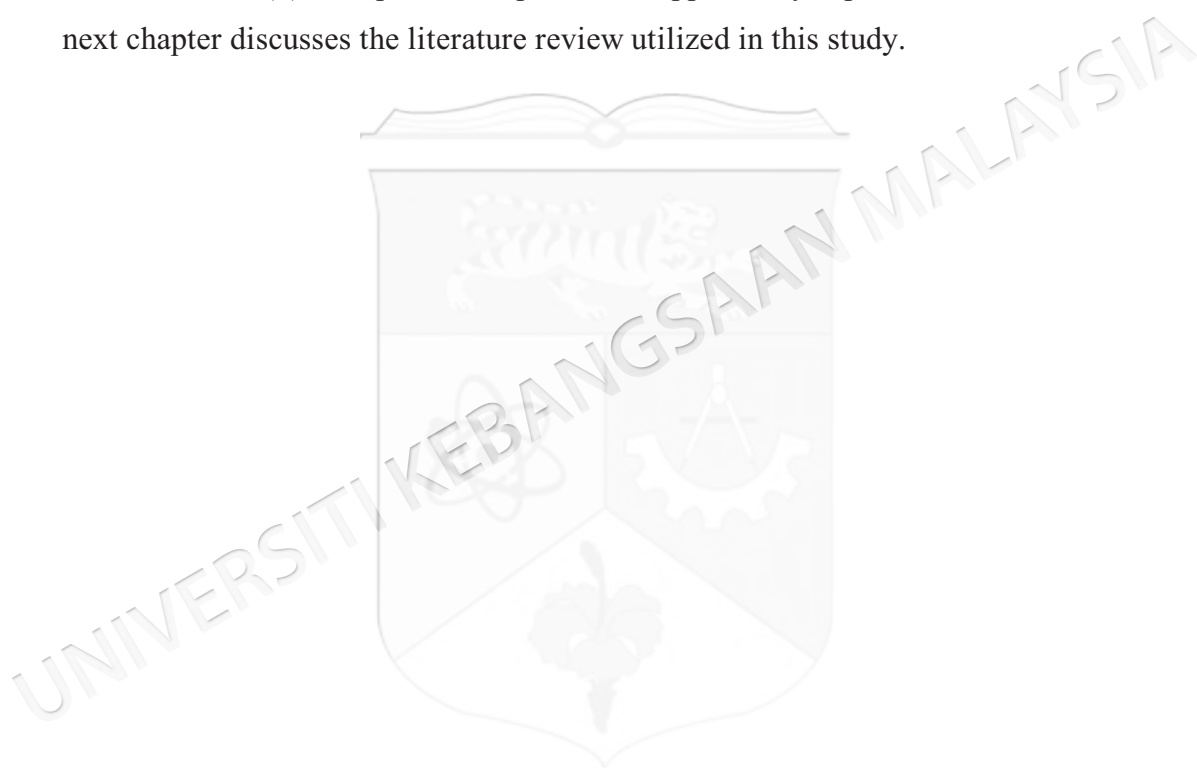


Figure 1. 3 Outline of Thesis

Chapter 1 discusses the research introduction, followed by Chapter 2, which presents the outline of the literature and the relevant previous research. Chapter 3 describes the methodology used in this study and its reasons. Meanwhile, Chapter 4 provides the within-case study, and Chapter 5 provides the cross-case analysis. The discussion integrating the findings and theories is articulated in Chapter 6. Eventually, the conclusion is presented in Chapter 7.

1.10 CHAPTER CONCLUSION

This chapter discusses the research background, research problem, research question, research objectives, the study's contribution, the definition of key terminology, the scope of the study, and the thesis outline. At the end of the chapter is a summary. This study's main research objective is to explore the way EiPCs identify and exploit entrepreneurial opportunities through the resources they have to start a business. The main research objective is divided into three research objectives: (1) to identify EiPCs' resources to start a business, (2) to explore entrepreneurial opportunity identification for EiPCs, and (3) to explore entrepreneurial opportunity exploitation for EiPCs. The next chapter discusses the literature review utilized in this study.



CHAPTER II

LITERATURE REVIEW

2.1 CHAPTER OVERVIEW

This chapter reviews the literature in relation to the variables of this study. Firstly, this chapter starts with underpinning theories. These theories act as fundamental theories used to explain the phenomenon in the present study. Subsequently, entrepreneurial concepts and perspectives on entrepreneurship are presented in this chapter. In addition, the conceptual framework summarizing the existing theories and the related knowledge is also presented in this chapter.

2.2 UNDERPINNING THEORIES

This study combines two theories to explore the research. The first theory is the Structuration Theory, and the second theory is the Bricolage Theory. The premise of Structuration Theory is the relationship between human actors and social structure (Botha, 2020; Scheidgen, 2020). Structuration theory is relevant in answering the second research question on how do EiPCs identify entrepreneurial opportunities??. Identify entrepreneurial opportunity as the ability of individuals to find business ideas due to market imperfections (Asante & Affum-Osei, 2019; Gray et al., 2019). Based on the information gathered from social interactions, individuals can identify entrepreneurial opportunities using their own resources such as knowledge, skills, experience etc. Meanwhile, identifying market imperfections, there is a need for interaction between individuals and the environment (Packard & Bylund, 2018; Terán-Yépez et al., 2021).

On another note, the central concept of Bricolage Theory is the adamant desire to engage in entrepreneurial activities despite the limitation of resources (Baker & Nelson, 2005; Langevang & Namatovu, 2019). Bricolage Theory is used to answer the first research question; “What are the resources owned by EiPCs to start a business?” and the third research question, “How do EiPCs exploit entrepreneurial opportunities?”. The combination of these theories is adequate to explore entrepreneurial phenomena consisting of the resources owned by entrepreneurs in poverty and their ways of identifying and exploiting entrepreneurial opportunities. A detailed explanation of these theories is discussed in the following section.

2.2.1 STRUCTURATION THEORY

Structuration Theory was introduced by Antony Giddens (1970). The relationship between human actors and social structure is the main element of Structuration Theory. In relation to entrepreneurship, Structuration Theory provides the perspective on how entrepreneurial action results in a social structure, that guides the entrepreneurial actions (Botha, 2020; Giddens, 1984; Langevang & Namatovu, 2019). Structuration Theory investigates the dualistic link between agency and structure: (1) how do the activities of individual agents relate to the structural characteristics of society? and (2) How are structured characteristics of activities replicated to influence structure? (Erskine & Meyer, 2012). The structural features of a social system are the norms and resources utilized by human agents in their daily interactions. These norms and resources moderate human activities while simultaneously being confirmed by human actors' implementation (Sarason et al., 2010; Shea et al., 2021).

Actors are considered deliberate, informed, reflexive, and active, making the actor a core premise of Structuration Theory. Being aware of social norms is the foundation of the actor. According to Giddens, social actors are incredibly knowledgeable about the conditions and implications of their daily actions. Reflexive monitoring is another essential feature of the actor. Reflexivity is the capacity of people to frequently see and understand their actions while performing activities (Giddens, 1984; Sarason et al., 2006; Shea et al., 2021). According to Structuration Theory, knowledgeable entrepreneurs are empowered to act in a way that changes structures

(opportunity) and reflexively evaluate the impact of their activities, resulting in actions that strengthen, change, or generate new possibilities. Understanding this relationship requires recognizing the significance of actors' perceptions of the structural context and their essential interaction with it (Botha, 2020; Sarason et al., 2006).

In addition, according to Erskine and Meyer (2012), Structuration Theory as part of a social research perspective that has three essential elements: (1) actors' knowledgeable and reflexivity, (2) institutionalized patterns of interaction, and (3) the duality of actor and structure. These elements are used in this research. The element of Structuration Theory can be described in Figure 2.1.

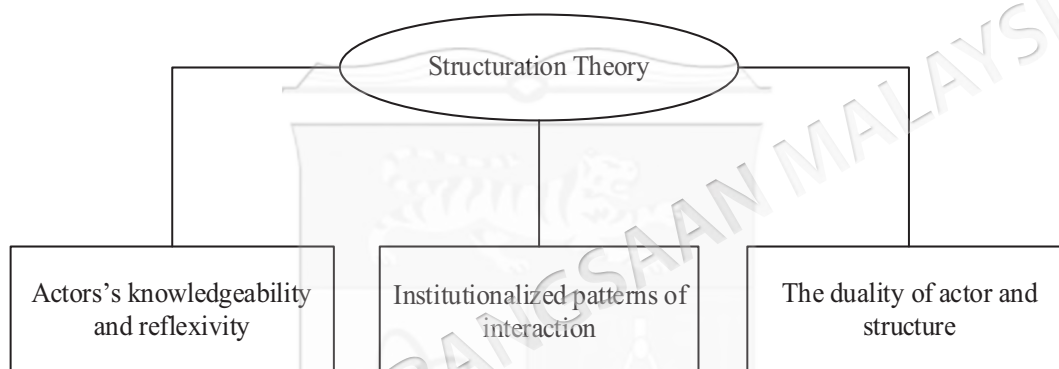


Figure 2. 1 Structuration Theory

Actors' knowledgeable in the context of this research is the entrepreneurs' understanding of their environmental conditions and their ability to respond to environmental changes based on their knowledge (Erskine & Meyer, 2012; MacKay & Tambeau, 2013). Meanwhile, actors' reflexivity is the ability of entrepreneurs to reflect on environmental changes with specific actions according to their knowledge, and the reflection occurs continuously (MacKay & Tambeau, 2013). In other words, reflection is a crucial concept influencing entrepreneurial behavior with regard to the social environment (den Hond et al., 2012).

Institutionalized patterns of interaction in Structuration Theory in the context of this research mean that interactions that occur between entrepreneurs and the social environment occur repeatedly. The results of these interactions produce the same pattern (Botha, 2020; Erskine & Meyer, 2012). Meanwhile, the duality of agency and

structure in the context of this research means that entrepreneurs play two different roles simultaneously. On the one hand, entrepreneurs act as individuals who undertake entrepreneurial activities with the knowledge and abilities they have, and on the other hand, they also act as members of society who perform the rules and norms prevailing in their environment (Erskine & Meyer, 2012; Scheidgen, 2020).

Structuration Theory is applicable to the entrepreneurial process (Prasad et al., 2017; Scheidgen, 2020). Entrepreneurship is portrayed as the intersection of opportunity and agency (Botha, 2020; Erskine & Meyer, 2012), in which opportunities are not single realities but unique to the entrepreneur (Sarason et al., 2010; Shea et al., 2021). Entrepreneurial activities are the means and result of the efforts of entrepreneurs (Scheidgen, 2020; Shea et al., 2021). Furthermore, entrepreneurship is a process of changing entrepreneurial opportunities to business creation. The process involves opportunity identification and exploitation (Chen & Liu, 2019; Gray et al., 2019). Structuration theory can enlighten these processes (Sarason et al., 2006, 2010) that are involved in the entrepreneurial endeavours of EiPCs

Some previous research utilized Structuration Theory to explain entrepreneurship issues. For instance, Structuration Theory was used to describe how entrepreneurs acquire resources provided by the entrepreneurial ecosystem (Scheidgen, 2020, 2021). There are interactions between entrepreneurs and investors influenced by the structure. The existing structure enables and constrains the actions. In other words, the structure guides the action, and at the same time, the structure is the result of the entrepreneurial action (Scheidgen, 2021). Another example of Structuration Theory research was conducted by Shea et al. (2021), discussing the entrepreneurial ecosystem. In this research, the existing entrepreneurial ecosystem is acknowledged to address socio-ecological needs, including resource scarcity. Besides that, the research about multiple chain networks conducted by Prasad et al. (2017) on entrepreneurs at the Base of Pyramid (BoP) also utilized Structuration Theory as the underpinning theory. According to the research, entrepreneurs at BoP tend to access the informal sector to meet the required resources because they encounter barriers to accessing the formal sector. The multiple chain networks become the solution to address the obstacles faced by entrepreneurs at BoP.

One of the examples of access to the formal sector is access to loans from formal financial institutions, such as banks. After all, finance is an essential resource needed to run a business (Rudhumbu et al., 2020; Senou & Manda, 2022). This is in line with the remediation perspective that resources are the main point of the business (Si et al., 2019; Sutter et al., 2019). Based on this point of view, entrepreneurs tend to strengthen their relationships with the social environment to get the resources they need to start a business (Park & Kim, 2023).

In addition, Structuration Theory is appropriate for discussing entrepreneurship in poverty conditions because there are different understandings related to entrepreneurship. According to the traditional sense of entrepreneurship, entrepreneurs fill market shortages (Sarason et al., 2006). At the same time, people living in poverty meet several restrictions to fill market shortages (Karnani, 2007). However, according to the structuration perspective, entrepreneurs and social systems co-evolve (Botha, 2020; Prasad et al., 2017). In addition, traditional entrepreneurship considers entrepreneurship to be designed by entrepreneurs (Sarason et al., 2010). At the same time, EiPCs have several reasons for involving in business (Bruton et al., 2013). However, according to Structuration Theory, entrepreneurship is created because of the recursive interactions between entrepreneurs and opportunity resources and their involvement in the business process (Sarason et al., 2010). The application of Structuration Theory in this research is to understand how EiPCs identify entrepreneurial opportunities through their interaction with their environment. Based on that interaction, entrepreneurs obtain entrepreneurial knowledge and conduct self-reflexivity, institutionalizing the interaction pattern. Eventually, they can identify the existing entrepreneurial opportunities in their environment.

2.2.2 BRICOLAGE THEORY

The bricolage concept of the Bricolage Theory, firstly, was introduced as 'intellectual bricolage' by Lévi-Strauss (1967) and subsequently reinterpreted as "making do" by acquiring and employing resources "at hand" (Baker & Nelson, 2005; Ciambotti & Pedrini, 2021; Holt & Littlewood, 2017). According to this explanation, "making do" means active involvement of people living in poverty by utilizing all the resources they

have to engage in entrepreneurial activities. Several bricolage definitions include references to improvisation or innovation (Holt & Littlewood, 2017; Onwuegbuzie & Mafimisebi, 2021; Xueling & Yu, 2023).

There are various views related to the development of Bricolage Theory, such as entrepreneurial bricolage, network bricolage, collaborative bricolage, and social bricolage. In entrepreneurial bricolage, the premise is the refusal to accept limitations imposed by the lack of resources (Baker et al., 2003; Baker & Nelson, 2005; Holt & Littlewood, 2017). Entrepreneurial bricolage is related to resourcefulness, characterized by the capacity and willingness to identify and employ often unusual tools to solve issues that a person considers significant, which is a crucial component (Halme et al., 2012; Linna, 2013). Baker and Nelson (2005) examine resource-constrained small businesses that generate “something from nothing” using physical, social, or institutional inputs that other businesses reject or disregard. They use the term “something from nothing” to describe how bricolage creates something new by utilizing existing of own resources. Kindly, Baker et al. (2003) define network bricolage as a process that happens inside companies that mobilize others within their network to acquire resources.

Network bricolage focuses on how networks may be formed to obtain resources using various tactics and across different life-cycle phases. It also explains how entrepreneurs self-select formal vs. informal networks based on their needs in obtaining the resources. Networks bricolage offers entrepreneurs vital information and resources to develop their businesses (Padilla-Meléndez et al., 2020). Duymedjian and Rüling (2010) introduce the concept of collaborative bricolage by defining bricoleurs as members of collective structures. By combining their talents and working together, the collaborative nature creates opportunities for the involved parties (Klerk, 2015). Social bricolage described by Di Domenico et al. (2010), is a unique form of bricolage that requires social value production and stakeholder engagement. Social bricolage emerged as a fundamental theoretical framework for explaining how social entrepreneurs organize and deploy resources to produce social value in conditions of resource constraint (Ciambotti & Pedrini, 2021; Langevang & Namatovu, 2019).

In recent years, the bricolage concept has acquired more attention in entrepreneurial studies. Adopting bricolage is acknowledged as one of the reasons why some entrepreneurs are more successful than others when dealing with resource constraints, especially in starting new ventures (Davidsson et al., 2017; Linna, 2013). Literature on bricolage describes bricolage as a concept with three key components. First, “making do with what is available”, and second, “doing various or unique activities.” Third, “acquiring and utilizing diverse power and skills.” The concept focuses on extreme environmental limitations and suggests that bricolage facilitates entrepreneurial activity in settings where a business launches, grows or survives (Ciambotti & Pedrini, 2021). At the same time, the previous research describes bricolage as making do with existing resources and rejecting restrictions by improvisations (Holt & Littlewood, 2017; Li et al., 2017).

Bricolage has two forms, internal and external (Tsilika et al., 2020; Xueling & Yu, 2023). Internal bricolage utilizes often unique individual attributes, such as work and life experiences, academic and professional certifications, and unique mental endowments. (Xueling & Yu, 2023). These resources form distinctive bundles that can be used to improve the entrepreneur's credibility, control other resources, and guide in developing businesses under uncertain conditions. On the other hand, external bricolage utilizes the potential resources accessible to entrepreneurs in their external surroundings. These resources can be related to social aspects and include a part or the totality of the entrepreneur's network of social relationships (Ciambotti & Pedrini, 2021; Langevang & Namatovu, 2019). Meanwhile, social relationships are part of external resources, namely social capital (Richardson et al., 2022). Internal and external bricolage play a critical role in the entrepreneurial process under different situations and periods (Vanevenhoven et al., 2011; Xueling & Yu, 2023). Both are crucial for successful entrepreneurship (Xueling & Yu, 2023) and in the context of EiPCs, these forms of bricolage are utilized to do entrepreneurial activities. By combining internal and external resources for business activities. Figure 2.2 shows the detailed dimensions of entrepreneurial bricolage theory as used in this research.

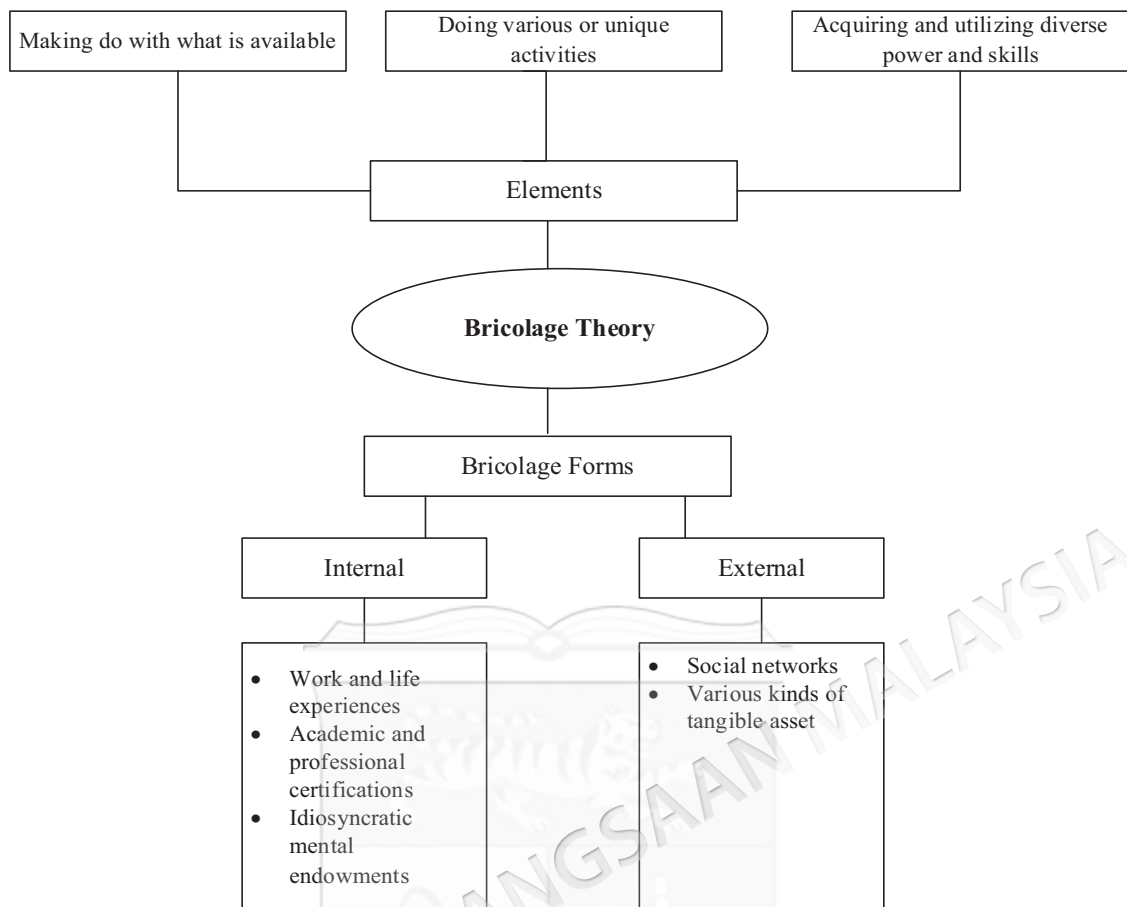


Figure 2. 2 Summary of Bricolage Theory

Making do with what is available means using existing resources creatively to achieve set goals (Bhardwaj et al., 2023; Ciambotti & Pedrini, 2021). In the context of this study, entrepreneurs utilize the resources they have to engage in entrepreneurial activities even though their resources are limited. However, through creative ways, they can optimize the function of their resources. Meanwhile, doing various or unique activities means performing multiple activities to achieve a goal (Bhardwaj et al., 2023; Ciambotti & Pedrini, 2021). In the context of this study, entrepreneurs do whatever activities they can to start a business. The aim is to mobilize existing resources to meet their daily needs.

Meanwhile, acquiring and utilizing diverse power and skills means using a variety of existing abilities to achieve success in entrepreneurship (Bhardwaj et al., 2023; Ciambotti & Pedrini, 2021). In the context of this study, entrepreneurs not only utilize their specific technical skills in running a business. They also use soft skills such

as communication, socialization, and collaboration to enhance their abilities in conducting business.

Previous research on entrepreneurship has utilized Bricolage Theory to discuss resource constraints amidst the conditions of poverty (Ciambotti & Pedrini, 2021; Langevang & Namatovu, 2019; Onwuegbuzie & Mafimisebi, 2021). For instance, the Bricolage Theory has been used in a study to explain how poor African Indigenous entrepreneurs utilize available resources and strategies to overcome resource constraints in poverty. They leverage cost-effective and environmentally friendly strategies in their businesses to address their resource constraint (Onwuegbuzie & Mafimisebi, 2021). Another research utilizing the Bricolage Theory in relation to the scarcity of resources has been conducted by Ciambotti and Pedrini (2021). Bricolage Theory was to explain how social enterprises in developing countries overcome resource scarcity and the research found that creative approaches have been used to address their resource scarcity issue. In addition, Langevang and Namatovu (2019) utilized the Bricolage Theory in a study on social entrepreneurship in post-war poverty. This study focuses on social entrepreneurship using the Bricolage theory perspective to deliver benefits to others. One of their findings is that utilizing existing resources to create social value can be achieved by mobilizing peers in a situation of resource scarcity.

In this study, the Bricolage Theory explains the refusal of entrepreneurs to accept resource limitations to be involved in a business amidst the conditions of poverty. People in poverty can create “something from nothing” by bundling and leveraging the resources “at hand” consisting of physical, social, institutional, and other resource input (Baker & Nelson, 2005). In the context of poverty alleviation addressed in this study, the Bricolage Theory explains how EiPCs undertake diverse methods to be involved in business activity to fulfill their needs and improve their socio-economic circumstances. By utilizing existing resources and knowledge, they engage in innovative problem-solving, actively pursuing new entrepreneurial opportunities, and exploiting them in a business.

Basically, this uses elements of Bricolage Theory and Structuration Theory to explain the entrepreneurial phenomenon of how EiPCs identify and exploit entrepreneurial opportunities using the resources they have to start a business. The

Bricolage Theory, consisting of the elements of making do with what is available, doing various activities, and acquiring and utilizing diverse power and skills to answer the phenomenon is related to research question 1, i.e, what are the resources owned by EiPCs to start a business, and research question 3, i.e, how do EiPCs exploit entrepreneurial opportunities? Meanwhile, the Structuration Theory explores elements such as actors' knowledgeableability and reflexivity, institutionalized patterns of interaction through time and place, and the duality of agency and structure, together with the Bricolage Theory aspect that is "making do what is available" explains the research question 2, i.e, how do EiPCs identify entrepreneurial opportunities?

The summary of the important elements of these theories elements and how these elements are related to this study are outlined in Table 2.1.

Table 2. 1 The Elements of Bricolage Theory and Structuration Theory Used in This Study

No.	The Theory	Elements	Application to This Study	Explanation
1.	Bricolage Theory	Making do what is available	Research Question 1 and Research Question 3	Utilization of available resources to exploit entrepreneurial opportunities
		Doing various activities	Research Question 1 and Research Question 3	Conducting activities to exploit entrepreneurial opportunities
		Acquiring and utilizing diverse power and skills	Research Question 1 and Research Question 3	Combining available resources to address the resource limitations
2.	Structuration Theory and Bricolage Theory	Actors' knowledgeableability and reflexivity (Structuration Theory)	Research Question 2	How entrepreneurs in poverty condition utilize their knowledge and experience to conduct reflexivity in their actions to identify entrepreneurial opportunities
		Making do what is available (Bricolage Theory)		
		Institutionalized patterns of interaction through time and place (Structuration Theory)	Research Question 2	The ability of entrepreneurs in poverty condition to institutionalize the

to be continued...

...continuation

		patterns of interaction resulting from their interaction with the environment
The duality of agency and structure (Structuration Theory)	Research Question 2	The interaction between EiPCs and their environment results in the ability to identify entrepreneurial opportunities

2.3 ENTREPRENEURSHIP

Entrepreneurship is an activity that lies in two phenomena: opportunities and the presence of enterprising individuals (Goel & Karri, 2020). Entrepreneurship explains how people bring out the opportunities perceived to create values in the future (Baggen et al., 2018; Nkongolo-Bakenda & Chrysostome, 2020). Entrepreneurship seeks to help people meet their basic needs, and entrepreneurship is believed to be a center of economic development (Bruton et al., 2015; Ramadani et al., 2019).

Extensive work done by Schumpeter explains the link between entrepreneurship and economic prosperity (Henrekson et al., 2024; Mondal & Jimenez, 2015). Ideally, Schumpeter rejected the argument that “perfect competition” is the way to maximize prosperity. Instead, he proposed that growth and economic well-being are accelerated through dynamic competition and innovation. In addition, also Schumpeter emphasized the importance of innovation (Kibler & Laine, 2024; Mondal & Jimenez, 2015). In addition, this work deliberates on the role of innovation in entrepreneurial activity. On this aspect, he explains that creativity is a process of innovation and therefore happens when it appears in the market (Mondal & Jimenez, 2015). In the context of entrepreneurial poverty, creativity is the key to success in entrepreneurship. Entrepreneurs in poverty can creatively utilize their limited resources to start a business (Halme et al., 2012; Linna, 2013).

The entrepreneurial literature divides entrepreneurship into two: entrepreneurship-based opportunity and entrepreneurship-based necessity (Block &

Sandner, 2009; Fredström et al., 2021; Williams, 2008). Entrepreneurship-based opportunity is viewed as a way to increase income level because entrepreneurs find opportunities to create businesses (Fredström et al., 2021; Von Bloh et al., 2020). Entrepreneurship-based opportunity establishes a business to pursue profit, growth, innovation, personal aspirations (Amorós et al., 2019; Cullen et al., 2014), and improving productivity in an economy (Stenholm et al., 2013).

Entrepreneurship-based necessity is a way to get income because there are no other choices (Arentz et al., 2013; Fredström et al., 2021). The quality of government administration and policy affects the number of entrepreneurship-based opportunities and necessities in a country. State fragility will lead to unclear rules and mechanisms in society, a condition that encourages necessity-based entrepreneurship while hindering opportunity-based entrepreneurship (Amorós et al., 2019). Entrepreneurship-based necessity often relates to unemployment, economic recession, and poverty (Amorós et al., 2019; Gries & Naudé, 2011). In developing countries, entrepreneurship is essential because it will be a source of income for individuals in the informal labor market (Audretsch et al., 2022; Von Bloh et al., 2020).

2.3.1 ENTREPRENEURIAL RESOURCES

The previous research has examined the importance of the role of resources in starting a business. Some researchers emphasize the study of resources when starting a business. Some of those essential resources include financial capital (Ajide, 2020; Audretsch et al., 2022; Iseselo et al., 2019), human capital (Cohen et al., 2021; Ren et al., 2016; Shepherd et al., 2021), social capital (Igwe et al., 2020; Nieto & González-Álvarez, 2016; Ruiz-Palomino & Martínez-Cañas, 2021), information (Banihani, 2020; Ibidunni et al., 2020; Kimbu et al., 2019; Rudhumbu et al., 2020), and time (Goodin et al., 2005; Morris et al., 2022).

1. Financial Capital

Financial capital is essential because it drives business operations (Iseselo et al., 2019). Individuals who face financial problems will lose the opportunity to start a business (Ajide, 2020). Furthermore, individuals who can allocate and manage financial

resources tend to be more successful in running their businesses (Rosyadi et al., 2020). However, researchers recognize that finance is one of the main problems entrepreneurs face in starting a business (Audretsch et al., 2022; Content et al., 2019). In addition, financial limitations are often an obstacle for prospective entrepreneurs when starting a business.

Previous scholars understood the role of financial institutions, such as banks and micro-credit, as the solution to overcome financial problems (Andriamahery & Qamruzzaman, 2022; Doering & Wry, 2022). Even one of the famous quotes, “Put poverty in museums,” by Nobel Laureate in Entrepreneurship, Professor Muhammad Yunus, explains that access to credit can solve the problem of poverty (Bhuiyan & Ivlevs, 2019; Doering & Wry, 2022). However, this solution has also been criticized, as having high interest rates (Garrity & Martin, 2018; Kimbu et al., 2019) and can lead to more serious financial problems and therefore this requires further attention (Bhuiyan & Ivlevs, 2019).

Another alternative that entrepreneurs use to resolve financial constraints is crowdfunding. Crowdfunding enables entrepreneurs to obtain financial resources through fundraising from external parties (Belleflamme et al., 2014; Jancenelle et al., 2018). They launch fundraising through the Internet and crowdfunding is known to be promoted through digital financial platforms (Jancenelle et al., 2018). Fundraising through crowdfunding is often associated with communities (Belleflamme et al., 2014), involving community will provide various advantages, depending on the type of crowdfunding. Entrepreneurs fund their businesses through multiple types of crowdfunding, such as profit-sharing schemes, loans, and direct donations (Belleflamme et al., 2014).

2. Human Capital

Human capital is a resource associated with particular knowledge and skills that entrepreneurs need to assist them in starting and running a business. Commonly, entrepreneurs can develop human capital advantage through education and experience building (Kim et al., 2006; Moog, 2002; Queiro, 2021). Based on the literature review

several components increase the quality of human capital in relation to entrepreneurship:

a. Education

Previous scholars have discussed the critical role of entrepreneurship education in starting a business (Cohen et al., 2021; Lai et al., 2023; Lv et al., 2021). Entrepreneurship education is one of the essential elements in a business due to its ability to develop entrepreneurial skills (Kolade, 2018) and develop a positive mindset required in a business (Kolade, 2018; Shepherd et al., 2021). An entrepreneurial mindset is a way to take advantage of opportunities under uncertain conditions to make a profit (Carey et al., 2021; Saadat et al., 2022). An entrepreneurial mindset is necessary to start a business because it is a recognized strategy to achieve future success (Saadat et al., 2022).

Hence, entrepreneurship education is a common means to improve the quality of human capital and long-life improvement required by an entrepreneur (Canavati et al., 2021; Naminse et al., 2019) because education can improve the ability of individuals to develop business ideas (Canavati et al., 2021). In addition, entrepreneurship education is considered an effective way to encourage individuals to engage in entrepreneurial activities because entrepreneurship education enables individuals to gain basic knowledge about entrepreneurship and engages them directly in entrepreneurial practices (Naminse et al., 2019; Saadat et al., 2022; Shepherd et al., 2021). Therefore, entrepreneurship education is considered a medium for transferring knowledge and experiences for prospective entrepreneurs that becomes a foundation for starting a business (Cohen et al., 2021).

b. Experience

Experience is essential to business success (Harima et al., 2016; Kim et al., 2006). Experience is part of human capital, which provides direct knowledge and skills required in a business (Cohen et al., 2021; Kim et al., 2006). Individuals who have business experiences and are more optimistic about starting a business amid

environmental complexity and uncertainty are more likely to succeed. (Poblete et al., 2019).

In addition, experience enhances individuals' ability to identify entrepreneurial opportunities because it provides them with the information, knowledge, and skill sets they require to set up a business (Cohen et al., 2021; Lins & Lutz, 2017). Experience also significantly influences individuals' decisions to exploit existing entrepreneurial opportunities to form a business, especially within the same industry of previous experience (Ren et al., 2016). Using their experiences, individuals can effectively and efficiently manage available resources to achieve business goals, especially when starting a business (Symeonidou et al., 2018). When entrepreneurs face challenges in a business, experience is also a valuable asset. They can implement strategies to overcome current problems (Morris & Tucker, 2021).

c. Entrepreneurial Skills

Entrepreneurial skills are one of the essential factors in entrepreneurship (Saadat et al., 2022). Individuals require passion to develop entrepreneurial skills (Wang et al., 2016). According to Agogbua and Mgbatogu (2022), entrepreneurial skills are technical, business, and personal aspects.

Technical skills are the knowledge and skills that individuals need to do business (Agogbua & Mgbatogu, 2022). Entrepreneurs need to have relevant technical skills to know how to run the business in detail (Chatterjee et al., 2019; Chatterjee & Das, 2016). Furthermore, entrepreneurs who have technical skills can manage and develop their businesses effectively (Rudhumbu et al., 2020). According to Rudhumbu et al. (2020), technical skills are one of the keys to success in entrepreneurship because entrepreneurs who lack technical skills will face obstacles in managing their businesses. In addition, a lack of technical skills will be a weakness for entrepreneurs facing market competition (Rosyadi et al., 2020).

Another entrepreneurial skills are business skills. Business skills are the ability of individuals to organize strategies to achieve specific goals in business (Abu Asabeh et al., 2023; Agogbua & Mgbatogu, 2022). It means that in running a business,

individuals need to do planning. As Asabeh et al. (2023) explain, planning is essential to running a business and is part of business skills. In addition, business skills can act as a solution when entrepreneurs face problems in their business (Klyver & Arenius, 2022).

The last entrepreneurial skill is personal entrepreneurial skills. Personal entrepreneurial skills are skills that distinguish one entrepreneur from another. These skills include discipline, innovativeness, change orientation, and courage in decision-making (Agogbua & Mgbatogu, 2022). These personal entrepreneurial skills contribute to an individual's ability to conduct entrepreneurial activities, especially when identifying entrepreneurial opportunities (Atembe, 2022).

3. Social Capital

Social capital is an essential resource in starting a business. Individuals with high social capital are more likely to identify entrepreneurial opportunities (Nieto & González-Álvarez, 2016) and tend to be better at exploiting entrepreneurial opportunities (Ruiz-Palomino & Martínez-Cañas, 2021).

Social capital is divided into two categories, namely, family and friends. The family is essential in entrepreneurship (Igwe et al., 2020; Kimmitt et al., 2020). For instance, parents provide their children with the knowledge and skills required in a business (Dana et al., 2020a; Igwe et al., 2020). Another role of the family is as a financial provider to start a business (Cardella et al., 2020; Dana et al., 2020). In addition, entrepreneurs with strong family support have substantial autonomy in decision-making and tend to be more willing to take risks (Corsino et al., 2019; Igwe et al., 2020).

The role of friends in starting a business is also significant because their presence can influence individuals' decisions to engage in entrepreneurial activities (Donbesuur et al., 2020). Atembe (2022) explains that friends can be role models and teachers in a business. In addition, friends, which are part of social capital, also provide valuable information for prospective entrepreneurs and access to entrepreneurial opportunities

(Banihani, 2020; Erogul et al., 2019). Another role of friends is a source to learn technical skills (Kimbu et al., 2019) needed in business.

4. Information

Information plays an essential role in starting a business (Banihani, 2020; Ibdunni et al., 2020; Kimbu et al., 2019; Rudhumbu et al., 2020) because individuals tend to exploit entrepreneurial opportunities based on the information they have (Bolívar-Cruz et al., 2014; Shane & Venkataraman, 2000; Vaghely & Julien, 2010). Entrepreneurs can obtain information through interactions with the environment or society (Gray et al., 2019; Lai et al., 2023), personal networking (Banihani, 2020; Erogul et al., 2019), and social media (Nawi et al., 2019; Olanrewaju et al., 2020).

In addition, information can encourage individuals to identify entrepreneurial opportunities (Canavati et al., 2021; Nieto & González-Álvarez, 2016). For instance, individuals can obtain business ideas based on information about customer needs because customer needs are one of the starting points in generating business ideas (Canavati et al., 2021). In addition, information related to market opportunities, including how to serve the market, customer needs, and customer problems, is critical to success in a business (Donbesuur et al., 2020; Vanevenhoven et al., 2011).

5. Time

Another important entrepreneurial resource is time. Previous scholars explain that time is one of the resources in entrepreneurship (Goodin et al., 2005; Morris et al., 2020). Time is an essential resource for EiPCs to start a business, as the beginning stage of business is time-consuming (Morris et al., 2020). In the early stages of a business, they need to pay more attention to the business. In addition, spending more time focusing on the business is crucial for its success (Matli, 2020). The findings of research conducted by Matli (2020) indicate that entrepreneurs utilize their time to find and start a business. As Aguinis and Bakker (2021) explain, entrepreneurs must use their time effectively to maximize their business. Moreover, lack of time makes people trapped in full-time jobs and routine activities, hampering their business (Morris et al., 2020).

Goodin et al. (2005) divided time as an entrepreneurial resource into discretionary and free time. Discretionary time refers to the total amount of time individuals possess to do as they please after fulfilling their obligations (Goodin et al., 2005). Meanwhile, free time is commonly understood to be the real-time that remains after people have finished all the activities they need to do. It is the remaining time after people have completed all of their activities, whether they are required to or not (Goodin et al., 2005).

Even though entrepreneurship is considered one of the tools for economic transformation due to its activity to generate income, entrepreneurial activities do not always run smoothly. Entrepreneurs often face various challenges in conducting entrepreneurial activities, especially prospective entrepreneurs with limited resources (Morris & Tucker, 2021; Teyi et al., 2023). Financial problems are entrepreneurs' biggest obstacles (Doering & Wry, 2022). Several existing studies explain that entrepreneurs often face difficulty obtaining financial resources at the beginning of a business (Ajide, 2020; Rudhumbu et al., 2020). Some studies recommend the engagement of financial institutions, both formal and informal financial institutions, as alternatives to overcome financial problems (Churchill & Appau, 2019; Turkson et al., 2022). However, this solution also received some notes that involving financial institutions to solve financial problems will exacerbate financial problems (Bhuiyan & Ivlevs, 2019; Garrity & Martin, 2018; Kimbu et al., 2019). Therefore, this study provides a perspective regarding handling financial issues for those living in poverty to start a new business.

Some studies also recommend involving friends and family to solve financial problems in starting a business (Jiang et al., 2019; Klyver & Arenius, 2022; Waldron et al., 2016). However, literature that discusses solving resource problems, including finance, using creative ways, and utilizing existing resources, is still limited (Wu & Si, 2018; Yu et al., 2023). Therefore, this limitation hampers researchers who want to understand how to start a business with a bricolage approach. Hence, studies exploring existing resources for starting a business are still needed to fill the current gap.

Entrepreneurs with limited resources are often called Base of Pyramid (BoP) entrepreneurs (Teyi et al., 2023; Yu et al., 2023). One of the findings in relation to the role of entrepreneurship in poverty alleviation conducted by Sutter et al. (2019) explains that poverty occurs due to limited resources. Overcoming resource scarcity can encourage individuals to engage in entrepreneurial activities that enable them to leave poverty. The research offers a solution to overcoming resource scarcity by involving other parties. The resources needed are assistance in finance, training, and business mentoring. However, the solution offered by Sutter et al. (2019) did not discuss the utilization of resources owned by impoverished entrepreneurs. Meanwhile, according to Xiaobao et al. (2022), utilizing existing resources is one of the strategies that can be used by entrepreneurs who face the problem of limited resources when starting a business. However, research on utilizing existing resources in the entrepreneurship literature is still limited (Papazu, 2021).

2.3.2 OPPORTUNITY IDENTIFICATION

Opportunities occur when new goods, services, and organizing methods can be introduced or sold at a higher cost than the production cost (Chang & Chen, 2020; Shane & Venkataraman, 2000). Opportunities are subjective processes but objective phenomena that not can everyone identify (Asante & Affum-Osei, 2019; Camelo-Ordaz et al., 2020; Farrokhnia et al., 2022). Hence, only individuals who can identify entrepreneurial opportunities can recognize and address imperfect phenomena by utilizing their resources.

Opportunity identification is action to find ideas to create new ventures (Farrokhnia et al., 2022; Gray et al., 2019). It refers to finding and creating products because of market imperfections (Alvarez et al., 2015), and it can be synonymous with opportunity recognition, resulting from search, discovery, intuition, and creation (Camelo-Ordaz et al., 2020; Gray et al., 2019). Entrepreneurial identification involves three distinct processes: perception, discovery, and creation. It is not limited to pure recognition. Thus, it is essential to specify the process under analysis and identify the most suitable strategies (Camelo-Ordaz et al., 2020). According to these definitions, it

can be concluded that opportunity identification is action people take to create a perception of entrepreneurial opportunity that can be exploited to become a venture by discovering or creating a process because of market imperfections.

Opportunity identification is the first step in entrepreneurship (Sutter et al., 2019) and innovation (Eller et al., 2020). The processes can be can be discovery or creation (Asante & Affum-Osei, 2019; Davidsson, 2017; Félix González et al., 2017; Mary George et al., 2016; Wood, 2017). In line with Chang and Chen (2020), the activities of entrepreneurial identification consist of the discovery or creation of existing entrepreneurial opportunities. Entrepreneurs tend to recognize opportunities when they can relate events that are apparently unrelated to making profits, such as the changes in the market, technology, government policies, and demographics (Santos et al., 2020). Recognizing these conditions will lead entrepreneurs to create and exploit business ideas to profit (Kuckertz et al., 2017).

Previous studies have examined entrepreneurs' strategies to identify entrepreneurial opportunities (Assinger, 2022; Hanohov & Baldacchino, 2018; Song et al., 2021). Based on the literature review, there are at least two strategies that entrepreneurs use to identify entrepreneurial opportunities, namely interacting with social networks (Junjie, Yawei, & Qiao, 2022; Liu et al., 2023; Shukla, 2022; Song et al., 2021) and utilizing work experiences resulting in prior knowledge and direct experience (Assinger, 2022; Cohen et al., 2021; Hanohov & Baldacchino, 2018).

Social networks provide essential information in the way of identifying entrepreneurial opportunities. Entrepreneurs can obtain information about changing market trends, market demand, and other relevant information through a solid social network. As Junjie et al. (2022) explain, strong social relationships can encourage entrepreneurs to identify entrepreneurial opportunities because social relationships provide information about the dynamics of changes that occur in the market. In addition, Liu et al., (2023) also explain that a solid social network affects the ability of entrepreneurs to identify entrepreneurial opportunities and has an essential role in achieving success in a business. Even social networks are one of the dominant factors behind entrepreneurs starting a business (Shukla, 2022). In addition, social networks

also enable entrepreneurs to access valuable resources (Sutter et al., 2019) and collaborate with other parties required in a business (Song et al., 2021).

Prior knowledge is essential in entrepreneurial identification (Baron, 2006; Shane & Venkataraman, 2000). This knowledge is obtained from an individual's life experiences (Hanohov & Baldacchino, 2018; Patzelt & Shepherd, 2011). Individuals also acquire prior knowledge from their previous work experiences. Therefore, work experience is recognized as a source of information and provides direct experience related to a particular field (Cohen et al., 2021; Kim et al., 2006). Assinger (2022) explains that individuals who learn from previous work experience tend to be capable of identifying entrepreneurial opportunities. Prior knowledge is divided into three dimensions: Prior knowledge related to the market, how to serve the market, and the customer problems (Hanohov & Baldacchino, 2018; Shane & Venkataraman, 2000). These dimensions lead people to identify entrepreneurial opportunities to solve market imperfections (Mary George et al., 2016; Shane & Venkataraman, 2000).

The next step is exploration after individuals successfully identify the various existing entrepreneurial opportunities. Exploration is a phase where individuals gather information to achieve specific goals (Hacques et al., 2021). Kornish and Ulrich (2011) explain that exploration is a process to examine more deeply the business ideas that have been identified. Often these business ideas change frequently. Opportunity exploration involves a complex cognitive process. This process is influenced by external factors such as environmental conditions and internal factors such as knowledge, skills, and experience (El-Awad, 2023; Hacques et al., 2021).

Furthermore, according to Hacques et al. (2021), exploration aims to align entrepreneurial opportunities with individual abilities, and the goal is to transform an entrepreneurial opportunity into a venture. Individuals acknowledge that the information in the market is constantly changing. The dynamicity of information encourages individuals to explore before they decide to exploit entrepreneurial opportunities (Hacques et al., 2021; Kornish & Ulrich, 2011).

Therefore, it can be concluded that opportunity exploration has a close relationship to the available information and individuals' resources. Through exploration, individuals will evaluate the available entrepreneurial opportunity

information and align it with their abilities and resources before they make business decisions. Furthermore, the study of opportunity explains that opportunity is a non-independent entity (Gray et al., 2019), which still raises research debates. There are two different points of view related to how entrepreneurs identify entrepreneurial opportunities. First, entrepreneurs discover opportunities. Second, entrepreneurs create opportunities. This notion continues to be debated (Asante & Affum-Osei, 2019; Costa et al., 2016; Gray et al., 2019; Hansen et al., 2016).

Based on the Kirznerian view (recognition theory), opportunities are discovered because of the existing relevant pieces of information, skills, and knowledge (Packard & Bylund, 2018; Terán-Yépez et al., 2021). The identification of entrepreneurial opportunities occurs due to the observation process and individuals' ability to analyze the problems arising in the environment around them. They observe market imperfections and consider how to take advantage of these conditions. The process of observation and analysis involves relevant information and knowledge individuals possess (Žur, 2015).

However, the Schumpeterian view (creation theory) considers that entrepreneurial opportunities occur due to innovation (Žur, 2015). Innovation begins with a problem, adopting an existing idea, or solving an existing problem (Kim et al., 2018). The Schumpeterian view considers entrepreneurial opportunities created by social construction based on interactions between entrepreneurs and the environment (Packard & Bylund, 2018; Terán-Yépez et al., 2021). Therefore, a group of scholars embrace this view of entrepreneurial opportunities. They try to express their ideas in a prototype product or service that has business value in the group. The existing debate about identifying entrepreneurial opportunities processes shows that research on this issue still needs further exploration. Therefore, the research findings contribute to providing opinions on identifying entrepreneurial opportunities for EiPCs.

2.3.3 OPPORTUNITY EXPLOITATION

Opportunity exploitation refers to acquiring the resources, bundling those resources into capabilities, and leveraging those capabilities to create value according to previously

perceived opportunity (De Massis et al., 2021; Sutter et al., 2019). Opportunity exploitation includes all the actions involved in establishing a new business. Entrepreneurial exploitation involves a higher rationality level in deciding whether perceived entrepreneurial identification is exploited (Santos et al., 2020). Accordingly, opportunity exploitation is the spread of actions based on opportunities perceived by leveraging resources and capabilities to create a new venture for profit. A successful entrepreneur must understand how to use the current resources to generate profit before the others (De Massis et al., 2021).

Rationality is one of the factors influencing an individual's decision-making to exploit entrepreneurial opportunities (McMullen & Shepherd, 2006; Santos et al., 2020). Rationality is used to make a decision related to the accumulation of knowledge from individuals based on their actual experiences (Wang et al., 2020). Accumulation of knowledge refers to a bundle of expertise built by an individual through cognitive abilities over time. Analyzing these elements involving an individual's cognitive process will result in plausible knowledge and eventually create a subjective perception (Wang et al., 2020; Wood & McKinley, 2010).

Entrepreneurs with higher social capital have a greater tendency to exploit entrepreneurial opportunities (Ruiz-Palomino & Martínez-Cañas, 2021). Potential entrepreneurs who have stronger social ties with resource providers will enhance the probability of opportunities (Nieto & González-Álvarez, 2016). People are more likely to exploit the opportunities because they have valuable information for entry into entrepreneurship based on their previous experience (Bolívar-Cruz et al., 2014; Shane & Venkataraman, 2000; Vaghely & Julien, 2010) and market research (Ciambotti & Pedrini, 2021; Guo, 2018; Nassar & Malik, 2022). Previous experience is a source of information because it provides direct knowledge and actual experience related to a particular job (Banihani, 2020; Kimbu et al., 2019). Entrepreneurs tend to exploit entrepreneurial opportunities based on their previous work experience (Bolívar-Cruz et al., 2014). Meanwhile, market research is a search for information conducted by entrepreneurs aiming to know the conditions of the market well (Ciambotti & Pedrini, 2021). Market research is essential in starting a business because it provides information on customer expectations (Nassar & Malik, 2022). In addition, the information generated from market research can be used to identify entrepreneurial opportunities

(Kuckertz et al., 2017), analyze market competition, and formulate strategies to achieve business success (Guo, 2018).

One of the essential factors in exploiting entrepreneurial opportunities is the existence of sufficient resources to start a business. These resources include financial capital (Ajide, 2020; Audretsch et al., 2022), social capital (Igwe et al., 2020; Ruiz-Palomino & Martínez-Cañas, 2021), human capital (Cohen et al., 2021; Shepherd et al., 2021), information (Banihani, 2020; Rudhumbu et al., 2020), and time (Goodin et al., 2005; Morris et al., 2022). However, entrepreneurial activity does not just rely on one resource. Entrepreneurs need to integrate existing resources to make decisions in entrepreneurship (Ozgen et al., 2021). Integrating resources is essential in the way of exploiting entrepreneurial opportunities. Chen and Liu (2019) explain that exploiting entrepreneurial opportunities requires resource transformation to deal with continuous market changes. Therefore, the integration or orchestration of resources needs to involve potential customers because the information entrepreneurs obtain from potential customers on time can guide them in integrating resources and improve their adaptability in exploiting entrepreneurial opportunities (Chen & Liu, 2019).

2.4 POVERTY AND PERSPECTIVES ON ENTREPRENEURSHIP

2.4.1 POVERTY DYNAMICS

Poverty is one global problem that needs a solution (Eller et al., 2020). Poverty is a complex and multidimensional issue, including economic, political, social, psychological, physical, and cultural factors (Ari et al., 2021; Hair et al., 2015; Karnani, 2017; Shepherd et al., 2021). It manifests in individual or collective income, living standards, and education (Alkire & Santos, 2014; Shepherd et al., 2021). The poverty line based on income standards is 2.15 USD daily (Hasell, 2024).

Researchers from various fields, especially economics, management, and entrepreneurship, have paid attention to the problem of poverty. This issue is also concern of the United Nations (UN) in the Sustainable Development Goals (SDGs) program that poverty is the first issue that needs to be addressed (United Nations, 2023).

In addition, both governmental organizations (Aparicio et al., 2021; Blankson & Nukpezah, 2019; Madzivhandila & Musara, 2020) and non-governmental organizations (Slade Shantz et al., 2018; Yan et al., 2022) have been involved in poverty alleviation programs. However, poverty alleviation programs have not achieved the expected goals (Slade Shantz et al., 2018). In fact, based on data from 2019 to 2022, there was an increase in poverty, reaching 23 million people (World Bank, 2024). This condition indicate that studies on poverty alleviation still need to be conducted.

A more concerning condition is that poverty does not only occur in one generation, poverty be passed down from generation to generation (Scorza et al., 2019; Thiede et al., 2021). Parents who live in poverty will face various challenges, such as psychological, social, educational, and physical problems (Hair et al., 2015; Shepherd et al., 2021). The problematic conditions in a poor family cause parents to be unable to provide a conducive environment for their children to grow. As a result, their children tend to become the same poor individuals as their parents.

Poverty is also linked to disadvantaged neighborhoods (Shepherd et al., 2021). People living in poverty commonly live in slum areas and crowded housing. This condition will negatively impact cognitive and emotional well-being. People in poverty live in areas prone to violence and environmental hazards such as using drugs, smoking, drinking, and having unhealthy lifestyles (Shepherd et al., 2021). They also have low social capital, low support for each other, and low trust among them (Chen & Miller, 2013; Shepherd et al., 2021). These conditions will impact the opportunity for growth and makes it more harder to escape from poverty.

One of the causes of poverty is the lack of access to resources that individuals need to fulfill their daily necessities (Matthews & Gallo, 2010; Shepherd et al., 2021). Meanwhile, the ability of individuals to access the required resources plays an essential role in improving their quality of life (Berbés-Blázquez et al., 2017). He (2019), in his research, summarised that people living in poverty face several challenges, such as lack of access to information, low human capital, low employability, low business literacy, low business skills such as management, accounting, and marketing, and lack of business support from their ecosystem. In addition, De França et al. (2020) also

explained that families living in poverty lack of access to public services such as education, health, and other public services. They consider that existing public services cannot fulfill their needs. This condition affects their quality of life, making it more difficult for them to grow.

Based on the explanation of the poverty dynamics above, it can be concluded that poverty is a complex problem and is receiving attention from various parties in the world. One of the causes of poverty is the lack of access to resources. The efforts of the government and non-governmental institutions to overcome poverty have not achieved the desired results. Even in the last three years, 2019 to 2022, the number of people living in poverty has increased.

2.4.2 ENTREPRENEURSHIP PERSPECTIVES FOR POVERTY ALLEVIATION

There are three main perspectives on entrepreneurship and poverty (Shepherd & Williams, 2020; Sutter et al., 2019). The first is the remediation perspective. Poverty results from a lack of resources. From this perspective, entrepreneurship can alleviate poverty by addressing resource scarcity (Sutter et al., 2019). The second is the reform perspective, wherein the primary assumption is that poverty results from social exclusion. According to this perspective, poverty can be alleviated by reshaping the social context (Shepherd et al., 2021; Si et al., 2019). The third is the revolution perspective, poverty resulting from a corrupt and broken system (Si et al., 2019; Sutter et al., 2019). This perspective assumes a new form of organizing is needed. The detailed perspectives above are explained below. This research focuses on the resource scarcity outlined in the remediation perspective.

1. REMEDIATION PERSPECTIVE

According to the remediation perspective, poverty happens because of scarce resources, such as a lack of seed capital and other assets (Alvarez & Barney, 2014; Chliova & Ringov, 2016; Shepherd & Williams, 2020; Si et al., 2019). Entrepreneurship can alleviate poverty when addressing resource scarcity (Si et al., 2019; Sutter et al., 2019). This perspective considers that resources and other capital assets are critical factors of entrepreneurial activity (Ahlin & Jiang, 2008; Sutter et al., 2019). It concerns providing

resources needed to start a business, such as training and access to financial resources (Berge et al., 2014; Chliova & Ringov, 2016), microfinance, and foreign aid (Newman et al., 2017; Si et al., 2019) as essential to poverty alleviation.

Accordingly, the remediation perspective has several assumptions. Firstly, poverty happens because of resource scarcity (Alvarez & Barney, 2014; Chliova & Ringov, 2016; Si et al., 2019; Sutter et al., 2019). Secondly, providing access to a resource will alleviate poverty (Berge et al., 2014; Si et al., 2019; Sutter et al., 2019). Thirdly, the market will flourish when entrepreneurship among people in poverty is “unleashed” (Sutter et al., 2019). Fourthly, poverty alleviation is a “win-win” for all participants (Khavul, 2017; Shepherd et al., 2021; Si et al., 2019).

The main focus of identifying the entrepreneurial opportunity based on the remediation perspective is the role of external actors in providing resources and increasing the chances for people in poverty. The critical factor for the role of external actors (government, non-governmental organizations, and multi-national organizations) is a partnership with people in poverty (Sutter et al., 2019). The collaboration between external actors and people in poverty or local entrepreneurs will result in an interaction. Based on this interaction, external actors can access experience and local information necessary to identify opportunities in a new market. In addition, local entrepreneurs can access potential resources such as value chains and technological expertise. This process creates a win-win solution for those involved (Khavul, 2017; Si et al., 2019; Sodhi & Tang, 2014). Besides that, training as a human investment also influences discovering opportunity identification (Shepherd et al., 2021; Sutter et al., 2019).

According to the explanation above, external actors (government, non-governmental organizations, and multi-national organizations) play a crucial role in increasing entrepreneurial identification for EiPCs by providing resources. However, this perspective has not been discussed in relation to the internal ways of identifying entrepreneurial opportunities for impoverished entrepreneurs. The researcher found that this condition is the limit of the remediation perspective. Accordingly, the current research explores how EiPCs identify entrepreneurial opportunities based on the internal perspectives of participants.

Based on the remediation perspective, the main activity of the exploitation process is acquiring resources. The critical issue for people in poverty in starting a business and failing to exit from poverty is the absence of various capital. The finding to solve this problem is giving access to financial (de Mel et al., 2014; Kobeissi, 2010; Si et al., 2019) and increasing human investment through training and mentoring, especially for women (de Mel et al., 2014; Kobeissi, 2010; Sutter et al., 2019). On the other hand, gender issues also impact opportunity exploitation abilities. Men often have greater access to the resources needed to exploit opportunities than women (Agier & Szafarz, 2012; Aterido et al., 2013; Sutter et al., 2019; Zhao & Wry, 2016). A relationship between people in poverty and external parties also influences the willingness to exploit the opportunity perceived. This relationship has to benefit all participants (Khavul, 2017; Si et al., 2019).

2. REFORM PERSPECTIVE

The reform perspective assumes poverty results from social exclusion and social power. This perspective views the institution, such as culture, social power, and identity, as influencing the ability to identify opportunities (Mair et al., 2012; Sutter et al., 2019; Waldron et al., 2016). According to this perspective, the institution's formal and informal role is critical to alleviating poverty (Si et al., 2019). If the formal institution is fixed, entrepreneurship will be encouraged and nurtured (Si et al., 2019; Tomizawa et al., 2020). Based on this perspective, identifying opportunities viewed as creative actions designed by institutional settings and market issues is the main focus of alleviating poverty (Sutter et al., 2019).

The reform perspective also has some assumptions regarding poverty alleviation and entrepreneurship. First, social exclusion results in poverty (Shepherd & Williams, 2020; Si et al., 2019). Second, entrepreneurship addresses poverty by facilitating inclusion (Shepherd et al., 2021). Third, power is critical in market operations (Si et al., 2019). The fourth, poverty, involves economic and social tradeoffs (Sutter et al., 2019).

Based on the reform perspective, the main focus of opportunity identification is how the institution and social structures facilitate opportunity identification, especially for people in poverty (Sutter et al., 2019). According to this perspective, entrepreneurship can alleviate poverty in two different ways. The first entrepreneurship

empowers marginalized individuals to identify opportunities (Calton et al., 2013). This process flashes the power of the market to empower individuals (Sutter et al., 2019; Tobias et al., 2013). Second, entrepreneurship can change the social context to identify opportunities for EiPCs (Mair et al., 2012; Shepherd et al., 2021), even though the capitalist system is still in place (Sutter et al., 2019).

Opportunity exploitation discusses how the social context influences entrepreneurship and how entrepreneurs exploit opportunities and their consequences. The main focus is the relationship between social context and opportunity exploitation by EiPCs. One way can be resolved by institutional contexts, such as providing market-supporting regulations and public spending (Hoogendoorn, 2016; Zhao & Wry, 2016). Furthermore, the key finding for this problem is that entrepreneurship can make the social context more inclusive, and opportunity exploitation can lead to women's empowerment (Sutter et al., 2019).

3. REVOLUTION PERSPECTIVE

The last perspective regarding poverty alleviation and entrepreneurship is the revolution perspective. The revolution perspective also has some assumptions. First, a corrupt and broken system produces poverty (Shepherd et al., 2021; Si et al., 2019). Second, introducing a new means of organizing society can alleviate poverty (Shepherd et al., 2021; Sutter et al., 2019). Third, the market concept needs to be evaluated critically. Fourth, poverty alleviation must produce equality (Sutter et al., 2019).

This perspective considers that entrepreneurship is conceptualized to pursue economic benefit and create social welfare (Kroeger and Weber, 2014; Sutter et al., 2019; Zahra and Wright, 2016). Thus, this perspective also puts attention to the potentially transformative power of entrepreneurship for society (Rindova et al., 2009; Sutter et al., 2019) and also highlights that opportunity identification efforts will be focused on the group rather than individuals (Dorado, 2013; Sutter et al., 2019).

While relating to opportunity exploitation, this perspective focuses on the motivation and consequences of exploitation among impoverished people. Several research findings show that understanding and providing for the needs of people in poverty could be the crucial factors of opportunity exploitation among people in poverty

rather than providing the interest of elites campaigning for anti-poverty programs (Banerjee & Jackson, 2016; Sutter et al., 2019).

In addition, the government has a role in encouraging the growth of entrepreneurship based on this perspective. The role of the government consists of providing financial resources by opening access to microfinance for those living in poverty (Sutter et al., 2019), ensuring distributive justice for all the society members (Sud & VanSandt, 2011), and creating supportive institutional to accelerate entrepreneurial growth (George et al., 2012).

2.4.3 SUMMARY OF ENTREPRENEURSHIP AND POVERTY ALLEVIATION

Based on the previous explanation, entrepreneurship can be used to alleviate poverty, but it needs substantial exploration (Shepherd et al., 2021; Si et al., 2019; Sutter et al., 2019). Three perspectives discuss the ability of entrepreneurship to alleviate poverty. The first poverty happens due to the scarcity of various resources, which can be alleviated if the lack of resources is addressed. This view is outlined in the remediation perspective (Shepherd & Williams, 2020; Sutter et al., 2019). Second, poverty is an issue because of institutional problems. To overcome poverty issues, we must facilitate inclusion. This view is outlined in the reform perspective (Mair et al., 2012; Shepherd et al., 2021; Si et al., 2019; Sutter et al., 2019). Third, poverty is a result of a broken system. In alleviating poverty, a new means of organizing is needed to reach an equal society (Shepherd et al., 2021; Si et al., 2019; Sutter et al., 2019). The researcher uses these explanations as a foundation for conducting this research.

However, this research focuses on the remediation perspective because people living in poverty cannot change institutional factors such as culture and social power described in the reform perspective. In addition, people living in poverty has no power to repair a broken system because poverty results from a broken system, such as corruption, as described in the revolution perspective. As Shepherd et al. (2021) explain, changing an institutional and social system outlined in the reform and revolution perspective is beyond the capability of people in poverty.

The summary of entrepreneurship and poverty alleviation perspectives is presented in Table 2.2.

Table 2. 2 The Summary of Entrepreneurship and Poverty Alleviation Perspectives

View	Remediation Perspective	Reform Perspective	Revolution Perspective
Assumption	Resource scarcity results in poverty	Social exclusion results in poverty	A corrupt and broken system results in poverty
Opportunity Identification	Emphasizing the significance of relationships with external actors.	Facilitating social inclusion for marginalized individuals	Creating social well-being to unleash new entrepreneurial opportunities
Opportunity Exploitation	Providing resources for the poor and facilitating financial access and human resource enhancement	Building social relationships with the impoverished to exploit entrepreneurial opportunities together	Providing for the needs of people in poverty to enhance their ability to exploit entrepreneurial opportunities
Example in: Bricolage Theory	Utilizing the resources at hand to identify entrepreneurial opportunities.	Attaining equal opportunities in accessing business resources	Developing a system facilitating resource access for the impoverished
Structuration Theory	Constructing interactions with the environment through the utilization of existing resources.	Equal opportunities for involvement in entrepreneurial activities	Establishing regulations creating entrepreneurial opportunities between the impoverished and other parties

2.5 RESEARCH FRAMEWORK

A research framework is a model of thinking that underlies the research. This research explores the role of entrepreneurship in poverty alleviation. In order to achieve this understanding, this research develops three research questions. First, what resources are owned by EiPCs to start a business? Second, how do EiPCs identify entrepreneurial opportunities? Third, how do EiPCs exploit entrepreneurial opportunities?

In explaining the first and third research questions, this study utilizes the Bricolage Theory developed by Antony Giddens (1970) as the theoretical basis. The primary assumption of this theory is the utilization of the resources at hand. Meanwhile, to explore the third research question, this study utilizes the Structuration Theory, developed by Levi-Straus (1976), and the Bricolage Theory, developed by Antony Giddens (1970). The primary assumption of Structuration Theory is the interaction between actors and the environment, represented in this study as the interaction between EiPCs and local communities. EiPCs interact with their social environment to identify entrepreneurial opportunities. Meanwhile, the primary assumption of Bricolage Theory is the utilization of the resources at hand. EiPCs utilize their available resources to exploit an existing entrepreneurial opportunity to become a business. The entrepreneurial activities that the researcher examines in this study refer to those developed by Shane and Venkataraman (2000). Figure 2.3 shows the research framework of the present study.

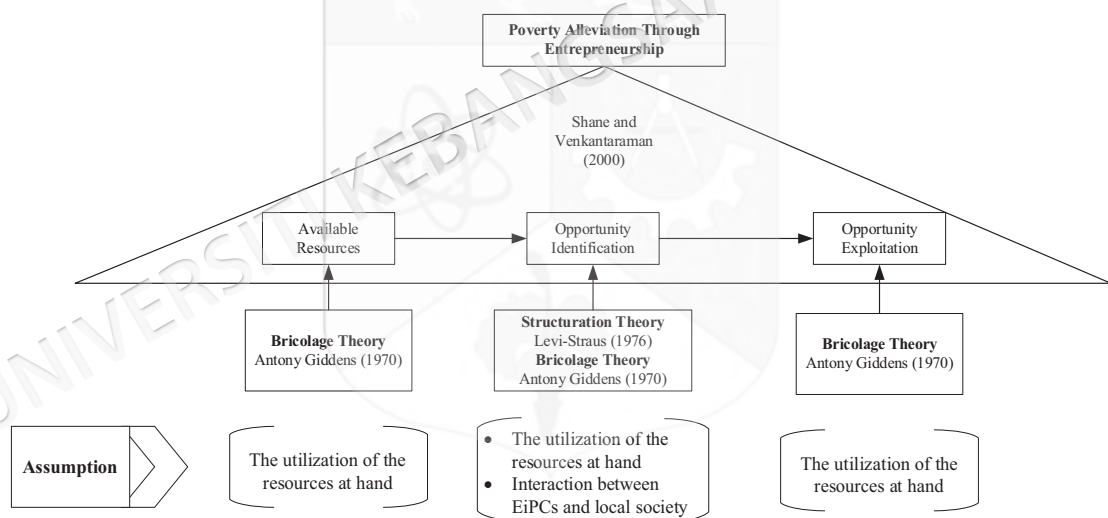


Figure 2. 3 Research Framework in This Study

The present study has three crucial points to explore: the resources, the opportunity identification, and the opportunity exploitation happening to EiPCs. The present study combines Structuration Theory, consisting of the actor's knowledgeability and reflexivity, institutionalized patterns of interactions, and the duality of agency and structure, and Bricolage Theory, consisting of making do what is

available, doing various activities, and acquiring and utilizing power and skill. The detailed implementation of these theories is described in Table 2.3

Table 2. 3 The Implementation of Theories Based on Theoretical Framework

Research Questions	Bricolage Theory	Structuration Theory
What resources are owned by entrepreneurs in poverty to start a business?	✓	
How do entrepreneurs in poverty condition identify entrepreneurial opportunities?	✓	✓
How do entrepreneurs in poverty condition exploit entrepreneurial opportunities?	✓	

Table 2.3 shows that this study utilizes Structuration Theory and Bricolage Theory to explain the research questions proposed in this study. To identify research question number one, the researcher utilizes the Bricolage Theory. To explain research question number two, the researcher utilizes Bricolage Theory and Structuration Theory. Meanwhile, the researcher employs Bricolage Theory to explain research question number three.

2.6 CHAPTER CONCLUSION

This chapter discusses the theoretical foundation of this research based on structural theory and bricolage theory. Besides that, the concept of entrepreneurship, specifically related to opportunity identification and opportunity exploitation, has been discussed in this chapter. The ability of entrepreneurship to alleviate poverty has been explained based on the existing entrepreneurial perspective and completed with the comparison of perspectives to answer the issues in this research. The next chapter discusses the research methodology, data collection, and analysis.

CHAPTER III

METHODOLOGY

3.1 CHAPTER OVERVIEW

This chapter presents the methodology used in this study. Firstly, this chapter begins by introducing the research paradigm, compares various research paradigms, and then justifies the selection of the research paradigm for this study. Subsequently, the research design, qualitative methodology, and the justification of qualitative methodology are also presented in this chapter. Furthermore, this chapter also explains the research framework, unit of analysis, sample for the study, selection of participants, and data collection process. In addition, data analysis, validity, reliability, and trustworthiness within the thematic analysis are also presented.

3.2 RESEARCH PARADIGM

Research paradigm and philosophy are often employed interchangeably to describe the assumptions researchers make in their work. Some researchers call the research approach (Saunders et al., 2019). The research paradigm emphasizes the researcher's belief about worldview. Researchers with different worldviews would be unable to communicate with each other because they have different beliefs about reality (Mertens, 2012).

There are three crucial factors about the importance of philosophy in research based on Creswell and Poth (2018). The first is the direction of research goals and outcomes (Creswell & Poth, 2018; Saunders et al., 2019). The researcher's assumptions shape how researchers formulate their research questions. It influences how researchers gather data to address the research questions. The second is the breadth of researchers'

training and experience (Creswell & Poth, 2018). The assumptions are the foundation of the research. Some researchers are more eclectic and borrow from various disciplines, such as education, whereas some focus on specific research problems. The third is the basis for evaluative criteria related to research decisions (Creswell & Poth, 2018). The assumptions made by researchers aim to align with the assumptions employed by the readers. When the assumptions are different, it will lead to an unfair evaluation, and the researcher's conclusion will not contribute to literature development (Creswell & Poth, 2018). According to Thomas (2004), the features of philosophy in research consist of the fundamental questions about knowledge, reality, and existence, particularly epistemology (way of knowing) and ontology (what can be known).

Research paradigms can be generally classified into five major philosophical stances: positivism, critical realism, interpretivism, postmodernism, and pragmatism (Saunders et al., 2019). Below is a detailed explanation of each research paradigm.

1. Positivism

Positivism relates to the philosophical stance of the natural scientist to observe natural reality to result in generalizations. This philosophy emphasizes strictly scientific empiricism to generate objective facts and data unaffected by human bias and interpretations. According to this perspective, genuine scientific knowledge is constrained to what can be logically deduced from theory, operationally measured, and empirically validated (Patton, 2014). Positivist researchers use existing theories to develop hypotheses. These hypotheses provide some explanations that need to be tested (Saunders et al., 2019). This explanation aligns with Creswell and Poth (2018), who explain that this philosophy verifies theories based on empirical research and is used in quantitative rather than qualitative research.

2. Critical realism

Critical realism emphasizes what we see and experience. Critical realism views reality as external and independent (Saunders et al., 2019). However, it remains inaccessible directly through observation and knowledge. Critical realists highlight how often our senses deceive us (Saunders et al., 2019). For instance, when we watch advertising on TV, a perceived phenomenon. This philosophy has two ways to determine reality. First,

there are sensations and experiences of events. Second, there is a mental process that takes place sometime after the experience. If we, as researchers, believe we need to look for the bigger picture because we see a small part, we align with critical realist perspectives (Saunders et al., 2019). We will understand what is happening in society if we also understand the social structure that has given rise to the phenomenon we are trying to understand (Bhaskar, 2011).

3. Interpretivism

Interpretivism is commonly regarded as an approach primarily utilized in qualitative research (Creswell & Poth, 2018). Interpretivism is a paradigm for understanding reality based on social and interaction processes (Leavy, 2014). According to Willis (2007), people from different groups perceive the world differently. At the same time, interpretivism accepts various perceptions and fosters a deeper understanding of diverse perspectives (Thanh & Thanh, 2015). Interpretivism focuses on humans being different from physical phenomena because they create meanings. Interpretivism posits that human beings and their social world cannot be studied in the same ways due to the distinct nature of these phenomena. People have different cultural backgrounds, circumstances, and times; eventually, these conditions result in different meanings (Saunders et al., 2019). According to this approach, individuals understand the world they live and work. They grow based on their experiences (Creswell & Poth, 2018). This philosophy aims to achieve a deeper understanding of social contexts (Saunders et al., 2019), and generates theories (Creswell & Poth, 2018).

4. Postmodernism

Postmodernism is a paradigm that emphasizes the role of power relations and language, looks at questions about accepted ways of thinking, and voices marginalized views (Saunders et al., 2019). However, at the same time, postmodernists concurrently acknowledge that language is always partial and inadequate. There is no abstract way to determine the reality of the world, and what is generally considered “the right” is collectively constructed (Foucault, 1991). This philosophy guides researchers to expose and question the power relations that sustain dominant realities (Calás & Smircich, 1997). The final purpose of postmodern research is to radically change the way of thinking and knowing (Kilduff & Mehra, 1997).

5. Pragmativism

Pragmativism in research starts from a research problem, which aims to contribute to the solutions that inform future practice (Creswell & Poth, 2018; Saunders et al., 2019). The central concern for researchers following pragmativism is the specific research problem to be addressed. Consequently, the research problem will determine the research design and strategy (Saunders et al., 2019). This philosophy is implemented in mixed methods research (Creswell & Poth, 2018).

3.3 JUSTIFICATION FOR THE RESEARCH PARADIGM

This research aims to explore resources owned by and the identification and exploitation of entrepreneurial opportunities for EiPCs. To reach these aims, the researcher explored based on the EiPCs' experiences. The researcher and participants interacted directly to collect all the required information. Based on the information from participants, the researcher interpreted that information to understand the complexity of the phenomenon studied. The researcher acknowledges that the researcher's background may influence the interpretation process. This condition is the rationale for the researcher's decision to choose an interpretivism paradigm.

Interpretivism is a paradigm or philosophy in a qualitative study in which the researcher interprets phenomena based on what they perceive, hear, and comprehend (Creswell & Creswell, 2018; Saunders et al., 2019). The researcher has chosen interpretivism as the research paradigm for several reasons: Firstly, EiPCs respond differently based on the challenges they encounter (based on characteristics such as the area that they are living in, business sector and personal factors involved). Therefore, interpretivism provides the researcher with in-depth knowledge about their lives. As the previous research explains, interpretivism emphasizes understanding social phenomena through participants' subjective experiences and interpretations in a contextual manner (McChesney & Aldridge, 2019; Renton & Richard, 2020). Second, this approach provides an opportunity for the researcher to obtain in-depth data to explore the way EiPCs identify and exploit entrepreneurial opportunities through the resources they have to start a business. As the previous research explains, interpretivism provides the

researcher with a comprehensive understanding of social phenomena (McChesney & Aldridge, 2019; Renton & Richard, 2020).

In addition, there are three essential things to determine the research paradigm in social science: ontology, epistemology, and axiology (Creswell & Poth, 2018; Guba & Lincoln, 1994). The following sections explain the details of the study's ontology, epistemology, and axiology

3.3.1 ONTOLOGY

An ontology is a philosophical belief system about the nature of social reality (Creswell & Poth, 2018). Ontology is the researcher's view of the nature of reality. Ontology is related to the nature of reality, raising questions about researchers' assumptions regarding how the world operates from specific perspectives (Saunders et al., 2019). Ontology views reality as multiple, which can be seen through multifaceted views (Creswell & Poth, 2018). The ontology question is, what is the nature of reality? (Creswell & Poth, 2018).

Ontology focuses on what exists and the nature of reality (Harreveld et al., 2016). When conducting research, we make assumptions about what we study and its location in the world. The two basic positions for understanding reality are realist and nominalist. Realists see the world as what is "out there". Realists assume reality in the world is independent of humans and their interpretations. Realists view "what you see is what you get." At the same time, nominalists assume that reality cannot be experienced directly. What we consider "reality" is always seen through our lens and subjectivity (Saunders et al., 2019). Our primary culture and subjectivity influence and contaminate reality. Hence, the preexisting culture and ideas influence our interpretation of reality. Further, interpreting reality forms a pattern (Neuman, 2014).

Based on two primary ontological positions concerning reality, the present study follows a nominalist. Reality is not viewed independently. However, the researcher's subjectivity influencing reality's existence cannot be avoided (Neuman, 2014). Therefore, the researcher needs to understand the socio-cultural background of how reality is experienced in the research context (Saunders et al., 2019). Based on this study's purpose, the researcher explores the resources owned by entrepreneurs in

poverty and how they identify and exploit entrepreneurial opportunities to start a business. The factors making people create ventures have been discussed in the previous study. However, the resources owned by EiPCs to create a business need to be explored deeply. In addition, how they identify and exploit entrepreneurial opportunities to create a business also need to be explored.

3.3.2 EPISTEMOLOGY

Epistemology is the branch of philosophy that asks how we can know anything with certainty (Harreveld et al., 2016). Epistemology is the researcher's view regarding what constitutes acceptable knowledge (Saunders et al., 2009). According to Creswell and Poth (2018), some epistemological questions include: What counts as knowledge? How are the knowledge claims justified? What is the relationship between the researcher and participants?

In the field of social science, there are two general views on epistemology: positivism and interpretivism. Positivism aims to control, predict, and make generalizations about a particular problem. Positivism explains that knowledge can be measured and understood objectively. To comprehend specific phenomena, the researcher and the participants are not involved in the interaction directly, and the researcher is not permitted to intervene in ways that might influence the respondents. (Buriro et al., 2021; Riley et al., 2021). Meanwhile, interpretivism aims to describe, understand, and interpret certain social phenomena. Interpretivism views that knowledge is subjective. The researcher and respondents should interact directly to understand the phenomena being studied. However, the researcher must be neutral and not intervene with the respondents (Buriro et al., 2021).

This research aims to understand how EiPCs identify and exploit entrepreneurial opportunities through the resources they have to start a business. Therefore, interpretivism is the most appropriate for this research. The role of the researcher in this study is to describe, understand, and interpret the participants' perspectives based on interviews conducted with them. To gather information accurately and in detail, the researcher needed to establish a close emotional relationship with the participants to

obtain a detailed description of the phenomena being examined. Based on the information the researcher received from the interviews, the researcher interpreted this information to understand the studied phenomena thoroughly and comprehensively.

3.3.3 AXIOLOGY

Axiology is an assumption related to value judgments and the nature of values. All researchers bring value to their research. However, their values need to be explicitly acknowledged within the research. These values are axiological assumptions characteristic of qualitative research (Creswell & Poth, 2018). Researchers conducting such studies must disclose gender, age, race, personal experiences, and political and professional beliefs (Berger, 2013). In addition, the researcher acknowledges that statements written represent a researcher's interpretations as much as the perspectives of the participants in the study (Creswell & Poth, 2018; Saunders et al., 2019).

Axiology is relevant to qualitative research as it is directly related to the context of research ethics (Given, 2008). Axiology helps the rigour and credibility of the research (Saunders et al., 2019). In addition, axiology plays a critical role in setting standards and requirements for acceptable research practices and provides the foundation for understanding the advancement of knowledge in scientific inquiry. The question in axiology is, "What is the role of value?" (Creswell & Poth, 2018).

In the present study, the researcher believes value is co-constructed through direct communication with participants. The researcher acknowledges there are inherent researcher biases stemming from the researcher's role in the research process (Creswell & Poth, 2018). The process of interpretation based on the participants' views, as summarized by the researcher, was also influenced by the researcher's values. To minimize the researcher's biases, the researcher conducted a discussion and confirmation with participants related to the data.

3.4 RESEARCH DESIGN

This study used qualitative research as a research design because it aims to explore the social phenomenon proposed in this research. Qualitative research is an inquiry process aimed at understanding social or human problems based on a complex view, a holistic picture formed with words, reporting detailed views of informants, and conducted in a natural setting (Creswell & Creswell, 2018). The standard features of qualitative research are summarized by Miles et al. (2014), Creswell and Creswell (2018), and Harreveld et al. (2016) as follows:

1. Occurs in a natural context with participants.
2. The role of the researcher is to gain a comprehensive understanding.
3. The researcher is the primary instrument for data collection.
4. The researcher attempts to collect data by closely attending to participant perspectives.
5. The majority of analysis is accomplished with words.
6. Qualitative research focuses on ongoing processes.
7. The interpretation and analysis of data are often iterative and negotiated, since qualitative research attempts to generate knowledge based on the subjective perspective of participants.

According to these explanations, this study explores the business experiences of EiPCs. This study's concern is how they leverage their limited resources to start their businesses. In the present study, the researcher serves as the primary instrument. The researcher directly collected the required data in a natural setting. Most data were documented in textual form, as the researcher conducted an interview and wrote field notes based on observation. The collected data were analyzed to provide a comprehensive overview of the actual situation.

3.5 QUALITATIVE METHODOLOGY

After considering several factors such as research problems, research objectives, the unit of analysis, and the existing qualitative methodology (narrative, phenomenology, grounded theory, ethnography, and case study), the researcher decided that a multiple case study was used to explore the researched phenomena.

A case study is qualitative research in which the researcher explores a bounded system (a case) or multiple bounded systems (cases) over time. Numerous resources, such as observations, interviews, audiovisual material, documents, and reports, are utilized to explore the phenomenon (Creswell & Creswell, 2018). At the same time, Yin (2018) defines a case study as a social science research method generally used to investigate a contemporary phenomenon in depth and within its real-world context. Furthermore, Denzin (2011) explains that a case study is an intensive analysis of an individual unit (as a person or community) stressing developmental factors about the environment.

This method is beneficial for demonstrating the generalizability of conclusions and building more profound and nuanced interpretations of a phenomenon (Eisenhardt & Graebner, 2007). Multiple cases increase the robustness (Eisenhardt & Graebner, 2007) and the possibility of generalizability of results (Sarkar, 2018; Yin, 2018). When the models resulted from multiple case studies, there is more guarantee related to the results because of the common attributes (Ruebottom, 2013; Sarkar, 2018).

The researcher decided to conduct a case study for this research for several reasons. First, the objectives of the present study are limited to exploring the resources EiPCs possess to start their businesses and how EiPCs identify and exploit entrepreneurial opportunities. This reason aligns with Creswell and Creswell (2018), who explain that a case study explores a case or cases within boundaries. Second, the researcher needed rich data to explain the phenomenon relevant to the research topic. At the same time, a case study based on Welch et al. (2011) can collect detailed contextual descriptions to explain the phenomenon.

Third, according to the present study's unit analysis, three community groups (scavengers, farm workers, and household workers) were analyzed in their natural settings. This approach aligns with the explanation that a case study provides an in-depth understanding of multiple cases (Creswell & Creswell, 2018), and data should be collected in a real-world context (Yin, 2018). In addition, based on the unit of analysis, the present study is a case study with multiple cases. Multiple case studies are ideally suited for exploring "how" and "why" in expanding or undiscovered fields (Edmondson & Mcmanus, 2007). Multiple case studies help to explain whether an emergent

discovery is specific to a particular situation or can be replicated across numerous cases through comparative analysis (Eisenhardt, 1991). The researcher reported the findings of the three cases in this research in detail to show whether the cases involved in this study have similar results. The findings resulted in a poverty alleviation model through entrepreneurship, focusing on the resources owned by EiPCs and how they identify and exploit entrepreneurial opportunities.

3.6 CASE STUDY STUDY PROCEDURES

This study adapted a multiple-case study procedure proposed by Yin (2018). The objective of the multiple-case research is to determine whether and how each group might agree on a course of action (Yin, 2018). Yin (2018) explains that multiple case studies consist of two types, which are multiple-case (holistic) designs and multiple-case (embedded) designs. Multiple-case (holistic) designs explore one phenomenon in several cases. Meanwhile, multiple-case (embedded) designs explore several phenomena in several cases. As this research has several phenomena being studied in each case, the research is classified as a multiple-case (embedded) design. This research explored three phenomena: the available resources to start a business, the way of identifying entrepreneurial opportunities, and the way of exploiting entrepreneurial opportunities in three cases: scavengers, household workers, and farm workers. There were three steps in conducting a multiple-case (embedded) design: (1) defining and designing, (2) preparing, collecting, and analyzing, and (3) analyzing and conclusion. Figure 3.1 shows the steps of a multiple-case (embedded) design procedure implemented in this study.

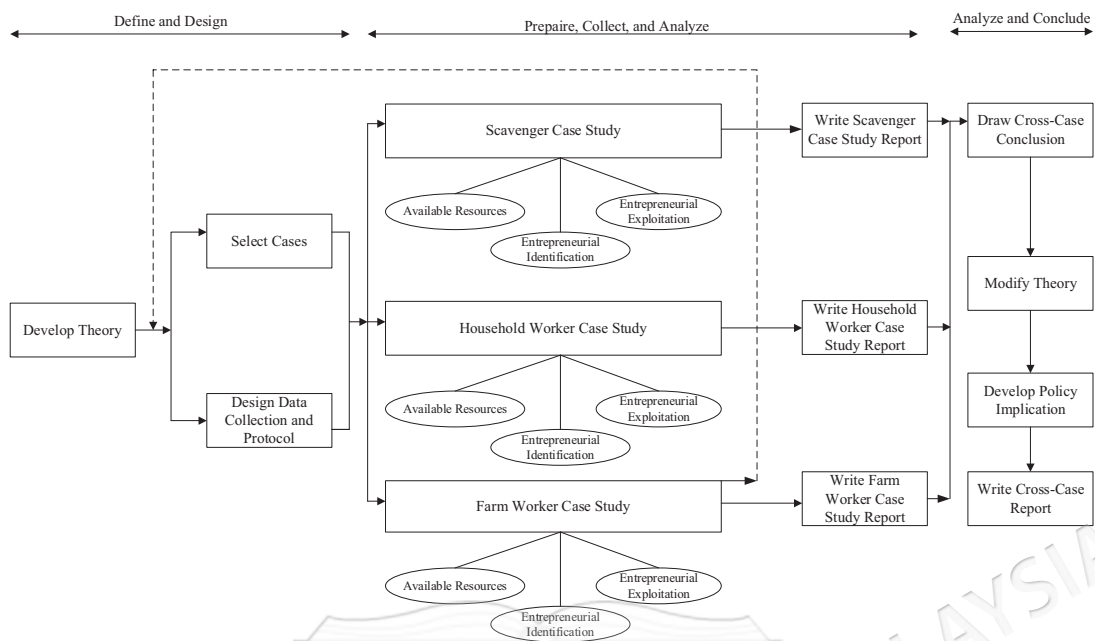


Figure 3. 1 A Multiple-Case (Embedded) Design Procedure in The Present Study

Source: Adapted from Yin (2018)

1. Define and Design

In the defining and designing phases, a multiple-case study has several key points (Yin, 2018): developing a theory, selecting cases, and designing data collection and protocol. Developing theory means this research started by identifying existing knowledge about poverty alleviation through entrepreneurship. This knowledge included the resources entrepreneurs need to start a business by conducting entrepreneurial activities: identifying and exploiting entrepreneurial opportunities. Scholars have acknowledged that entrepreneurship is a tool to address the poverty issue. According to Sutter et al. (2019), entrepreneurship can alleviate poverty from three perspectives: remediation, reform, and revolution. The remediation perspective focuses on resource scarcity. In comparison, the reform perspective pays attention to social exclusion. Meanwhile, the revolution perspective focuses on a corrupt and broken system.

The cases in the present study focused on the role of entrepreneurship in alleviating poverty based on the remediation perspective, meaning that resource scarcity is the central focus of this research. However, EiPCs lack resources. At the same time, according to this perspective, resources are a critical factor in entrepreneurial activities

(Si et al., 2019; Sutter et al., 2019). Individuals who have access to resources more effectively identify and exploit entrepreneurial opportunities. Even though people with access to the resources are not necessarily successful in business, they tend to fail. Therefore, the researcher used three occupations categorized as marginalized occupations or occupations identical to those of people living in poverty. These occupations are scavenger, household worker, and farm worker.

The researcher adopted data collection steps proposed by Matos and Hall (2020) to obtain the best data required in the present study: reviewing relevant literature, developing the interview protocol, interviewing the key informants, interviewing the participants, and analyzing the data. While collecting information, the researcher employed interviews. The researcher conducted semi-structured interviews in this study. The researcher provided an interview protocol to obtain the comprehensive information required for this study from the participants. The researcher utilized the research framework to develop the interview protocol.

2. Prepare, Collect, and Analyze

To achieve the aims of this research, the researcher obtained data based on three categories of participants according to their previous work. The participants comprised scavengers, household workers, and farm workers. Every group was considered a case. There are three criteria for selecting these groups as participants: firstly, the income of these groups is less than IDR 2,592,657 or USD 160 or MYR 751/month/household. This income is the poverty line in Indonesia (Statistics Indonesia, 2023a). Therefore, they are classified as people living in poverty. Secondly, these groups are classified as low-cluster occupations. Low-cluster occupations are often labeled as occupations predominantly held by individuals experiencing poverty. The criteria for determining occupational clusters are education, skills, economic value of the job, knowledge, and interests (Chrisinger et al., 2012).

Thirdly, these groups are included in occupations that have little profit, are challenging to develop, and do not have a career path, consequently, these occupations cannot help them escape poverty (de Haan, 2017). For these reasons, the researcher predicted that the findings would result in similar findings for these cases so that the results could be replicated for other cases in the same conditions (a literal replication).

Yin (2018) suggests analyzing the potential for literal replication in two or three cases. In this study, the researcher conducted three cases.

This study employed thematic analysis to interpret the data. The steps of thematic analysis conducted in the present study followed the thematic analysis steps outlined by Braun & Clarke (2006). The researcher analyzed and made a report for every case. In addition, all of the data were organized using NVivo software. This step was over if the researcher had completed reporting all cases.

There is a crucial action in this step. The dashed-line feedback loop is an essential part of a multiple-case procedure. The loop represents the condition in which a significant discovery is made during one of the individual case studies (e.g., one of the cases did not suit the original design). Such a finding may require the researcher to re-evaluate one or more cases according to the original design. Before continuing further, a “redesign” of the must be initiated at this stage. This step may involve the selection of alternative cases or modifications to the case study data collection. This step aims to avoid the accusation of misrepresenting or ignoring the finding to fit the original design.

3. Analyze and Conclude

In this step, all the data collected from every case were analyzed using a cross-case analysis. The cross-case analysis explores whether all cases have identical or different patterns. The cross-case analysis results in theory and can be utilized to make a recommendation to develop policy. The last step is to generate a comprehensive case study report. A case study report in this research covered all the processes, starting from the research problem, selecting the methodology, making the case study design, the interpretation process, and the conclusion. The comprehensive report in this research is in thesis form.

3.7 RESEARCH PROCESS

A research process provides readers with information related to the whole process. This process describes how the research was conducted and aims to assure readers that the study is sufficiently rigorous to yield valid conclusions. The specific technique utilized in concluding is also explained in this process. In summary, displaying the research process aims to ensure transparency for the reader and systematic research (Meyrick, 2016). Figure 3.2 shows the research process in the present study.



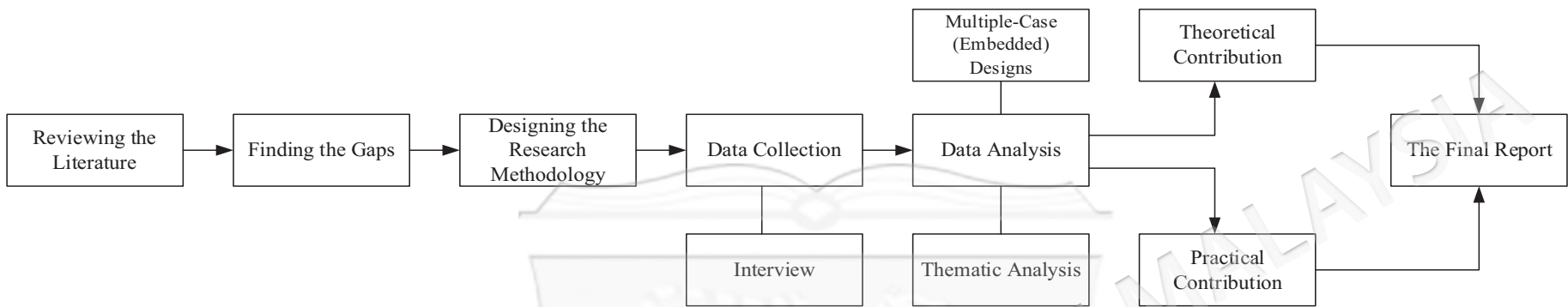


Figure 3. 2 The Research Process in This Study

The researcher started this research by reviewing the relevant literature. This initial step aimed to identify existing scholarship and pinpoint current research gaps. Based on the research gaps, the researcher designed the research methodology. In this step, several things were decided: research paradigm, research method, interview protocol, unit of analysis, sampling strategy, selection of participants, data collection process, and data analysis implemented in the research. After designing the research methodology, the next step was data collection. The researcher employed the interview protocol as a guide to gather the necessary data. The following step was data analysis by using thematic analysis based on multiple case study data. According to this step, the present research resulted in theoretical and practical contributions. Eventually, the researcher wrote the final report in the last step.

3.8 UNIT OF ANALYSIS

A case study is an intensive analysis of an individual unit (a person or community) (Denzin, 2011). The unit of analysis in a case study might be a single case (a with-side study) or multiple cases (a multi-site study) (Creswell & Poth, 2018). Based on that statement, the unit of analysis in this study is the individuals with multiple cases (a multi-site study). Participants in this study are entrepreneurs who meet the criteria determined by the researcher.

The researcher involved three occupational types in this study. Those were scavengers, farm workers, and household workers. Scavengers are individuals who collect used goods from the neighbouring communities (houses, landfills, etc). Sometimes, they obtain these for free; sometimes, they must pay a small amount to get the used goods from the owner. The used goods they get they sell to used goods collectors. The researcher chose scavengers because of several reasons. Firstly, scavengers work in an unhealthy environment, have low educational attainment, and their income is insufficient to fulfill their daily needs (Kusdiyanti et al., 2021). Secondly, their income is below the Indonesian poverty line of IDR 2,592,657 or USD 160 or MYR 751/month/household (Statistics Indonesia, 2023a). Thirdly, scavengers are categorized as individuals living in poverty based on the Multidimensional Poverty Index (MPI) criteria, which comprise three indicators: health, education, and standard

of living indicators (Ari, Waloejo, et al., 2021). For these reasons, this occupation needs close attention.

Farm workers are individuals who do not own their land but work to assist local farm owners. Their working period includes land preparation, planting, and harvesting. Beyond this period, they work freelance when someone asks for their help. The researcher chose farm workers because of several reasons. Firstly, according to the Food Crops, Horticulture, and Plantation Service of Malang Regency, most of Malang Regency is farm fields (bps.go.id, 2022). Accordingly, the number of farmer workers in Malang is high. Secondly, farmer workers do not work every day. However, they work in the planting and harvesting seasons (Supriyati, 2016). Hence, they have much free time. At the same time, they have to meet their daily needs. Thirdly, farm workers' wages are below the poverty line set by the Indonesian government, and the wage is IDR 57,771 or USD 5.6 or MYR 16/day (Statistics Indonesia, 2022). This condition makes them face economic issues. Fourthly, farm workers is one of the hereditary occupations. If the parents are farm workers, their children will also be farm workers. For these reasons, farm workers are appropriate to be included as the participants in this study.

Household workers are people who work for others to handle all household activities, such as cleaning, washing, childcare, and other activities. Some work around their neighborhood, and some go to different cities. The researcher had several reasons for selecting household workers as the participants. Firstly, Malang is recognized as a prominent educational city in Indonesia (Wulandari et al., 2019). However, many citizens have low educational attainment and work as household workers (kabar24.bisnis.com, 2014). This condition is worrying for an educational city. Secondly, 17 percent of the household workers in Malang are children aged fourteen to seventeen (kominform.jatimprov.go.id, 2009). At the same time, government policy does not allow children to be employed. Thirdly, even though household workers are classified as workers or employees, no government regulations regulate their rights and obligations (Ismiatun & Alamsyah, 2019). Therefore, they encounter difficulties such as inadequate salaries, non-payment of wages, harassment, and pregnancy outside marriage (Dwiyanti, 2010; Lestari, 2007). Fourthly, currently, the Malang government is attempting to address this issue for the household workers by providing work training

to increase work competencies (suryamalang.tribunnews.com, 2021), and entrepreneurial training expected will result in new entrepreneurs (harianbhirawa.co.id, 2021).

3.9 SAMPLES OF STUDY

A sample is a subgroup or subset of the population. At the same time, population refers to the entire group of people, events, or things of interest that the researcher wishes to investigate (Etikan, 2016). The researcher can generalize the population of interest by studying the sample. However, understanding depth is prioritized rather than the breadth in qualitative research (Boddy, 2015). This study adopted two kinds of strategies: purposive sampling and snowball sampling.

Purposive sampling is a technique that selects participants based on predetermined criteria (Creswell & Poth, 2018). Purposive sampling is also called judgment sampling. This technique involves identifying and selecting the participants who are considered to have good information related to the phenomenon of interest (Etikan, 2016). In implementing purposive sampling for this study, the researcher chose individuals with experience as scavengers, farm workers, and household workers.

This study employed an exploratory research design. At the same time, snowball sampling is helpful in exploratory, qualitative, and descriptive research, especially for studies with few participants and a degree of trust (Baltar & Brunet, 2012). Snowball sampling is a recruitment technique in which the researcher gets the information from an individual who meets the criteria (Baltar & Brunet, 2012; Lee & Spratling, 2019). Then, that individual will recommend other individuals who have the information (Lee & Spratling, 2019). For the first step, the researcher interviewed the key participants and asked them to identify the participants with the same experience. Snowball sampling is a technique for reaching the hidden population (Lee & Spratling, 2019). The researcher continued the sampling process until the data reached saturation on the sixteenth respondent. The summary sampling methods employed in this study are described in Table 3.1.

Table 3. 1 Sampling Methods for Present Study

No	Sampling	Description	Pros	Cons	Addressing the cons in the present study
1	Purposive Sampling	The researcher deliberately chooses participants with prior knowledge of the phenomena being investigated.	Capability to choose participants who will benefit from the research, Cost-effective, various techniques	It might be challenging to discover whether participants have reached pieces of information.	The researcher chose people with rich information and combined the utilization of purposive sampling and snowball sampling strategy.
2	Snowball Sampling	Current participants suggest individuals who may be interested in participating in the study.	Practical, cost-effective, study-qualified, and requiring less time to establish trust	Referral quality may be problematic and restricted.	The researcher verifies referral participants and ensures those meet the criteria in the present study.

Sources: Adapted from Gill (2020)

The sample size depends on the research design used. The sample size for a case study is about four to five cases (Creswell & Creswell, 2018). Guest et al. (2006) explain that six to twelve is enough to achieve the desired research objectives if the participants are relatively homogeneous. The sample size in qualitative research is saturation (Malterud et al., 2016). Saturation is a valuable factor when discussing sample size in qualitative research. However, saturation cannot be reached in a single case—at least two cases (usually more) (Boddy, 2015). Data saturation occurs when the researcher finds no new information emerging from the data collected (Farris & Babbage, 2018; Malterud et al., 2016).

Based on the explanation above, data saturation is a criterion for determining the sample size in the present study (Malterud et al., 2016). The researcher considers the number of participants sufficient if data saturation has been reached. This implies that no new information from subsequent interviews with additional participants (Farris & Babbage, 2018; Malterud et al., 2016). The initial plan was four participants

for each community. However, if four participants were not sufficient to reach data saturation, the data collection process was continued with the following participants until data saturation was reached. The researcher implemented these steps for all cases in this study.

3.10 SELECTION OF PARTICIPANTS

A participant is the person from whom case study data are collected (Yin, 2018). A boundary is crucial to a case study (Creswell & Poth, 2018). The detailed frame for this study is described below.

In the first step, the researcher determined the participants' criteria in this research:

1. They have experience as a scavengers, a farm worker, or a household worker.
2. They have escaped poverty and indicated a monthly income of more than IDR 2,592,657 or USD 160 or MYR 751 per month per household.
3. They have a formal or informal business.
4. They live in Malang, Indonesia.

The criteria were determined based on this study's research objectives, issue, and context. The general aim of this study is to explore the way EiPCs identify and exploit entrepreneurial opportunities through the resources they have to start a business. As the central issue in this study is poverty, consequently the criteria to determine people in poverty are based on their income, which is less than IDR 2,592,657 or USD 160 or MYR 751/month/household. Furthermore, the context of this study is entrepreneurship built by people in poverty, which is mainly community-based. After getting information from the first few participants, the researcher utilized snowball sampling to obtain more participants.

Table 3.2 shows the profile of participants in the scavengers' case in this study, including participant code, gender, age, education, and type of venture.

Table 3. 2 The Profile of The Scavengers' Case Participants

Case	Participant code	Gender	Age			Education	Type of venture
			30-40	41-50	>50		
Scavenger (SW) Activities: They collect used goods from the neighboring communities (houses and landfills)	SW1	Male		✓		University	Building a boarding school and shops
	SW2	Male			✓	Elementary School	Selling used cars
	SW3	Male		✓		Senior High School	Ornamental plant cultivation
	SW4	Male	✓			Senior High School	Construction materials retailing

Table 3.3 shows the profile of participants in the farm workers' case in this study, including participant code, gender, age, education, and type of venture.

Table 3. 3 The Profile of The Farm workers' Case Participants

Case	Code	Gender	Age			Education	Type of venture
			30-40	41-50	>50		
Farm workers (FW) Activities: They work to assist local farm owners. In addition, they work freelance when someone asks for their help.	FW1	Male	✓			University	Tofu Manufacturing
	FW2	Male		✓		No education	Grocery retail
	FW3	Male			✓	Senior high school	Sugarcane supplier
	FW4	Male		✓		Senior high school	Digital printing services
	FW5	Male			✓	Senior high school	Grocery retail
	FW6	Male			✓	Elementary school	Corn supplier

Table 3.4 shows the profile of participants in the household workers case in this study, including participant code, gender, age, education, and type of venture.

Table 3. 4 The Profile of The Household Workers' Case Participants

Case	Code	Gender	Age			Education	Type of venture
			30-40	41-50	>50		
Household Worker (HW)	HW1	Female	✓			Senior High School	Grocery retail and snack Supplier
Activities: They work for others to handle all household activities, such as cleaning, washing, childcare, and other activities.	HW2	Female			✓	Elementary School	Snack Supplier
	HW3	Female			✓	Elementary School	Grocery retail
	HW4	Female		✓		Senior High School	Catering services
	HW5	Female		✓		Senior High School	Catering services
	HW6	Female	✓			Senior High School	Cafe operations

3.11 DATA COLLECTION

3.11.1 DATA COLLECTION PROCESS

The process of data collection is an essential part of the research. The researcher conducted the data collection process in a natural setting. The researcher collected data from participants in everyday situations (Yin, 2018). In this study, the researcher adopted the data collection process proposed by Matos and Hall (2020) because the researcher wanted to collect comprehensive data through a systematic process to explore the research question written in this study.

In the first step, the researcher identified the articles related to the research theme. The purpose of this step is to gather previous research and existing literature. In the second step, the researcher developed an interview protocol that combines existing literature and possible questions to address this research's objectives. In the third step, the researcher interviewed the key informant. A key informant was a person who had experience interacting with the participants. This person was considered to possess extensive information and data regarding the participants. In addition, the government officer helped the researcher obtain potential participants' data. The researcher

explained the criteria for participants to the government officer. According to the researcher's explanation, government officers provide the required participant candidate data. In the beginning, the government officer provided twenty-two participant candidates. After filtering the data, fifteen participants met the criteria. Before interviewing the participants, the researcher made an appointment with the assistance of the government officer. Ten participants agreed to be interviewed, and five participants disagreed. Of ten participant candidates, the researcher successfully interviewed eight participants who met the required criteria, one did not meet the required criteria, and one was unavailable for an interview.

In the fourth step, the researcher interviewed participants. During the interviews, the researcher was accompanied by a government officer. This was because the participants were unfamiliar with the researcher and to ensure their comfort. The interview was conducted in Indonesian. However, some participants asked to use the local language (Javanese and Madurese). The government officer helped the researcher translate the Madurese. The researcher recorded the interview with the consent of the interviewees. Each interview lasted 30 to 60 minutes, totaling approximately 720 minutes. During the interview process, some participants suggested that other participants meet the criteria. Eventually, the researcher successfully interviewed sixteen participants. All of the data collection processes were recorded and transcribed. The transcription page was 5 to 10 pages for every participant or 128 pages.

The fifth step is data analysis. In this stage, the researcher analyzed the data based on the interview results. Interviews and data analysis were conducted at the same time. After conducting interviews, the researcher conducted an analysis simultaneously. If the obtained data was deemed insufficient or had not reached saturation, the researcher continued interviewing additional respondents.

3.11.2 SEMI-STRUCTURED INTERVIEW

Interpretative research explores personal meaning-making (Magnuson & Marecek, 2015). To reach that aim, the researcher can conduct an interview. The interview in qualitative research aims to elicit actual and personal meaning according to the

interviewee's information. It is essential to pay attention to explicit details, expressed meanings, and implicit messages. The interviewer may attempt to formulate the implicit message, "reiterate it" to the participants, and gain quick confirmation or rejection their interpretation of the interviewee's statements (Brinkmann & Kvale, 2014).

The objective of the interview in this study is not to obtain answers to questions, test hypotheses, or "assess" in the conventional sense. The core of interviews is the desire to know the lived experience of participants and their interpretation of that experience. To attain that aim, the researcher must have a clear mind (Seidman, 2006). In this research, the researcher conducted a semi-structured interview. According to Brinkmann & Kvaales (2014), a semi-structured interview seeks to comprehend themes of the experienced daily world from the interviewees' viewpoints. The researcher attempts to understand the meaning of central themes by interpreting the information from the interviewee, and also get attention to the interviewees' vocal, face expression, and other bodily gestures.

The entire interview process in this research was divided into three steps proposed by Magnuson and Mareček (2015). The first is the opening step. This step aims to build a good relationship between the researcher and participants. The activities consist of greetings, an introduction, an explanation of the aim of the research, and confirmation of confidentiality. The second is the interviewing step. In this step, the researcher provided the questions to the participants. The questions provided follow the interview items. However, the researcher did not strictly follow it. The research added additional questions to elicit detailed information. The third is the closing step. In this step, the researcher clarified the participants' answers to ensure a shared understanding between the researcher and participants. In addition, the researcher asked demographic questions about age, previous occupation, educational background, and income level. The researcher also asked about the readiness of participants for further follow-up.

Figure 3.3 shows the detailed steps of the semi-structured interview conducted in the present study, which consists of the opening, interviewing, and closing steps.

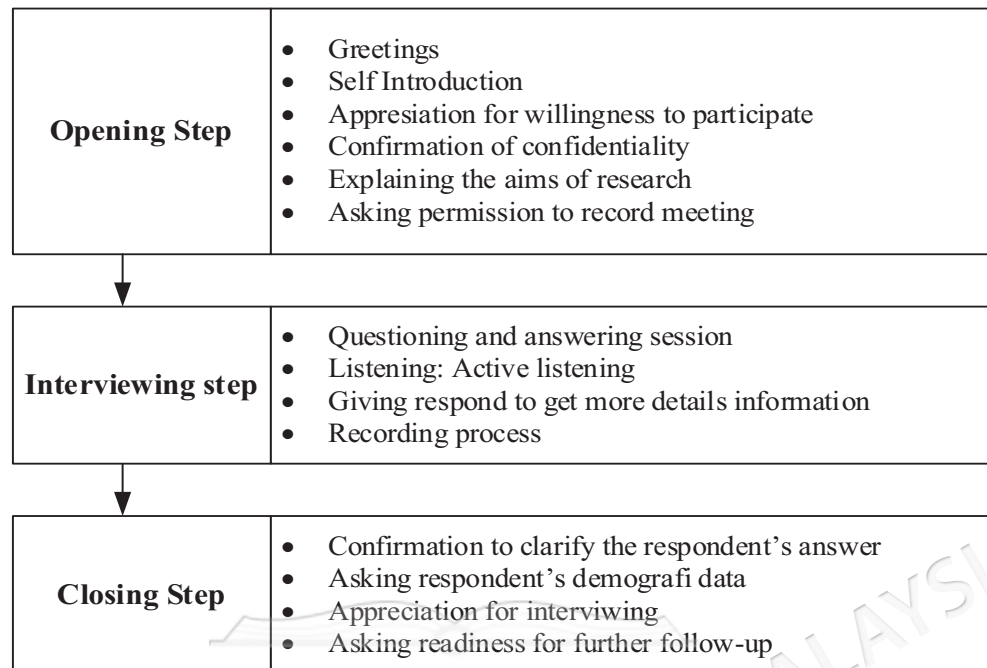


Figure 3. 3 Interview Steps in This Study

3.11.3 INTERVIEW PROTOCOL

A collection of questions in an interview protocol is a broad structure that establishes the primary topics and subtopics under the conceptual research framework (Creswell & Poth, 2018). Because the participants have limited time, the interview protocol in this study is designed to be focused and efficient. The interview protocol has permitted the interview session to collect essential, high-quality information (Lamb et al., 2007). In essence, the interview protocol in this study is a reminder to the researcher, informing the researcher of the information that must be collected. In certain situations, particular questions may also trigger questioning during an interview. However, the primary function of the interview protocol in the present study is to keep the researcher on track throughout data collection (Yin, 2018).

Many researchers have been taught to believe that “excellent” interviews consist of questions that successfully obtain the desired information and answers that directly address those questions (Fujii, 2018). In addition, Castillo-Montoya (2016) offered four processes for interview protocol: (1) ensuring interview questions fit with research objectives, (2) developing an inquiry-based dialogue, (3) gathering feedback on

interview protocols, and (4) piloting the interview protocol. According to Jones et al. (2013), each phase helps the researcher develop an effective research instrument for their participants and ensures consistency with the research objectives. According to the prior literature and potential questions addressing the research objectives, the researcher develops the interview protocol in this research. The researcher ensured the interview protocol was developed by incorporating an inquiry-based approach and paying attention to the research objectives. The researcher gathered feedback on the interview protocol for the next stage. Lastly, the researcher conducts a pilot interview to increase the quality of this research protocol.

Table 3.5 explains this study's interview protocol before and after improvement, which consisted of opening, main, and closing questions. The participants were asked to answer open-ended questions. The questions refer to the resources participants possess to start their business, how they identify the entrepreneurial opportunity, and how they exploit it. Before an interview, the researcher explained the research aims to the participants.

Table 3. 5 Interview Protocol Before and After Pilot Study

Type of Questions		Before Pilot Study Interview Question	After Pilot Study Interview Question
Opening Questions		1. Would you like to describe your business? 2. How long have you been running this business?	1. What is your history of starting this business? 2. When did you start running this business?
Main Questions			
No	Research Questions	Main Interview Question	Main Interview Question
1	What are the key successful business resources for entrepreneurs in the setting of poverty?	1. How was your economic condition when you first started this business? 2. What were the most important factors in starting this business? 3. What motivates you to do this business? 4. How did you view the disadvantage conditions at that time?	1. How was your economic condition when you first started this business? 2. What were your resources in starting this business? 3. How did you view the disadvantaged conditions at that time? 4. What were your obstacles when starting this business? 5. How did you overcome these obstacles?

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- | | | | |
|---|---|---|--|
| | | | 6. Was there any role or assistance from the government when you decided to start a business? If so, what role is it? |
| | | | 7. Did environmental/external factors influence you in deciding to become an entrepreneur? Please explain it! |
| 2 | How do entrepreneurs in the settings of poverty identify entrepreneurial opportunities? | <ol style="list-style-type: none"> 1. How did you identify this entrepreneurial opportunity for the first time? 2. Why did you view this business as an opportunity while others did not? 3. How can you be sure that this was a good business opportunity? 4. What were your obstacles when starting this business? 5. How did you overcome these obstacles? | <ol style="list-style-type: none"> 1. How did you identify this entrepreneurial opportunity for the first time? 2. Have you had experience organizing the same business previously? Please explain! 3. How did the role of external factors, such as the environment, government, your friend, and others, help you identify this opportunity? 4. Why did you view this business as an opportunity while others did not? 5. How can you be sure that this was a good entrepreneurial opportunity? |
| 3 | How do entrepreneurs in poverty exploit entrepreneurial opportunities? | <ol style="list-style-type: none"> 1. How did you finally decide to exploit this opportunity? 2. Was there any role or assistance from the government when you decided to start a business? If so, what role is it? 3. Did environmental/external factors influence you in deciding to become an entrepreneur? Please explain it! 4. How did you use the resources you have to start a business? 5. What do you do in this business that others may not? | <ol style="list-style-type: none"> 1. How did you finally decide to exploit this opportunity? 2. How did you use the resources you have to start a business? 3. What do you do in this business that others may not? 4. Why do you take risks to operate your business? 5. How do you maintain this business? |

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6. How do you maintain this business?

Closing Questions

- | | |
|---|---|
| 1. What does entrepreneurial success mean, in your opinion? | 1. What do you think success in entrepreneurship means? |
| 2. What are the keys to success, according to you? | 2. What are the keys to successful entrepreneurship, in your opinion? |
| 3. What is your average current income? | 3. On average, how much do you earn in a month? |
| 4. What is your age? | 4. How old are you? |
| 5. What is your educational background? | 5. What is your latest education? |
-

3.12 TRANSLATION PROCEDURES

Translation involves rendering information from the original language to the target language. This research was conducted in Indonesia, so the language is Indonesian. However, the final result of the research was written in English. Indonesia is viewed as the original language, and English is viewed as the target language.

The present study employed a rigorous translation procedure, consisting of four steps proposed by Chen and Boore (2009). The researcher chose this translation procedure because it involved back translation. The interview transcriptions in Indonesian were translated into English and then translated back to Indonesian. In addition, this translation procedure recommended the involvement of two bilingual translators who shared the same cultural background as the participants to address cultural issues. Figure 3.4 shows the translation process adopted in this study.

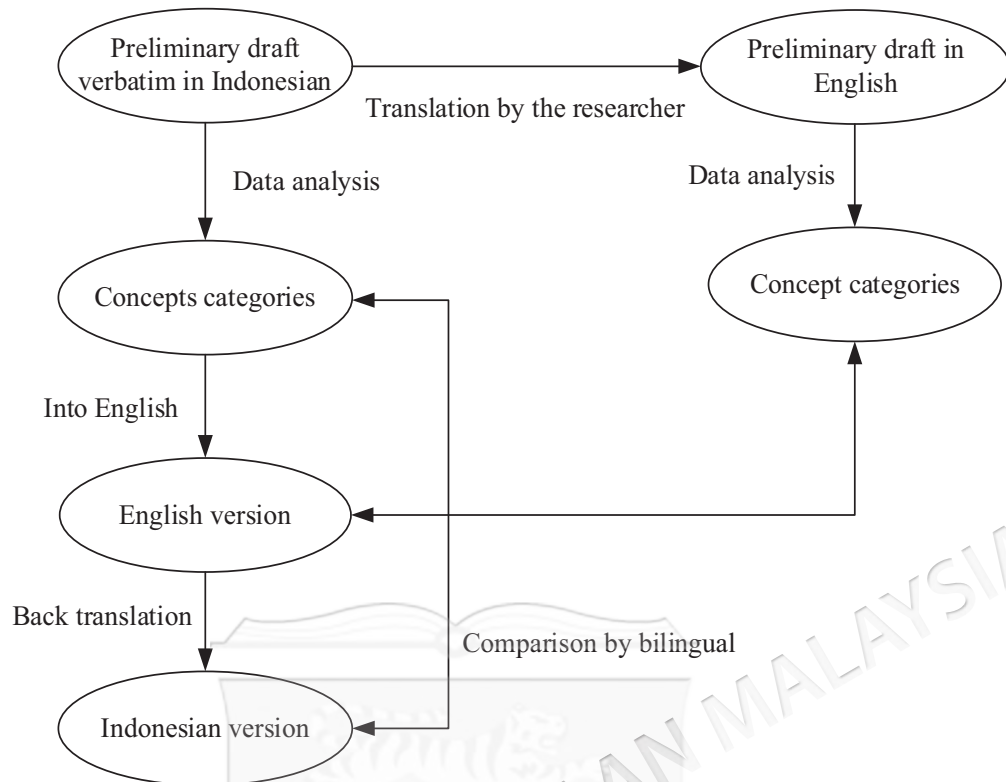


Figure 3. 4 Translation Procedures in This Study

The first step, interview transcription in the Indonesian language, was translated into English. As the researcher is bilingual, the researcher conducted the translation process. The English teacher checked the translation results. In the second step, the researcher analyzed both the Indonesian version and English version of the transcription to create data categories and themes. In the third step, the researcher translated concept categories from the Indonesian version to English and back-translated them into Indonesian—the next step involved comparing the categories and themes derived from the Indonesian and English data sets.

3.13 DATA ANALYSIS

This study used thematic analysis to analyze the findings. The reason for using thematic analysis is that it is fundamental approach in qualitative analysis. It is not a separate method, providing rich and detailed data (Nowell et al., 2017). To organize the data

better, the researcher used NVivo software. NVivo is a flexible tool used by researchers to analyze qualitative data. It allows the researcher to maintain the integrity of data collected during research. NVivo allows the researcher to manage data, manage ideas, visualize data, and make a report from the data (Bazeley & Jackson, 2013). In addition, based on Noakes et al. (2023), utilizing NVivo to manage qualitative research has several benefits. NVivo supports data visualization, such as word frequency, word trees, and cluster analysis. In addition, NVivo provides a menu to search for specific words or sentences and allows the user to check the original file. Furthermore, NVivo provides automatic coding, allowing users to utilize time effectively. According to those explanations, the researcher used NVivo as a tool in data management because NVivo provides data management required by the researcher.

In addition, the researcher was familiar with NVivo software because the ease of operation and community utilization were the factors to consider when choosing software (Noakes et al., 2023). Even though NVivo was the software utilized in this research, the interpretation process of research depends on the researcher. As Creswell and Creswell (2018) explain, in qualitative research, the role of the researcher is the key instrument.

This study adopted Braun & Clarke (2006) to conduct a thematic analysis because it emphasizes the significance of a precise and systematic method to guarantee that the analysis is comprehensive and accurate. In addition, it allows for identifying themes and patterns, making it a valuable approach to understanding complex data (Loehr et al., 2022). Figure 3.5 shows the thematic analysis steps conducted in this study.

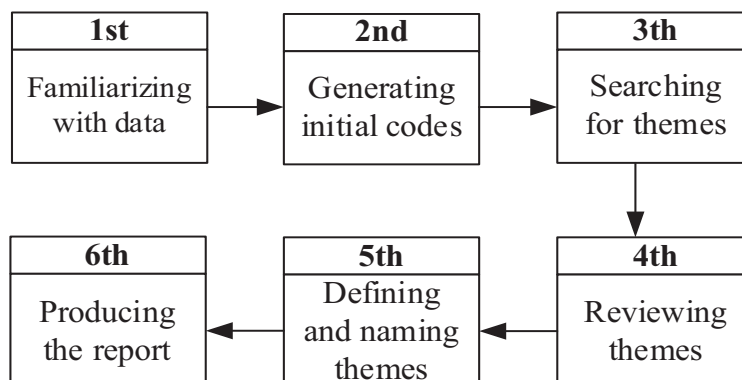


Figure 3. 5 Thematic Analysis Steps in This Study

The detailed explanation for thematic analysis steps in this study was adapted from Braun & Clarke (2006). To organize the data from every step, the researcher used NVivo software.

1. Familiarizing with data

The first step in conducting the thematic analysis process is immersing the researcher in the data. This step aims to familiarize the researcher with the depth of data and breadth of the contents. The data had been collected by the researcher during the interviews. The researcher transcribed it into written form and read it actively and repeatedly to reach the aims of this step.

2. Generating initial codes

After reading and immersing in the data, generating initial codes is the second step in this analysis. In the second step, the researcher generated codes based on the transcriptions from the first step. Participants' essential statements or quotes addressing the research question were highlighted to become codes.

3. Searching for themes

The third step is searching for themes. This step involves the analysis of potential themes. The researcher used predetermined themes as a guide in this step. Table 3.6 shows predetermined themes based on previous literature reviews.

Table 3. 6 Predetermined Themes Based on Previous Literature Reviews

COMPONENTS	PREDETERMINED THEMES / SUBTHEMES	REFERENCES
Entrepreneurial Resources	Social Capital	1. Igwe et al. (2020)
	1. Family	2. Nieto and González-Álvarez (2016)
	2. Friends	3. Ruiz-Palomino and Martínez-Cañas (2021)
	3. Community	
	Financial Capital	1. Ajide (2020)
	1. Personal Saving	2. Audretsch et al. (2022)
	2. Personal Network	3. Iseselo et al. (2019)
	3. Crowdfunding	
	4. Bank Loans	
	Information	1. Banihani (2020)
		2. Ibidunni et al. (2020)
		3. Kimbu et al. (2019)

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		4. Rudhumbu et al. (2020)
	Human Capital	1. Cohen et al. (2021)
	1. Education	2. Ren et al. (2016)
	2. Experience	3. Shepherd et al. (2021)
	3. Entrepreneurial Skills	4. Agobua and Mgbatogu (2022)
	a. Personal Entrepreneurial Skills	
	b. Business Skills	
	c. Technical Skills	
	Time	1. Goodin et al. (2005)
	1. Discretionary Time	2. Morris et al. (2022)
	2. Free Time	
Opportunity Identification	Discovering	1. Packard and Bylund (2018)
		2. Terán-Yépez et al. (2021)
		3. Žur (2015)
	Creating	1. Packard and Bylund (2018)
		2. Terán-Yépez et al. (2021)
		3. Žur (2015)
Opportunity Exploitation	Integrating resources available	1. Ozgen et al. (2021)
		2. Wang et al. (2020)
		3. Chen & Liu (2019)
	Market research	1. Ciambotti and Pedrini (2021)
		2. Guo (2018)
		3. Nassar and Malik (2022)

The researcher searched for themes after coding and collating the data. The codes were sorted and collected to become potential themes. The researcher used mind mapping to classify the codes into themes.

4. Reviewing themes

After a set of candidate themes had been generated in the third step, the next step was to review themes using predetermined themes as a consideration. The researcher dropped some themes if there was insufficient data evidence. Conversely, some themes were combined into one theme, and one theme was separated into two or more themes based on the analysis in this step.

5. Defining and naming themes

The researcher conducted this step after the reviewing process had been completed, and the researcher was satisfied with the thematic map of the data. The primary process was to identify the essence of the theme, what the theme is about, and determine the data related to the theme. In this step, the researcher defined and refined the themes and gave the relevant names of themes representing the essence of those themes used for the final analysis. In other words, the researcher used internal validity to check the theme. As Groenland and Dana (2020) explain, internal validity means that the researcher personally verifies the analysis. The researcher wrote details for each theme with data and an accompanying narrative. While naming the theme, the researcher involved a supervisor who is considered an expert in the field of entrepreneurship through at least five rounds of validation sessions.

6. Producing the report

The last step was producing the report. In this step, the researcher presented the findings in a convenient narrative to the reader. The last step aimed to explain the entire process of research complexity to the readers, and the researcher ensured the data validity. The researcher also provided the data for every theme to support its validity.

3.14 VALIDITY AND RELIABILITY

There are two main approaches in the research: positivism and naturalism. Positivism is a quantitative study employing experimental and quantitative measurements to test the hypothesis. This approach has main characteristics: (1) emphasizing the facts and causes of behavior, (2) the form of information is numerical, and it can be quantified and summarized, (3) using the mathematic process to analyze the data, and (4) the results of the research are shown in statistical terminology. In comparison, naturalism refers to a qualitative study trying to understand phenomena in natural settings. The researchers do not attempt to manipulate research settings. Research procedures do not use statistical processes and quantified data. Interview and observation are the dominant methods employed in the naturalist approach (Golafshani, 2003).

The positivist approach commonly uses validity and reliability (Rose & Johnson, 2020). However, the idea is used for all kinds of research. Validity refers to whether the research results are accurate (Golafshani, 2003; Rose & Johnson, 2020). At the same time, reliability refers to whether the research is replicable (Golafshani, 2003). Validity and reliability are criteria used by quantitative research to determine the quality of research. The measurement is employed with a statistical process. Qualitative research will be conducted in the present study. Nevertheless, the researchers should consider validity and reliability when designing, analyzing, and concluding the study to achieve research quality (Golafshani, 2003).

Validity is a strength of qualitative research. It is related to the accuracy of findings, whether the research finding is accurate based on the views of researchers, participants, and readers. Using multiple validity procedures is a way to reach validity in the research. Some procedures that can be employed include triangulation, spending prolonged time in the field, using peer debriefing to enhance the accuracy of the research, using an external auditor to review the project, etc. (Creswell & Creswell, 2018). To ensure validity in the present study, the researcher conducted triangulation. In the present study, the researcher employs triangulation of data sources (data triangulation). The researcher analyzed data from multiple participants to interpret the same phenomenon and aimed to strengthen the same findings (Yin, 2018).

To determine whether the research is reliable, Yin (2018) suggested that the researchers document all research procedures, and every step must be documented as much as possible. All the data in the present study were documented using NVivo software. Besides that, the researcher checked the transcript details to avoid mistakes and ensure no drifts in the definition code and no shift in code meaning during the coding process (Creswell & Creswell, 2018). Validity and reliability are also conceptualized as trustworthiness in a qualitative study (Golafshani, 2003). This study focused on thematic analysis. So, the trustworthiness employed in this study is trustworthiness in thematic analysis.

3.15 TRUSTWORTHINESS IN THEMATIC ANALYSIS

Four criteria are needed to keep trustworthiness in the present study's thematic analysis: credibility, transferability, and confirmability (Nowell et al., 2017). Credibility refers to trustworthiness and plausibility in the research findings (Tracy, 2010). The researcher conveyed the steps in the present research process to keep the research credible (Creswell & Creswell, 2018). Transferability refers to the research's ability to transfer the findings to another setting (Leavy, 2014). In the present study, the researcher described information related to the research setting so that the reader can transfer the information to other settings due to shared characteristics (Creswell & Creswell, 2018). Confirmability means establishing that the researcher's interpretation and findings are derived from data (Nowell et al., 2017). Confirmability can be seen based on the research process detailed by the researcher in this study (Creswell & Poth, 2018).

Miles et al. (2014) also involved the concept of reliability to keep trustworthiness in qualitative research. Reliability refers to whether the study process is consistent and reasonably stable over time and across researchers and methods (Rose & Johnson, 2020). In short, the reliability of qualitative research lies in consistency (Miles et al., 2014). The reliability of qualitative research can be reached by detailing the research protocol so that other people can follow the procedures (Creswell & Creswell, 2018). In the present study, the researcher provided a multiple-case study protocol to guide the research process, and another researcher can replicate the research.

The researcher utilized the means of establishing trustworthiness for every step in a thematic analysis proposed by Nowell et al. (2017). In familiarizing the researcher with data, the researcher actively read the data to search for meanings and patterns. The researcher read every transcription at least once before the coding steps were conducted (Braun & Clarke, 2006). In this process, the researcher annotated the essential statements. NVivo software was employed to organize the data and process analyses.

In generating the initial codes step, the researcher documented the coding process. The coding step will be conducted systematically according to the data collection. All data were sorted and organized in the coding process using NVivo software to provide a clear understanding of every step, resulting in a code framework.

In the initial searching themes step, the themes were identified according to the codes, representing the crucial ideas or experiences of the participants. Determining themes refers not to quantifiable measures but to the themes addressing the research questions. The researcher utilized initial codes to form main themes; another theme became subthemes. Some themes and subthemes were displayed in mind maps to show the relationship between themes and subthemes.

The researcher reviewed the existing themes and whether every theme appeared to form a coherent pattern. In this process, some themes were combined into one theme or separated into other themes. It depends on the accuracy of themes to show a coherent pattern. Some additional codes were inserted if the existing codes did not cover the relevant issues in the transcription. In the present study, the researcher involved the researcher's supervisor to check the process.

In the defining and naming themes step, the researcher conducted detailed analyses for each theme, defining the story that each theme presented and examining how each theme fit into the overall narrative of the complete data set in connection to the research objectives. The theme name must be able to immediately show the theme's meaning in the reader's perception. The researcher discussed this issue with supervisors who have expertise in the field.

The researcher provided a report after the final themes were fixed during the production step. The researcher presented all the themes and subthemes in detail. The researcher showed short quotes to support the interpretation process and maintained the research process's trustworthiness. The findings also were contrasted with the existing theories employed in this study. Eventually, this multiple-case study report can enrich theoretical literature in the relevant field.

3.16 RESEARCH ETHICS CONSIDERATIONS

Some ethical considerations in this study aim to ensure the smooth conduct of this study. The following are ethical considerations:

1. The researcher protected the research participants' privacy and confidentiality in this study.
2. Participants can withdraw from the study at any time and for any reason.
3. All of the data were only used for academic purposes
4. Full consent from participants was obtained before the study was conducted by explaining the purpose and objectives of the interview.

3.17 CHAPTER CONCLUSION

This chapter has discussed the research paradigm, justification for the research paradigm, research design, research process, selection of participants, data collection, data analysis, and trustworthiness. This qualitative research is focused on case studies. Multiple case studies are implemented in this research: the case of scavengers, household workers, and farm workers. The next chapter discusses the findings of this study.

CHAPTER IV

WITHIN-CASE STUDIES

4.1 CHAPTER OVERVIEW

This chapter presents the themes generated from the participants' perspectives. The researcher interviewed the participants to collect the required data in Indonesian and then translated it into English involving a professional linguist. To generate the themes, the researcher emphasized the interpretation and in-depth meaning of the participants' experiences and perspectives to achieve the objectives of this study. This study consists of three objectives: (1) to identify EiPCs' resources for starting a business, (2) to explore entrepreneurial opportunity identification for EiPCs, (3) to explore entrepreneurial opportunity exploitation for EiPCs. There are sixteen participants involved in this research, comprising six household workers (HW), six farm workers (FW), and four scavengers (SW). Every community of participants is considered as a case.

Themes emerge based on the researcher's data analysis process. The researcher analyzes the key quotations or essential statements with meaning or important ideas leading to the research objectives conveyed by participants during the interview process. Those key sentences are the basis for the emergence of themes in this study. In addition, the researcher involves a literature review to guide the data analysis process. The data analysis process is completed when data saturation has been achieved. Data saturation is significant for qualitative research. Data is considered saturated when no new code is detected in the interview section (Farris & Babbage, 2018; Malterud et al., 2016). This research reached data saturation after interviewing thirteen participants. However, to ensure data saturation, the researcher continued until sixteen participants.

This chapter starts with the scavengers' case in section 4.2, followed by the household workers' case in section 4.3, and subsequently, the farm workers' case in section 4.4. This chapter concludes with a summary of the findings in section 4.5.

4.2 SCAVENGERS' CASE

4.2.1 PARTICIPANTS' ACTIVITIES BEFORE BECOMING ENTREPRENEURS AND THEIR CURRENT BUSINESS OVERVIEW IN THE SCAVENGERS' CASE

The scavenger's case participants are represented by four participants, SW1, SW2, SW3, and SW4. Before becoming an entrepreneur, the participants in this case looked for used goods. They went to houses around them to look for used goods. Sometimes, they got used goods for free from their owner, and sometimes, they spent a little money to obtain used goods. However, there was no standard price for how much the participants had to pay because it was dependent on the agreement between the scavengers and the owners of the used good. The concept was that scavengers helped used goods owners clean their homes because they did not want to be bothered to clean up their used goods. Sometimes, the owners of the used goods called the participants to come to their houses to clean up their used goods, and the participants did not need to spend money, or it was free of charge. After getting used goods, participants sold them to used goods collectors. There was a standard price when selling it to used goods collectors, even though it was cheap. The used goods were separated based on their type, and each had different prices. Eventually, the participants generate income from this transaction. Currently, they have a business. Table 4.1 shows the detailed profile of EiPCs' business.

Table 4. 1 Entrepreneurs' Profile Ventures of Scavengers' Case

Case	Participants' code	Type of venture	Length of business (Years)	The number of employees
Scavenger (SW)	SW1	Building a boarding Schools & Shops	15	> 50
	SW2	Selling used cars	7	4
	SW3	Ornamental plant cultivation	6	5

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SW4	Construction materials retailing	8	7
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The first participant in the scavengers' case is SW1. SW1 currently owns a boarding school and several shops. Since he was in school, he has started trading. Sometimes, he sold on the bus, and sometimes, he sold coffee at entertainment events held around his neighborhood. He also had experience searching for and selling used goods. His family's difficult economic situation made him struggle to pay for his younger brother's school fees until he finally owned a shop. His business continued to grow until he opened several schools. Currently, he has 17 stores that provide a variety of groceries and daily necessities. SW1 has been running the business for about 15 years. His total number of employees, including the shop and boarding school, is over 50.

The second participant is SW2. He had a background in various odd jobs, including as a scavenger. His income from his job was not enough to fulfill his family's needs. Eventually, he decided to start a business selling used bicycles. Then, it developed into selling used motorbikes. While selling, he also became a land broker. Meanwhile, his wife sold household furniture based on orders from her neighbors. Ultimately, he owned a used car showroom. The used car showroom SW2 has been running for about seven years. He has four employees who assist him in running his used car business.

The third participant is SW3, who has an ornamental plant cultivation business. He sells various types of orchids. SW3's business started with an offer from a friend who previously owned an orchid business. SW3 had land that was unused at the time. Then, he collaborated with his friend to build this business by only providing land. Her friend covered other costs. Eventually, he started to run his own business. For marketing his business, he relies more on online sales. In addition, he also has customers who take his orchid plants for resale. The business that SW3 runs until the time of data collection has been running for about six years. Currently, he has five employees who help him run his business.

The fourth participant is SW4, who owns a retailing construction material business. Before owning the business, SW4 was a scavenger collecting and selling used goods. Then, he became a collector of used goods from other scavengers for resale. At the same time, he started retailing construction materials in small quantities by utilizing his living room. He now has two construction materials retailing store locations and a warehouse. SW4's construction materials retailing business has been running for eight years and has seven employees. SW4 and his wife are also actively involved in the business.

4.2.2 THE RESOURCES OWNED BY THE SCAVENGERS' CASE

The themes that emerged from the data are presented in the following section. Table 4.2 shows the results of the detailed within-analysis for each participant in the scavengers' case regarding their available resources..

Table 4. 2 The Detailed Within Analysis Results Regarding The Available Resources for The Scavenger's Case.

Themes & Sub Themes & Dimensions	Scavengers' Case			
	SW1	SW2	SW3	SW4
Social capital				
Family	✓	✓		✓
Friends	✓	✓	✓	✓
Financial capital				
Personal savings	✓	✓		✓
Personal networks	✓	✓	✓	✓
Local information				
Customer needs	✓	✓		✓
Market opportunities	✓	✓	✓	✓
Understanding of locality	✓	✓	✓	✓
Human capital				
<i>Work experience</i>	✓	✓	✓	✓
<i>Entrepreneurial skills</i>				
Financial skills	✓	✓	✓	✓
Social media literacy skills	✓	✓	✓	✓
Technical skills		✓	✓	✓

According to Table 4.2, the themes, sub-themes, and dimensions regarding the resources owned by the scavengers' case consist of (1) human capital: (a) work experience, (b) entrepreneurial skills: (i) social media literacy skills, (ii) financial skills, and (c) technical skills, (2) social capital: (a) family, (b) friends, (1) financial capital: (a) personal saving, (b) personal networks, (3) local information: (a) customer needs, (b) market opportunities, (c) understanding of locality. Figure 4.1 illustrates the available resources of EiPCs for the scavengers' case.

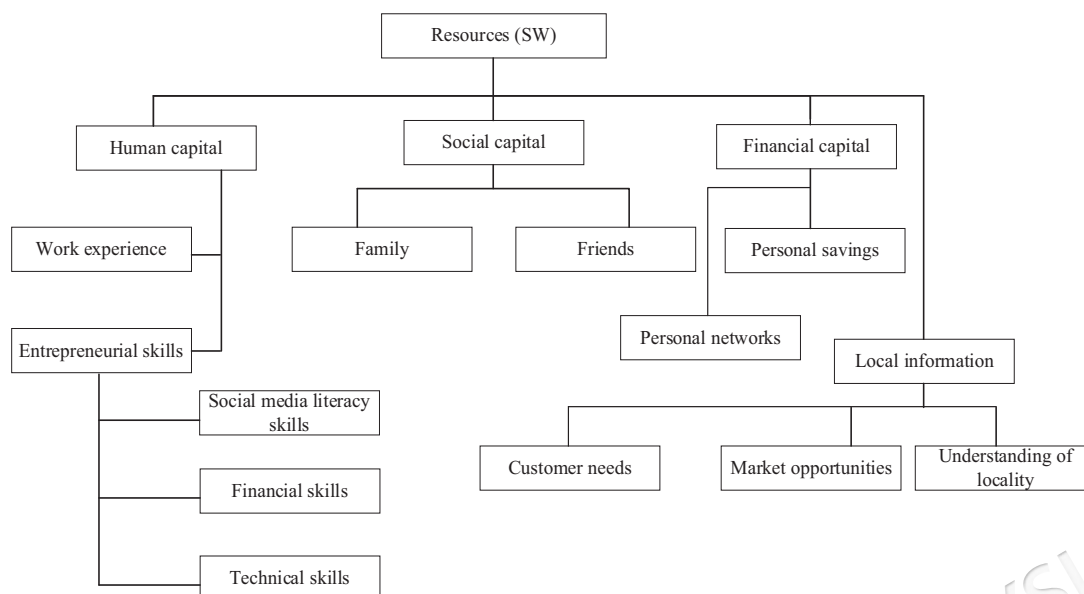


Figure 4. 1 The Resources of Scavengers' Case

1. Human capital

a. Work experience

Based on the research findings on the scavengers' case, the researcher reveals that previous work experience contributes to the current business, as explained by SW1, SW4, and SW2. Their current business has the same field as their work experience. Accordingly, they know what they should do in business. As SW3 and SW2 mentioned:

"The experiences that I have are very influential for my program. Life experience, then maybe no less important, is reading. I am a crazy reader. This is the most recent book that I have not read. Some of them I have not read are still available" (SW1).

"I already had the skill of ngasong [selling on the street] from a young age. I did ngasong [selling on the street] for 5 years, then drove a pedicab for 4 years, 3.5 years in Kepanjen, and 0.5 years in Sumber Pucung. After that, I sold coffee for 11 years while studying at MAN 1 Malang City" (SW1).

"At first, I was working in a garage. Then, I got to know someone who had a used goods business. Then, I was interested in collecting used goods and selling them to that person. Because of my experience, I eventually tried to become a used goods collector. I received used goods from other people, and then I sold them to bigger collectors and earned money" (SW4).

“I already have experience in trading. I have been trading since I was a child. If you trade, do not just sell one thing. If one thing does not sell, the people at home do not eat” (SW2).

b. Entrepreneurial skills

Entrepreneurial skills refer to various skills needed to run an entrepreneurship. The skills consist of social media literacy skills, financial skills, and technical skills.

i. Social media literacy skills

Based on the scavengers' case, the researcher identifies that the existence of social media literacy skills benefits EiPCs in exploiting entrepreneurial opportunities. For example, SW3, who owns an orchid business, and SW1 explained that they use social media to promote their products. In addition, SW2, who owns a used car business, uses social media to update prices. SW3, SW1, and SW2 mentioned:

“On Facebook. I did not have Instagram at that time. I use it now. But I rarely use it. Actually, my YouTube is also running, but I do not have time anymore. Actually, The orchids that sell quickly are from YouTube. In the early days of Facebook, I wrote the wrong title. I posted a flowerpot that I gave an orchid” (SW3).

“Even though they are very small, there are online stalls selling coffee, catfish, tilapia, and a little carp. What we can do, we do” (SW1).

“From friends, the price of a car is around this price. I was also informed by another seller of the current market price of the car. Sometimes, I also look at it on OLX (online buying and selling platform) and Facebook's marketplace. If it is from the mobile phone, I do not know the condition of the engine” (SW2).

ii. Financial skills

Based on the scavengers' case, the researcher reveals that one of the entrepreneurial skills EiPCs possess, namely financial skills, positively contributes to starting a business. For instance, SW4 set aside some of his income as an employee to support his business. In addition, SW3 and SW2 used their own money to start their business, as using a bank loan to start a business has a high potential to fail. The participants with initial SW4, SW3, and SW2 mentioned:

“Meanwhile, I used the money from the garage to buy more used goods and start a construction store. The capital came from there as well.” (SW4).

“If a small business like that involves a loan from a bank, the business will be bankrupt. It is scary, especially when the bank is informal. The money has not come out yet, the administration has already deducted it, and it is ruined. I have experienced that. I owed IDR 1000,000 [USD 62.7 or RM 288.7]. The money I received was IDR 800,000 [USD 49.3 or RM 231], and then I returned IDR 1,200,000 [USD 76.7 or MYR 340]. Therefore, if we start a business, we must use our own money” (SW3).

I have to eat economically, not wastefully.... If I get a loan from the bank, I use the money to run my business... The problem is that the capital is supposed to be used for trading but is used for eating” (SW2).

iii. Technical skills

Based on the scavengers' case findings, technical skills are one of the resources participants have to start a business. For instance, SW3, who has skills and knowledge about plants, eventually owns an orchid business. In addition, SW2, who has the skills to repair motorbikes, has a trading business. Meanwhile, SW SW4 has an inventory technique to sell goods that are not in demand from customers. SW3, SW2, and SW4 mentioned:

“It is not different from the other farms. Other farms already know a little, like fertilizers and so on. The character is like this. Looking at the temperature... we try it first. What is the temperature? It can be seen. For example, the plant dies because of what, maybe because of the wrong watering method, too much fertilizer or something” (SW3).

“For the motorcycle business, the important thing is that the bike is in good condition and that it doesn't come from theft. Even if the tax is expired, the important thing is that there is a letter. So, there is no risk to the government. Yes, if the bike is not stolen like that. If my motorcycle has a bad engine, I take care of it first. I fix it first. I know the condition by myself” (SW2).

“I started selling cement on a whim. At that time, there was still no demand for cement, and I still hadn't thought about how to deliver it. But at that time, I did not buy much cement, only about 10-15 bags” (SW4).

2. Social capital

Based on the findings of the scavenger workers' case, social capital is the second resource EiPCs possess. Social capital consists of family and friends, which have different roles.

a. Family

Family is one of the social capital resources EiPCs possess. The researcher identifies that the existence of family has a crucial role in EiPCs' starting a business; that is, family acts as a support system. For instance, SW4, possessing a construction material retailing business, explained that the existence of a family is very influential in starting a business. Moreover, without family support, the business will be hard to run smoothly. Similarly, SW1, who has several shop businesses and educational institutions, explained that family support is essential in a business. SW4 and SW1 mentioned:

“They are very supportive, family support is very influential, and family support is important. It's hard to do anything if our family doesn't support us unless we “leave” our family, which means you're not in the same place as our family, which is a different story. But for me, as long as I am still with my family, family support is very important” (SW4).

“In the past, my wife was not very beautiful, but she followed someone else. Later on, Allah rewarded me with a fat wife, but she was very helpful in providing moral support to everything I have done until now. That is the secret of Allah” (SW1).

In addition, the researcher also found that family acts as teamwork to start a business. EiPCs work together with their family. Their spouse helps them in conducting their business. They did not hire employees in the early stage of business. For instance, SW4, a construction material supplier businessman, and SW2, a used car businessman, explained the importance of family as teamwork. SW4 and SW2 mentioned.

“At that time, I was sick, and my wife was working. When my wife saw that I was sick, she decided to quit her job and help me sell. While selling at the store, she did not know the goods and prices. So, every time there were buyers, she often asked me about the goods and prices” (SW4).

“At the beginning, bicycles were rare here. I bought it at the comboran market (second-hand goods market), and then I sold it on credit to people in the village. The payments were made every week. Meanwhile, my wife helped me with the financial records.” (SW2).

b. Friends

This research demonstrates that friends are one of the social capital resources EiPCs possess. A good relationship with others benefits the business, especially with those without a position. For instance, SW1 explained that he obtained aid from their friends to start his business. He mentioned Mr. Iqbal, who is SW1’s foster child. He also mentioned Kyai Marzuki, Kyai Isroqunaja, and Professor Mufidah. They are religious figures helping SW1 to start his business. The participant calls it “the social atom bomb.” SW1 mentioned:

“For instance, Iqbal, this kid that I used to ride at that time. Now, he is a big man. Whatever he is, he is an official. That is the power of greeting, respecting, and humanizing people, which at that time was not yet a person. It turned out to be something very powerful. In fact, I call it “the social atom bomb.” Mr. Iqbal [SW1’s foster child] is the secretary of the Department of Psychology. This is because we have friends, and we “Wongke wong” [humanized people] earlier, whoever. Even though he may be the most hostile person to us, maybe in the future, he bring benefits, and then we need or need each other. If we facilitate people, we will be remembered by people. I have a close relationship with Kyai Marzuki, Kyai Isroqunaja, and Professor Mufidah [religious figures]” (SW1).

In addition, this research also reveals that social capital is a powerful resource for EiPCs. Social capital provides local information and money to conduct a business. Moreover, the participants' friends become business partners and investors who share the business revenue. For instance, SW2, a car showroom owner, explained that he involved his friends in his business to become business partners and people assisting financial capital for his business. SW3, having an ornamental plant cultivation business, also gets financial capital from his friend. SW2 and SW3 mentioned:

“The important thing is to have a friend. Now the price of birds is expensive. My business is running; I just need to ask people, and we will share the profits. Nowadays, sometimes a friend asks for cooperation, as long as there are buyers. For instance, if the car is available and the buyer is available, I borrow my friend's money for a while. After the car is sold, I return the money, like that” (SW2).

“After I finished my greenhouse, my friend showed me the money. He said, “Is this enough money to buy orchids to fill your greenhouse?”. “What is this?” I asked. “Use it to buy orchids or for your capital,” he said” (SW3).

3. Financial Capital

This research identifies that the participants have the initial financial capital to start their businesses. They utilized two resources to access the required financial capital resources: personal savings and social capital (friends). Participants did not apply for a loan from a financial provider institution to meet initial capital in the business.

a. Personal Savings

Based on the research findings, one of the ways EiPCs obtain financial capital is by utilizing their personal savings. Even though the amount was limited, they utilized it to start their business. For instance, SW4, a construction material supplier, started a business with an initial financial capital of IDR 3,000,000 or USD 186.75 or MYR 866. In addition, SW1, a boarding school and shop owner, explained that he started a business with a small capital. SW2, who owns a used car business, also said that his business capital comes from his own capital. SW4, SW1, and SW2 mentioned:

“It was IDR 3,000,000 [USD 186.75 or MYR 866]. When the business started, I sold my motorcycle, which sold for IDR 7,000,000 [USD 431.7 or MYR 2000] if I was not mistaken. Then, I also used existing savings after running the business. The initial capital was IDR 3,000,000 [USD 186.75 or MYR 866]” (SW4).

“My economy, I was the son of the poorest person here. I didn't own an inch of land. Then my father is Magersari. Magersari is a poor man who lives on people's land and builds a bamboo house on the land of a rich man. My father has nine children. I was number 6. Then, I dropped out of school. For five years until I became a street kid. 5 years Malang to Blitar by train and bus without making a payment. But, I “ngasong” (selling on public transportation) with a small capital. I paid for half of the goods, and the other half was just trust.” (SW1).

“For a long time, how can I have this? How can I have everything? How can I build a house for my child? How can I do that? So, the mind has to be utilized maximumly, and capital should be from what we have even if it is not a large amount” (SW2).

b. Personal Networks

This research shows that EiPCs obtained financial capital from their personal networks. For instance, SW3, an orchid business owner, explained that his personal networks provided financial capital. In addition, SW2, a car showroom business owner, explained that he borrowed money from his personal networks to start his business. SW4 also utilizes her friend's goods to run a business due to limited capital. These findings show that personal networks are a solution to gaining financial capital to start a business. SW3, SW2, and SW4 mentioned:

“After I finished my greenhouse, my friend showed me the money. He said, “Is this enough money to buy orchids to fill your greenhouse?”. “What is this?” I asked. “Use it to buy orchids or for your capital,” he said. I thought, there are people like this” (SW3).

“Nowadays, sometimes a friend asks for cooperation, as long as there are buyers. For instance, if the car is available and the buyer is available, I borrow my friend's money for a while. After the car is sold, I return the money, like that” (SW2).

“I just raised the price from my friend, and it happened that the person who bought it had no problem with it because he really intended to buy it, and the important thing was that the person got the goods. In other words, I borrowed my friend's goods because I did not have the capital to buy them” (SW4).

4. Local Information

Based on the research findings on scavenger cases, the next resource EiPCs possess to start a business is local information. Local information refers to information about business locally. The researcher found that local information consists of customer needs, market opportunities, and understanding of locality.

a. Customer needs

This research identifies that information about customer needs is one of the resources EiPCs possess to start their business. For instance, SW2, a car showroom owner, explained that he had used bicycles and motorcycles business before owning a used car

showroom. He obtained information that people were looking for bicycles from his local environment, and he also looked for them from his environment. In addition, SW4, a construction material supplier businessman, explained that the key to success in a business is the ability to serve customer needs. SW1 also established the school because he saw the needs of the community around him. SW2, SW4, and SW1 mentioned:

“When I was trading, people were looking for bicycles. Someone said, “There is a cheap bicycle for sale,” and I looked at it. The important thing is that there is income” (SW2).

“In running a business, complying with customer requests is also difficult because what customers ask for is various. We have to understand and serve so that customers are happy to buy from us” (SW4).

“I saw the number of people who could not go to school or a paying boarding school, so I was inspired to make a new invention, a new idea that could be a solution for my neighborhood” (SW1).

b. Market Opportunities

Based on the research findings, market opportunity is one of the local pieces of information possessed by EiPCs on scavenger cases. Market opportunity is when the existing market supply has not met the market demand. For instance, SW2, possessing a trading business, explained that he started selling bicycles because there were no bicycle sellers in his area. SW2 also explained that the information about customer conditions benefits his business. He bought land and bicycles cheaply because he knew those customers needed money. In addition, SW4 recognized a market opportunity after someone came to his house because he had many irons and asked whether the irons were for sale. As SW2, and SW4 mentioned:

“At the beginning, the road in front of this house was asphalted, and bicycles were rare here. I bought it at the “comboran market” (second-hand goods market), then I sold it on credit to people in the village. The payments were made every week. Meanwhile, my wife helped me with the financial records” (SW2).

“It happens that the person with the land needs money. Even with bicycles if the person with the bicycle needs money, I buy it cheaply” (SW2).

“About two weeks later, someone came to my house and asked me, “Would I build a house?” because there was a lot of iron in my house. I explained that the

iron belonged to my friend for sale. It turned out that the person wanted to build a house. If it were suitable, he would come here again. It turned out that the person wanted it" (SW4).

c. Understanding of Locality

The last local information EiPCs possess is an understanding of locality. This information provides up-to-date information about the market, including prospective customer conditions. Based on the scavengers' case, an understanding of locality can be seen in the entrepreneur's knowledge about customer conditions. For instance, SW2, who owned a trading business, explained that he started selling bicycles after the neighborhood demanded them because the road in front of his house had just been asphalted. For SW1, he built the school because he saw that many children in his neighborhood did not attend school. In addition, SW4 explained that he allowed payment in installments, but he should get to know his potential customers. As SW2, and SW1 mentioned:

"At the beginning, the road in front of this house was asphalted, and bicycles were rare here. I bought it at the comboran market (second-hand goods market), and then I sold it on credit to people in the village. The payments were made every week. Meanwhile, my wife helped me with the financial records" (SW2).

"I saw the number of people who could not go to a good school or a paying boarding school, so I was inspired to make a new invention, a new idea that could be a solution for my neighborhood" (SW1).

"What I feel is in terms of price, after that in terms of service, because if our service is good, buyers do not think about price. But when we open a business at the beginning, we have to be brave enough to compete with prices and attract customers first. In addition, payments can be made in installments. But I must know the character of my potential buyers" (SW4).

4.2.3 SUMMARY OF THE RESOURCES OWNED BY THE SCAVENGERS' CASE

In the scavengers' case, entrepreneurs have several resources to start their businesses. The resources consisted of human capital, social capital, financial capital, and local information. In this case, human capital comprises work experience and entrepreneurial

skills covering social media literacy and financial and technical skills. At the same time, social capital resources consisted of family and friends. In addition, financial capital resources consist of personal savings and personal networks. At the same time, local information consisted of customer needs, market opportunities, and understanding of locality.

4.2.4 ENTREPRENEURIAL OPPORTUNITY IDENTIFICATION FOR THE SCAVENGERS' CASE

The themes emerging based on the data are presented in the following section. Table 4.3 shows the results of the detailed within-analysis for each participant in the scavengers' case regarding the entrepreneurial identification process.

Table 4.3 The Detailed Within Analysis Results Regarding The Way Entrepreneurial Identification for The Scavengers' Case

Themes, Sub-Themes, Dimensions	Scavengers' case			
	SW1	SW2	SW3	SW4
Necessity factor	✓	✓	✓	
Discovering opportunities through local society				
<i>Establishing direct communication</i>	✓	✓	✓	
<i>Utilizing local information</i>	✓	✓	✓	✓
<i>Utilizing work experience</i>	✓	✓	✓	✓

According to Table 4.3, the themes and sub-themes regarding the way of entrepreneurial identification for the scavengers' case consisted of consist of (1) necessity factor and (2) discovering opportunities through local society: Establishing direct communication, utilizing local information, utilizing work experience. Figure 4.2 shows the way of entrepreneurial opportunity identification for the scavengers' case.

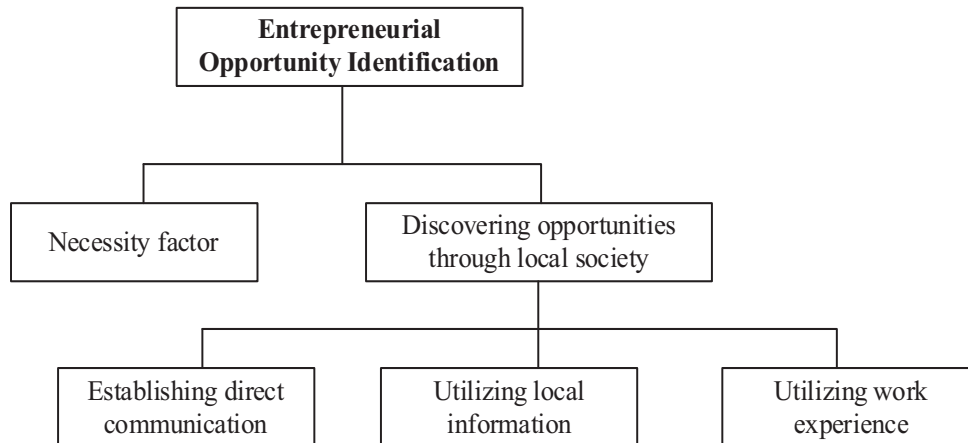


Figure 4. 2 Entrepreneurial Opportunity Identification for The Scavengers' Case

This research reveals that the necessity factor drives the scavengers' participants to identify entrepreneurial opportunities. They have to think because they have to meet their family needs. In addition, EiPCs identify entrepreneurial opportunities by discovering processes. The scavengers' participants discover existing entrepreneurial opportunities by establishing direct communication with the local society.

1. Necessity Factor

This research shows that the necessity factor encourages EiPCs to identify entrepreneurial opportunities. For instance, SW2 explained that his family does not have an inheritance from his parents. Accordingly, the SW2 was forced to identify the existing entrepreneurial opportunities to meet daily needs because of the necessity factor. In addition, SW1 explained that he came from a disadvantaged family and had to pay for his younger brothers' schooling. Similarly, SW3 explained that he did not have a permanent job for 8 years, and his income was insufficient to fulfill his family's needs. They mentioned:

“My wife and I have no capital from our parents. There is no inheritance. So, we have to use our minds. We have to think seriously. The important thing is to be able to fulfill the needs of our children, not to be deprived, to live sufficiently, and even to be rich” (SW2).

“My economy, I was the son of the poorest person here. I did not own an inch of land. Then my father is Magersari [A poor individual who lives and builds a bamboo house on the land of a rich man]. My father has nine children. I was

number 6. Then, I dropped out of school. I also covered the school fees for my younger brother” (SW1).

“I did not have a regular job for 8 years. My expenses were greater than my income. You do not calculate it. It will not make sense for food, rice, and other expenses. At that time, Lindu Aji (adopted child) was already with me. He was already with me then, so I had to pay for his schooling” (SW3).

2. Discovering Opportunities Through Local Society

This research reveals that EiPCs in scavenger cases identify entrepreneurial opportunities by discovering them through local society. EiPCs actively observed the existing entrepreneurial opportunities in their local society by conducting direct communication.

a. Establishing direct communication

Direct communication is the physical or face-to-face interaction between EiPCs and the society in their local environment. This communication results in a local environment, enabling EiPCs to identify existing opportunities. For instance, SW2, a used car business owner with an ability in alternative medicine, explained that he communicated with his patient about raising cattle. He was interested in doing that business after getting information from his patient. In addition, SW3 explained that his friend introduced him to H. Ashari. H. Ashari is an orchid businessman. They talked about entrepreneurial opportunities. However, the participant did not have the finances to start the offered business. Nevertheless, the HW3 realized that there was an entrepreneurial opportunity. Similarly, SW4 identified a business opportunity when someone came to her house to ask if the iron in her house was for sale. They mentioned:

“When it comes to raising cattle, I learned from a person in Pujon [one of the districts in Malang] who my patient was. I asked the person, what do you feed this cow to make it fat? Then I was told, and I remembered it” (SW2).

“I was introduced to H. Ashari [orchid businessman]. According to the discussion with them, initially, I was not capable. In terms of capital, I was not able to do so. I thought this was not possible. I calculated the capital needed.

For example, only 15 million capital is required to build greenhouses. Where would I get the money from? It is impossible. Yes, it started from the network. Unintentionally, I also did not know. My friends came here" (SW3).

"About two weeks later, someone came to my house and asked me, "Would I build a house?" because there was a lot of iron in my house. I explained that the iron belonged to my friend for sale. It turned out that the person wanted to build a house. If it were suitable, he would come here again. It turned out that the person wanted it, and I sold it for IDR 40,000 [USD 2.4 or MYR 11.4] / pcs, but that person bargained, and I gave it" (SW4).

b. Utilizing local information

The ability to identify entrepreneurial opportunities also arises because of participants' ability to utilize local information. For example, SW2 saw an opportunity for a used bicycle business because it was rare for people to sell used bicycles around him. While SW1 initially saw the opportunity to sell flower pots because her friend sold orchids, eventually SW1 also owns an orchid business. Likewise, SW4 was able to identify entrepreneurial opportunities because he sold his friend's iron and suggestions from people around him. They said:

"At the beginning, bicycles were rare here. I bought it at the comboran market (second-hand goods market), and then I sold it on credit to people in the village. The payments were made every week. Initially, the road in front of this house was asphalted" (SW2).

"Actually, what I sold in the beginning was not orchids, sir. My friends were selling orchids, and I was thinking of selling flower pots" (SW1).

"A week later, the man came again and bought all the leftover iron I had, and he bought it right away. Actually, if I counted what my friend owed me, it wasn't enough, so I lost money, but I was happy. After that, I went back to my friend to ask to buy the iron. So, at first, it was like that, and after a while, many people heard about it, and some suggested I sell nails because usually, iron is a partner for nails" (SW4).

c. Utilizing work experience:

Utilizing work experience allows the participants in the scavengers' case to identify entrepreneurial opportunities. For instance, SW1's work experience when she was in school enabled him to identify opportunities in the coffee business. SW4 has a second-hand business because he used to have experience as a second-hand seeker, and SW3's experience collaborating in the orchid business gave him his own orchid business. They mentioned:

"I already had the skill of ngasong [selling on the street] from a young age. I did ngasong [selling on the street] for 5 years, then drove a pedicab for 4 years, 3.5 years in Kepanjen and 0.5 years in Sumber Pucung. After that, I sold coffee for 11 years while studying at MAN 1 Malang City" (SW1).

"At first, I was working in a garage. Then, I got to know someone who had a used goods business. Then, I was interested in collecting used goods and selling them to that person. Because of my experience, I eventually tried to become a used goods collector. I received used goods from other people, and then I sold them to bigger collectors and earned money" (SW4).

"Suddenly my friend asked, Can this land be used to grow orchids?. I said, Yes, I planned it a year ago, but I do not have the money. Please use it if you have the money" (SW3).

4.2.5 SUMMARY OF THE ENTREPRENEURIAL OPPORTUNITY IDENTIFICATION FOR THE SCAVENGERS' CASE

Based on the scavengers' case, the necessity factor drives them to identify entrepreneurial opportunities. Their income from previous work does not meet their needs sufficiently. Accordingly, they must think seriously about how to overcome their economic issue. In addition, their effort to discover the existing entrepreneurial opportunities by establishing direct communication with their local society resulted in several beneficial business information. In addition, work experience helps them identify entrepreneurial opportunities around them.

4.2.6 ENTREPRENEURIAL OPPORTUNITY EXPLOITATION FOR THE SCAVENGERS' CASE

The themes emerging based on the data are presented in the following section. Table 4.4 shows the results of the detailed within-analysis for each participant in the scavengers' case regarding the way of entrepreneurial exploitation.

Table 4. 4 The Detailed Within Analysis Results Regarding The Way Entrepreneurial Exploitation for The Scavengers' Case

Themes, Sub-Themes, Dimensions	Scavengers' case			
	SW1	SW2	SW3	SW4
Integrating Available Resources	✓	✓	✓	✓
Implementing "Just Do It" Strategy	✓		✓	✓

According to Table 4.4, the themes regarding the way of entrepreneurial exploitation for the scavengers' case consisted of two strategies. Those strategies comprised utilizing available resources and implementing the "Just Do It" strategy. Figure 4.3 presents the way of entrepreneurial opportunity exploitation for the scavengers' case.

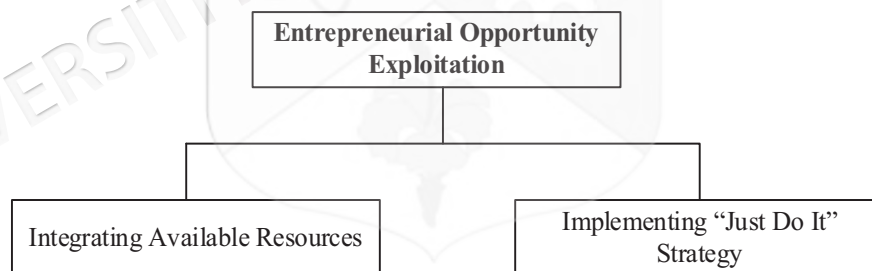


Figure 4. 3 Entrepreneurial Opportunity Exploitation for The Scavengers' Case

1. Integrating Available Resources

Previous scholars have shown that resources play a crucial role in entrepreneurial exploitation. However, resource limitation becomes a significant barrier for those living in poverty to exploit the perceived business. This research shows that scavengers' case participants integrated their available resources to exploit entrepreneurial opportunities.

For instance, SW2 explained that his experience in trading. In addition, he also had information about market opportunities and support from his family. Therefore, SW2 started running a business in trading. Similarly, SW3 and SW4 integrated the existing resources they possessed. SW3 utilized his personal network to get business capital and integrated it with skills in social media and information about market demand. Meanwhile, SW4 integrated experience and personal savings to start her business. They said:

“I already have experience in trading.... In the beginning, the road in front of this house was asphalted, and bicycles were rare here. I bought it at the comboran market (second-hand goods market), and then I sold it on credit to people in the village. The payments were made every week. Meanwhile, my wife helped me with the financial records.” (SW2).

“After the greenhouse was finished for about a week, my friend showed me the money. He said, “Is this enough money to buy orchids to fill your greenhouse?”. “What is this?” I asked. “Use it to buy orchids or for your capital,” he said... Actually, I made a post on social media. It turned out that many people were interested in my posting, and I did not know” (SW3).

“Then I got to know someone who had a used goods business. Then, I was interested in collecting used goods and selling them to that person. Because of my experience, I eventually tried to become a used goods collector. I received used goods from other people, and then I sold them to bigger collectors and earned money... When the business started, I sold my motorcycle, which sold for IDR 7,000,000 [USD 431.7 or MYR 2000] if I was not mistaken. Then, I used existing savings after running the business. The initial capital was 3,000,000[USD 186.75 or MYR 866]” (SW4).

2. Implementing “Just Do It” Strategy

Based on the scavengers’ case, this research reveals that EiPCs did not conduct deep analysis to exploit their business. They did what they could do. The most important thing for them is that they have activities and conduct those activities in the best way possible. The researcher mentions their strategy as the “Just Do It” strategy. For instance, SW3 is an orchid business owner. SW4, a construction material supplier owner, and SW1, a shop owner, did not think deeply about starting their business. They mentioned:

“The important thing is what is available is done, what exists, what can be done is done...If most planners do not work...what is in front of me, I do. Tomorrow's loss does not matter. The important thing is that we do not kill the plant. The important thing is that we take care of it... The important thing is to move forward.” (SW3)

“At that time, the important thing in my mind was that this iron had to become money. I didn't care about the price, and I didn't know if it was a loss or not... The important thing is that I work, and it turns out like this, and I fit in” (SW4).

“5 years Malang [the name of regency] to Blitar [the name of regency] by train and bus without making a payment. But, I "ngasong" [selling on public transportation] with tiny capital. I paid for half of the goods, and the other half was trust. I did what I could do... Then, even though it is small, we have 17 businesses. Even though they are tiny, there are online stalls selling coffee, catfish, tilapia, and a little carp. In principle, what I can do, I will do.” (SW1).

4.2.7 SUMMARY OF ENTREPRENEURIAL OPPORTUNITY EXPLOITATION FOR THE SCAVENGERS' CASE

According to the research findings of the scavenger case, it can be concluded that the participants implemented two strategies to exploit entrepreneurial opportunities. Those strategies are: (1) Integrating available resources to exploit entrepreneurial opportunities. They utilize their resources maximumly to exploit entrepreneurial opportunities. (2) Implementing a “Just Do It” strategy. Participants implement the “Just Do It” strategy without conducting deep analysis to exploit entrepreneurial opportunities. The most important for them is that they have activities that generate income. They do what they can do.

4.3 HOUSEHOLD WORKERS' CASE

4.3.1 THE PARTICIPANTS' CHARACTERISTICS AND ACTIVITIES FOR THE HOUSEHOLD WORKERS' CASE

Six participants representing household workers' cases are HW1, HW2, HW3, HW4, HW5, and HW6. Before becoming an entrepreneur, the participants in this case are

household workers. They worked to handle all household activities, such as cleaning the house, washing, childcare, and other activities. Some of them worked around their environment, and some of them went to other cities. Those working around their environment were freelance household workers. They did not work every day but worked when people called them. They did not stay at their employer's house for twenty-four hours, but commonly starting from 07.00 AM until 03.00 PM or according to their agreement. They work on an order-based operation (no demand, no job). Accordingly, their income was not fixed. For those working in other cities, they obtained the fixed cost. However, they tend to face family issues, such as a lack of attention to children and even divorce. They have several businesses, such as grocery retail, snack supplier, grocery retail, catering services, and cafe operations. Table 4.5 shows the detailed profile of participants' ventures in this case.

Table 4.5 Entrepreneur's Profile of Household Workers' Case

Case	Participants' code	Type of venture	Length of business	The number of employees
Household Worker (HW)	HW1	Grocery retail and snack supplier	6	4
	HW2	Snack supplier	>15	6
	HW3	Grocery retail	13	4
	HW4	Catering services	5	5
	HW5	Catering services	5	6
	HW6	Cafe operations	8	5

The first participant in this household workers' case is HW1, who owns a grocery retail and snack supplier business. HW1 started her business by selling various fried foods. She also sold cigarettes. Then, her business developed into grocery retail. Because HW1 has the expertise to make various chips, she also developed a snack supplier business such as various fruit chips. She has run this business for about six years and has four employees who help her run the business.

The second participant, HW2, is a snack supplier. HW2 only supplies one type of chip, "opak gambir," (one of Malang City's typical chips). Her business started with an order from her neighbor, who knew her ability to make "opak gambir." In addition, she received orders for various Eid cakes. The marketing of her business is still focused

only on Malang. She has been running this business for more than fifteen years. Currently, HW2 has six employees who help her run her business.

The third participant is HW3, who owns a retail grocery store. HW3 started her business because her child was sick, and she could not work outside her home anymore. She started a grocery retail in her home using a small amount of capital. Because her business has grown, HW3 has her location to run it. Her grocery retail business has been running for thirteen years and has four employees.

The fourth participant in the household workers' case is HW4. She owns a catering services business that currently has five employees. HW4 has been running this business for four years. HW4 started this business because of her ability to process various types of food after working in the same business for several years. Her environment, which has many catering businesses and is a tourist area, made her also try to start a catering business because her income as a household worker could not meet her family's needs. The power of networking and the ability to market through social media grew her catering business.

The fifth participant is HW5, who owns a catering service business. HW5 started her catering business when her friend invited her because her friend knew HW5 could make food. HW5 started her business based on orders to minimize the risk of loss. In addition, the capital required was not significant because HW5 asked for part of the cost to be paid in advance when the customer made an order. Currently, his catering business has grown, and he has six employees. HW5 has been running this catering business for five years.

The last participant in the household workers' case is HW6, who owns a café. Before owning the café business, HW6 had experience in the meatball business but was unsuccessful. Eventually, she saw her friend who had a coffee business. She learned from her friend how to make coffee. Using her savings, she started to open a coffee business equipped with Wifi facilities. Eventually, her business grew, and she now has five employees who help her run her business. HW6 has been running this business for eight years.

4.3.2 THE RESOURCES OWNED BY THE HOUSEHOLD WORKERS' CASE

The themes emerging based on the data are presented in the following section. Table 4.6 shows the results of the detailed within-analysis for each participant in the household workers' case regarding the available resources they have.

Table 4. 6 The Detailed Within Analysis Results Regarding The Available Resources for The Household Workers' Case

Themes & Sub Themes & Dimensions	Household Worker Case					
	HW1	HW2	HW3	HW4	HW5	HW6
Social capital						
Family	✓		✓	✓	✓	
Friends	✓	✓		✓	✓	✓
Financial capital						
Personal savings	✓	✓	✓	✓	✓	✓
Local information						
Customer needs	✓	✓	✓		✓	✓
Market opportunities	✓			✓		✓
Human capital						
<i>Work experience</i>	✓	✓	✓	✓		
<i>Entrepreneurial skills</i>						
Financial skills	✓	✓	✓	✓	✓	✓
Social media literacy skills	✓			✓	✓	
Technical skills	✓	✓		✓	✓	✓
Time						
Discretionary time	✓		✓			✓

According to Table 4.6, the themes, sub-themes, and dimensions regarding the resources owned by the household workers' case consisted of (1) social capital consisting of family and friends, (2) financial capital that is personal savings, (3) local information consisting of customer needs and understanding of locality, (4) human capital consisting of work experience and entrepreneurial skills covering financial skills, social media literacy skills and technical skills, and (5) time, that is discretionary time. Figure 4.4 shows the available resources owned by EiPCs according to the household workers' case.

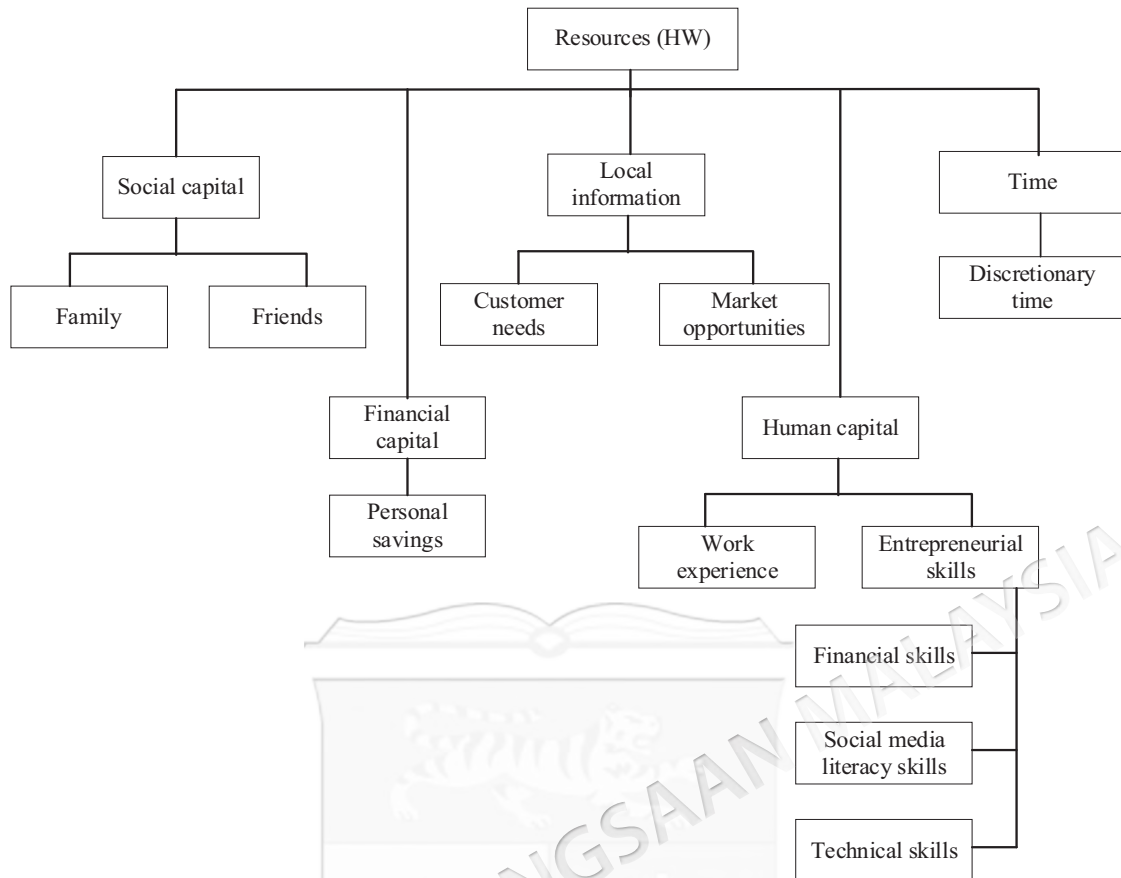


Figure 4. 4 The Resources of Household Workers' Case

1. Social Capital

a. Family

This research shows that family is one of the resources that EiPCs have. Family has two roles in their business. First, the family acts as a support system; second, the family acts as a team. As HW1, HW4, and HW5 mentioned:

“Then another business is pastries. I entrusted my husband to sell them. After returning home with IDR 1,200,000 [USD 76.7 or MYR 340], I was finally supported. He left with the goods and returned home with the money” (HW1).

“All of these businesses are run by myself and my husband with no help from anyone else...my husband can already do the packing” (HW4).

“Alhamdulillah, they are very supportive of me running this business. I am very much supported. Besides that, I am also helped by them” (HW5).

b. Friends

The existence of friends results in advantages for EiPCs when starting a business. Through this resource, participants get assistance promoting their products and strategies for selling them, as explained by HW1 and HW2. In addition, friends also give an advantage to technical skills, as mentioned by HW6. They mentioned:

“Then there is sales. Why did I grow up like this? I joined the association. I was introduced to the shop association. We shared, and we shared how to sell too. I was taught how to sell. Just like Alfa. That's how I used to be, like this. There was an explanation from Sampurna (cigarette sales). I said, “How is it? I've been selling all this time ... eemm ... like there's no income, there's a lot of expenses. Expenses are a lot, and there is no income”. “Mom ... you organize this shop”, sales said. Even that was not supported by the husband. I was still struggling” (HW1).

“A greengrocer told the person who ordered it. That person sold brown sugar. Then, the greengrocer told the person who wanted to order it. Then the person who ordered it came here himself” (HW2).

“I saw my friends at the port and how much they sell drinks for. How much can I sell them for? My location is a bit in the village. I also never made a coffee. “But I often went to my friend selling coffee near the factory. After working, I often went there to learn how to make this coffee. I saw how he made coffee” HW6).

2. Financial Capital

This research demonstrates that financial capital is a crucial resource for starting a business because it is used to operate a business. Based on the case of household workers, EiPCs meet their financial capital by accessing personal savings.

a. Personal Savings

This research shows that EiPCs utilize personal savings to meet their initial capital requirements to start their business. Even though the amount was limited, they utilized that money to start a business. As HW1 possessing grocery business, HW2 possessing snack supplier business, and HW4 having culinary business mentioned:

“We sell like this, and we don't borrow capital. If we owe, the shop will be large immediately. In the past, I started capital of only IDR 200.000 [USD 12 or MYR 57]. The cigarettes were given one by one” (HW1).

“I didn't get the capital from debt. I got wages from my people to buy flour. Then I got more money to buy sugar. I didn't borrow money to buy these ingredients. Even though someone offered me a loan, I didn't want it” (HW2).

“Thank God I had jewelry savings. I pawned it as capital. Even though it was small, it could be used as business capital. Later, thank God, after everything was paid off, the profits could be used to retrieve the item at the pawnshop” (HW4).

3. Local Information

This research reveals that local information is one of the resources EiPCs possess. Based on the household worker cases, EiPCs have the local information related to customer needs and understanding of the locality.

a. Customer Needs

This research shows that customer needs are one of the local information EiPCs possess. Based on the household workers' case, the local information about customer needs encourages them to start a business. For instance, HW2 explained that her neighborhood asked her to make crackers, and she got money for it. In addition, HW3 and HW6 explained that their knowledge of customer needs made them start their business. As HW2, HW3, and HW6 mentioned:

“People used to bring rice, and I was given money. People brought 5 kilograms of rice to make crackers, and then I was given money. I was given money depending on the person asking for my help” (HW2)

“Yes, selling kitchen necessities like Ajinomoto, just all the kitchen necessities, like coffee sugar that people need... So, here's my thinking, “Oh yes, kitchen needs are important. If people don't have it, they will look for it” (HW3).

“Yes, that condition initially inspired me. I thought, is it possible not to sell drinks like this? If people drink, they must be thirsty, especially since Pasuruan”

is hot if the ice must be sold. Moreover, the price is relatively cheap, and buyers will come” (HW6).

b. Market Opportunity

The following local information is a market opportunity. This study found that market opportunity is a resource that EiPCs have to start their business. For example, HW4 explained that the number of culinary businesses in his area indicated a market opportunity to start a culinary business. In addition, HW6 also explained that his residence in the school and campus environment enabled him to identify business opportunities. Similarly, HW1, whose residence is in an environment with many workers, is able to identify market opportunities. They said:

“At first... after I gave birth, I wanted to have my own business. Around here, there are many culinary businesses, and I have skills in the culinary” (HW4).

“In this area, many junior high school students, elementary school students, and students from the University of Merdeka (UNMER). Yesterday, some students from Surabaya came to my place with their friends from UNMER. Alhamdulillah, my cafe has become crowded with buyers. Usually, many visitors on Sunday nights drink coffee until night” (HW6).

“I have some land in front of me. Then I made fried food. It was because there were workers around here. Instead of people buying from others, I sold some goods here. I started with one pack of cigarettes and sold fried foods and noodles” (HW1).

4. Human Capital

This research shows that human capital is one of the resources EiPCs possess to start a business. Based on the scavengers’ case, the researcher found that EiPCs have entrepreneurial skills and work experience as their human capital.

a. Work Experience

Based on the scavengers’ case, the researcher found that the second human capital EiPCs possess is work experience. Work experience is crucial in starting a business because, based on the research findings, EiPCs exploited businesses according to their

previous work experience. For instance, HW4 possesses a culinary business. He has experience as an employee in a culinary business. The same condition was explained by HW1, possessing a supplier cracker business. Previously, he had experience in selling crackers. In addition, HW3, who owns a grocery business, also has record-keeping experience from his previous job. HW4, HW1, and HW3 mentioned:

“Starting from a young age, in the second grade of elementary school, I assisted people at work. At first, I worked in a culinary business, then a “rempeyek” [one of the kinds of cracker] maker, and then a cake maker. So, I followed those three people even though I was in the second grade, but I observed how they worked because I wasn't taught” (HW4).

“I wanted to help my husband instead of doing nothing... I could not stay to do anything. I have experience selling crackers as well” (HW1).

“Yes, the experience in Malaysia was participating in the canteen at Puspakom, Setapak Jaya. There I participated in the canteen for one year. The experience was recording like this finance” (HW3).

b. Entrepreneurial Skills

Based on the research findings, EiPCs possessed four entrepreneurial skills in the scavengers' case. Those entrepreneurial skills comprised social media literacy and financial and technical skills.

i. Social Media Literacy Skills

This research demonstrates that social media literacy skills are one of the resources EiPCs possess in the household workers' case. They utilized social media such as Facebook (FB) and WhatsApp (WA) to promote their business. FB is a social media platform that can help participants obtain the skills required for a business. HW3 and HW5 mentioned:

“I also had the skills to make tarts. Initially, I made them for my relatives. Then I took photos and uploaded them on FB, and many people ordered them. When I started, I made “jamu” specifically for feminine herbs, and then I uploaded it to FB. At first, one person ordered one bottle” (HW4).

“I learned this skill from friends and YouTube. I also participated in various trainings... many orders are through WhatsApp... Sometimes, I only take orders through WhatsApp, so there is no initial funding. If we do not have capital, we also have difficulties” (HW5).

“Sometimes there are people who order oil online. There was also someone who ordered sports pants. Alhamdulillah there is sustenance. I put this in the shop (clothes), and someone bought it” (HW1).

ii. Financial Skills

This research reveals that financial management skills are crucial to starting a business for EiPCs. For instance, HW3 and HW1, who own a grocery business, and HW4, who own a culinary business, explained that they utilized their finances to start their business. They did not apply for a loan from the bank because they were afraid they could not pay the installment. In addition, they reinvest the part of the profit to develop the business further. Participants with initial HW3, HW1, and HW4 mentioned:

“I do not have any debt capital for this business. If the capital was in debt, it would be a burden when I paid. So, I just rotated the existing capital” (HW3).

“From the profits, I was able to increase the capital to two packs. Eventually, I was able to make up to five packs. The profit was made for capital turnover first. The profit was used to increase capital. We turned the profit into other groceries” (HW1).

“How can a small amount of capital become a hill? Initially, we spent 100,000. For instance, a “rempeyek” [one of the kinds of crecker] business cannot spend too much. We have to manage the spending according to the money that we have” (HW4).

iii. Technical skills

This research shows that the last entrepreneurial skill EiPCs possessed was technical skills. EiPCs utilized their technical skills to start a business. For instance, HW4, HW5, and HW6 business owners explained that they started culinary businesses because of their cooking skills. HW4, HW5, and HW6 stated:

“Around here, there are many culinary businesses, and I have skills in the culinary...I have the skills, I'm sure I can do it, and it will sell. People who

conduct a business must have problems, and there must be. But if we are confident, we can” (HW4).

“I get many benefits from the training I have been participating in hehehe... I also learned how to make cakes so that my cakes would become better. In the past, when I made donut cakes, the texture was hard” (HW5).

“I used to learn how to make “ayam geprek” [chicken chili sauce]. I used to attend training organized in the village. Eventually, I was able to make the “ayam geprek” [chicken chili sauce]. (HW6).

5. Time

a. Discretionary time

Discretionary time is one of the resources owned by participants. Participants utilize their discretionary time to do business. They get involved in the business to generate income for their family. HW3, HW6, HW1 mentioned:

“Instead of being unemployed, it was okay to earn a small amount rather than being unemployed. The important thing was that the business continued to run. The important thing was that it was not unemployed. For instance, if it reached IDR 5,000 [USD 0.4 or MYR 1.2] a day, it was okay” (HW3).

“The important thing was that I had something to do at home. I did not think about the profit. I did not know it. The important thing was that I had a business that would progress over time” (HW6).

“At first, it was boredom. I could not stay to do nothing. I have experience selling crackers as well” (HW1).

4.3.3 SUMMARY OF THE RESOURCES OWNED BY THE HOUSEHOLD WORKERS' CASE

According to the case of the household workers, EiPCs have five resources to start their business. The first is human capital. Human capital consists of work experience and entrepreneurial skills covering financial skills, social media literacy skills, and technical skills. The second is social capital, which consists of family and friends. The third is local information. Local information consists of customer needs, market opportunities,

and an understanding of locality. The fourth is financial capital. EiPCs meet financial capital by utilizing personal savings. The fifth is time, referring to discretionary time.

4.3.4 ENTREPRENEURIAL OPPORTUNITY IDENTIFICATION FOR THE HOUSEHOLD WORKERS' CASE

The themes emerging based on the data are presented in the following section. Table 4.7 shows the results of the detailed within-analysis for each participant in the household workers' case regarding the way of entrepreneurial identification.

Table 4.7 The Detailed Within Analysis Results Regarding The Way Entrepreneurial Identification for The Household Workers' Case

Themes, Sub-Themes, Dimensions	Household Workers' Case					
	HW1	HW2	HW3	HW4	HW5	HW6
Necessity factor	✓	✓	✓	✓	✓	✓
Discovering opportunities through local society						
<i>Establishing direct communication</i>	✓		✓		✓	
<i>Establishing social media communication</i>	✓			✓	✓	
<i>Utilizing local information</i>	✓	✓	✓	✓	✓	✓
<i>Utilizing work experience</i>	✓	✓	✓	✓		

According to Table 4.7, the themes and sub-themes regarding the way of entrepreneurial identification for the household workers' case consisted of consist of (1) necessity factor and (2) discovering opportunities through local society: (a) establishing direct communication, (b) establishing social media communication, (c) utilizing local information, and (d) utilizing work experience. Figure 4.5 shows the identification of entrepreneurial opportunity in the case of household workers.

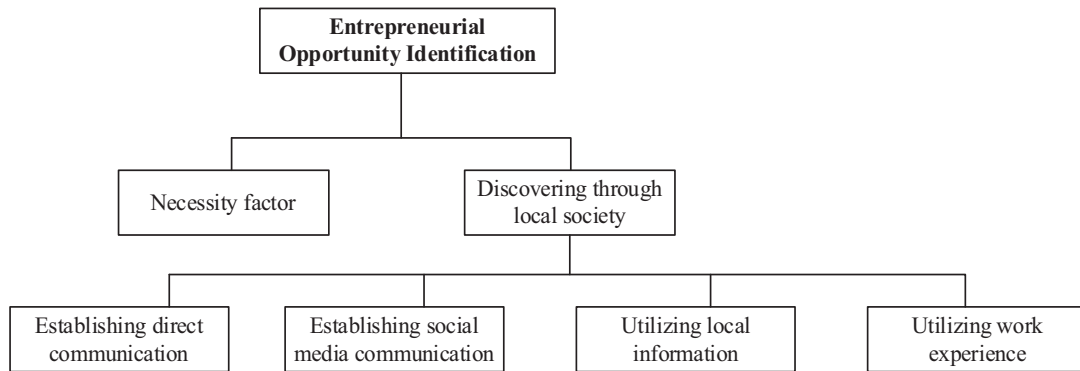


Figure 4. 5 Entrepreneurial Opportunity Identification for The Household Workers' Case

This research demonstrates that necessity is crucial in identifying entrepreneurial opportunities for the household workers' case participants. The necessity factor encourages the household workers' case participants to think creatively about entrepreneurial opportunities. They have to think seriously because their income from the available job is insufficient to meet their family needs. In addition, this study found that household workers' case participants identified entrepreneurial opportunities by discovering them through intensive communication with the local society. The communications were conducted through direct communication and social media communication.

1. Necessity factor

This research shows that the necessity factor encourages them to identify entrepreneurial opportunities. The participants consider entrepreneurship to be the way to generate income because they want to meet their family needs properly. The participant with initial HW4, HW1 and HW6 mentioned:

"I came up with the idea because of the economy. If our economy is disadvantaged, these ideas will come up. If we have enough money, those ideas will not come up because we want to have fun. If we are lacking, for instance, we have more children. If we have children, there will be more expenses. If we do not have a shortage, why do we not make an effort? My goal is to meet my children's needs so that my children do not lack and my husband does not work too hard. We, as small entrepreneurs, start from our shortcomings" (HW4).

“I gave birth at that time. My husband didn't work, and sometimes he didn't get enough money. Then I thought, how can this money rotate?” (HW1).

“I wanted to be at home with my children while working. I wanted to start a business while taking care of my children. I was poor, and my finances were not good. I was a widow. I lived as a widow. I met the needs of 3 children with this small business” (HW6).

2. Discovering opportunities through local society

According to this study, the participants identified entrepreneurial opportunities by discovering. EiPCs identify entrepreneurial opportunities by discovering them through local society. Their discovery was undertaken through establishing direct communication, establishing social media communication, utilizing local information, and utilizing work experience.

a. Establishing direct communication

Establishing direct communication is an interaction between EiPCs and society in the surrounding environment. This communication results in local information, allowing them to identify entrepreneurial opportunities. For instance, HW5 explained that her friend had asked her to make a cake after he had stopped working as a laborer. He started to make cakes based on the orders because of financial limitations. After receiving many orders, she identified making cakes as an entrepreneurial opportunity. In addition, HW1, who owns a retail grocery business, identified a grocery business opportunity after a salesperson came to her and introduced her to a peddlers' association. They shared their experiences, which enabled her to identify the grocery business opportunity. Similarly, HW3's neighbor knew that HW3 had the skills to make crackers, so he asked her to help him make crackers. HW5, HW1, HW3 mentioned:

“A friend invited me. I only made cakes based on orders. If I leave the cake at the store, the risk is high. But at that time, I only made cakes based on orders. However, not every day there” (HW5).

“That was from the salesperson. I was introduced to the association, gathered, and briefed. All the participants were new business start-ups. Some started as

motorcycle taxi drivers, like Mr Warno, who currently has three shops. He used to be a motorcycle taxi driver. I asked him, Sir, how can I become a seller like you?” (HW1).

“People used to bring rice, and I was given money. People brought 5 kilograms of rice to make crackers, and then I was given money. I was given money depending on the person asking for my help” (HW3).

b. Establishing social media communication

This study found that communication through social media allows EiPCs to identify entrepreneurial opportunities. For instance, HW4 5 explained that she did not have the capital to start a business. However, she unintentionally found an offer for a business without having to spend capital. The business is a business with an affiliate system. Then, she tried to contact the business provider offering that business. Eventually, based on the business owner's explanation, she was interested and considered that a business with an affiliate system was an entrepreneurial opportunity that suited his condition. The name of the business affiliate system is “Kita Beli.” In addition, HW4 is an active user of Facebook social media. Initially, she tried to upload her homemade tarts to Facebook. Initially, she made the tarts for her family. However, because many people ordered her tarts through Facebook, HW4 eventually saw it as a business opportunity. Similarly, HW1 had a similar experience. She saw the demand for crackers on social media. HW4, HW4, and HW1 said:

“I don't have any capital, then these items are all provided by “Kita Beli,” and we just have to sell them, so I'm interested hehehe... I saw on Facebook that there was a system like that. Then I signed up, and it turned out to be true” (HW5).

“I also had the skills to make tarts. Initially, I made them for my relatives. Then I took photos and uploaded them on FB, and many people ordered them... I made “jamu” specifically for feminine herbs, and then I uploaded it to FB. At first, one person ordered one bottle” (HW4).

“Yes, I also run a chip business. In the past, representatives from the village were invited to attend training on processing agricultural products. It turned out that I was interested in making chips. I saw a lot of demand for crackers on social media too” (HW1).

c. Utilizing local information

This study found that local information is essential for the household workers' participants to identify entrepreneurial opportunities. They utilize the information to find business opportunities around them. For instance, HW1 explained that he found entrepreneurial opportunities because there were workers around her residence—however, no people were selling the food. At the same time, the participant has land that can be utilized to sell food. Accordingly, she recognized that it was an entrepreneurial opportunity. In addition, HW6 realized that the café business is a potential business opportunity because there are many potential buyers around her. Knowledge of local information also enables HW4 to identify entrepreneurial opportunities. She saw that around her home, many people owned culinary businesses. She noticed that culinary was also a potential for business opportunities. In addition, she also has culinary skills. HW6 lives in an area with many schools and universities. They said:

“I have some land in front of me. Then I made fried food. It was because there were workers around here. Instead of people buying from others, I sold some goods here” (HW1).

In this area, many junior high school students, elementary school students, and students from Merdeka University (UNMER). Yesterday, some students from Surabaya came to my place with their friends from UNMER. Alhamdulillah, my cafe has become crowded with buyers. Usually, many visitors on Sunday nights drink coffee until night” (HW6).

“After I gave birth, I wanted to have my own business. Around here, there are many culinary businesses, and I have skills in the culinary” (HW4).

d. Utilizing work experience

This study also found that work experience helped the household workers' participants to identify entrepreneurial opportunities. They managed to identify entrepreneurial opportunities based on their work experience. For instance, HW4 successfully identified a catering business opportunity because she has experience working in the culinary business. In addition, HW1 has a cracker supplier business because she has

experience selling crackers. Likewise, HW5, who has experience baking cakes, eventually found a business opportunity in this field. They said:

“Yes, I worked when I was a child, so when I grew up, I started a family; I had the idea to open my own business. I’ve been working like that for ten years. Now I’m starting over again, starting from scratch, as I told you earlier” (HW4).

“At first, it was boredom. Besides that, I wanted to help my husband instead of doing nothing. I could stay to do nothing. I have experience selling crackers as well” (HW1)

“I want to have my own business, which is a cake-making business. I have experience making various cakes. Then there was an opportunity to run a business, so I finally ran the business opportunity” (HW5).

4.3.5 THE SUMMARY OF ENTREPRENEURIAL OPPORTUNITY IDENTIFICATION FOR THE HOUSEHOLD WORKERS’ CASE

Based on the case of the household workers, the necessity factor drives the household workers’ participants to identify entrepreneurial opportunities. They were encouraged by the necessity to meet their family needs appropriately. The money they earned in their previous job was insufficient to cover their necessities adequately. Consequently, they must think about how to address their economic problem. In addition, they identify entrepreneurial opportunities around them by discovering them. They made their discoveries through direct communication, social media communication, local information, and work experience.

4.3.6 ENTREPRENEURIAL OPPORTUNITY EXPLOITATION FOR THE HOUSEHOLD WORKERS’ CASE

The themes emerging based on the data are presented in the following section. Table 4.8 shows the results of the detailed within-analysis for each participant in the household workers’ case regarding the way of entrepreneurial exploitation.

Table 4. 8 The Detailed Within Analysis Results Regarding The Way Entrepreneurial Exploitation for The Household Workers' Case

Themes, Sub-Themes, Dimensions	Household Workers' Case					
	HW1	HW2	HW3	HW4	HW5	HW6
Integrating Available Resources	✓	✓	✓	✓	✓	✓
Implementing "Just Do It" Strategy	✓	✓				✓

According to Table 4.8, the themes regarding the way of entrepreneurial exploitation for the household workers' case consisted of two strategies. Those strategies comprised integrating available resources and implementing the "Just Do It" strategy. Figure 4.6 presents the way of entrepreneurial opportunity exploitation for the household workers' case.

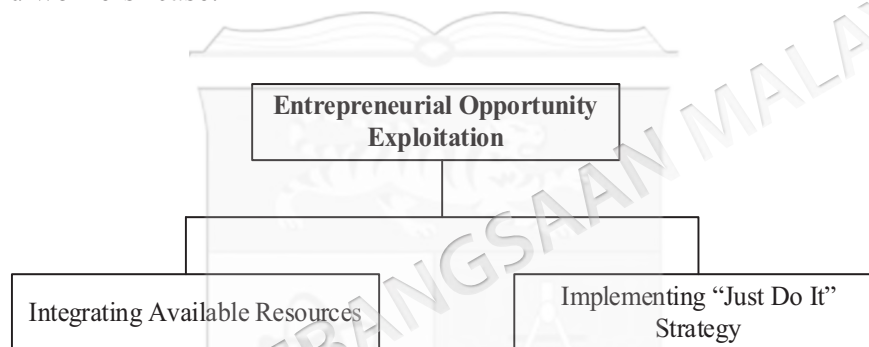


Figure 4. 6 Entrepreneurial Opportunity Exploitation for The Household Workers' Case

1. Integrating Available Resources

According to the household workers' case participants, this research shows that the participants integrated their resources to exploit entrepreneurial opportunities. They integrated their resources at hand to address the limitations of resources. For instance, SW1 combined information about customer needs and his own experience. Then, as the initial business capital, he used personal savings. Meanwhile, HW4 combined experience, technical skills, social media literacy, and family support to run her business. Likewise, HW5 combined the social capital resources of friends, social media literacy, and family support to start his culinary business. They said:

"I have some land in front of me. Then I made fried food. It was because there were workers around here. Instead of people buying from others, I sold some

goods here. I started with one pack of cigarettes and sold fried foods and noodles... I have experience selling crackers as well... I started this business with a capital of IDR 200,000 [USD 12 or MYR 57]. That was my savings. (HW1).

“Starting from a young age, in the second grade of elementary school, I assisted people at work. At first, I assisted a catering, then a “rempeyek” maker, and then a cake maker. So, I followed those three people even though I was in the second grade, but I observed how they worked because I was not taught ... I also had the skills to make tarts. Initially, I made them for my relatives. Then I took photos and uploaded them on FB, and many people ordered them... Initially, all of these businesses were run by my husband and me without the help of others. My husband did the packing” (HW4).

“My friend invited me to make cakes. Then I got an order like that. I served on other people's orders. At first, it was like that. Then there was an order. Initially, I only made cakes based on orders... I learned this skill from friends and from YouTube... Alhamdulillah, my family supports me to run this business. I am very much supported. Besides that, I am also helped by them” (HW5).

2. Implementing “Just Do It” Strategy

According to research findings, household workers’ participants exploited entrepreneurial opportunities using the “Just Do It” strategy. For instance, HW2, HW6, and HW1 explained that they did not think deeply about exploiting entrepreneurial opportunities to become a business. They did whatever they could do. The most important, they have activities. As HW2, HW6, and HW mentioned:

“People used to bring rice, and I was given money. People brought 5 kilograms of rice to make crackers, and then I was given money. I was given money depending on the person asking for my help. Other than that, people ordered from everywhere. There were people from out of town who took from here. They used to take more than 20 boxes at a time” (HW2).

“The important thing was that I had something to do at home. I did not think about the profit. I did not know it. The important thing was that I had a business that would progress over time” (HW6).

“Anyway, just do it because I see how people are able to have a big shop. I thought, how did it come?” (HW1).

4.3.7 THE SUMMARY OF ENTREPRENEURIAL OPPORTUNITY EXPLOITATION FOR THE HOUSEHOLD WORKERS' CASE

Based on the household worker case findings, it can be concluded that EiPCs have two strategies for exploiting entrepreneurial opportunities. Firstly, the household workers' participants integrated their available resources to address the limitations of resources. Secondly, the participants implemented the "Just Do It" strategy. They did not think deeply about exploiting entrepreneurial opportunities. They do what they can do in the best way. Having activities at home was their concern when they started exploiting entrepreneurial opportunities.

4.4 FARM WORKERS' CASE

4.4.1 THE PARTICIPANTS' CHARACTERISTICS AND ACTIVITIES FOR THE FARM WORKERS' CASE

Six participants are representing the farm workers' case in this research. Those are FW1, FW2, FW3, FW4, and FW5. Before becoming entrepreneurs, the participants in this case were farm workers. They did not own any land but worked to assist farm landowners. Their work usually starts at 07.00 am to 3.00 pm. Their task period is land preparation, planting, and harvesting. Excluding those times, they worked freelance when someone asked for their help. In addition, they also took care of farm animals. However, the farm animals did not belong to them. Usually, some people entrusted them to care for the farm animals. Then, they obtained wages or profit sharing. Currently, they have some businesses, such as tofu manufacturing, grocery retail, sugarcane suppliers, digital printing services, and corn suppliers. Table 4.9 shows the detailed profile of EiPCs's venture of farm workers' case.

Table 4. 9 Entrepreneur's Profile Farm workers' Case

Case	Entrepreneurs	Type of venture	Length of business	The number of employees
Farm workers (FW)	FW1	Tofu manufacturing	22	26
	FW2	Grocery retail	12	5
	FW3	Sugarcane supplier	13	10
	FW4	Digital printing services	4	3
	FW5	Grocery retail	14	5
	FW6	Corn supplier	10	7

The first participant in the farm workers' case is FW1, who owns a tofu manufacturing business. FW1 started this business by borrowing money from his neighbor based on trust. He utilized the little land he had to make a tofu factory. As his business grew, he eventually built a permanent building. Currently, FW1 has 26 employees who help his business in production and marketing. FW1 introduces his product as organic tofu without preservatives. His business strategy has made his business grow, and his tofu market has reached outside Malang. FW1 has been running this business for 22 years.

The second participant is FW2, who owns a grocery retail business. His income as a farm worker was not enough to fulfill his daily needs, so he thought of starting a business. He started a business selling grocery items with the capital he had accumulated over eight months. The business grew with perseverance, and he built a retail grocery store in front of his house. He also had another business, selling fertilizer to the local community. However, the fertilizer business was not very successful. Consequently, he focused more on the grocery retail business. FW2 has been running his business for twelve years with five employees.

The third participant is FW3, who owns a sugarcane supplier business. FW3 started this business because of his experience as a farm worker on his neighbor's sugarcane plantation. Based on his experience, he started renting a small land to plant sugarcane. In the morning, he was a laborer and managed his land in the afternoon. Eventually, he bought some land and now has twelve trucks to transport the sugarcane harvest to the factory. FW2 has been running the business for thirteen years and has ten employees.

The fourth participant is FW4, who owns a digital printing services business. FW4 started this business because he has design skills, and no such business exists in his area. His income as a farm worker was not enough to fulfill his family's needs. Eventually, he decided to learn and start a digital printing services business. Currently, FW4 has three employees. In addition, he is also directly involved in the business. His marketing covers several sub-regencies in Malang city. FW4's digital printing services business has been running for four years.

The fifth participant is FW5, who owns a grocery retail business. Before starting this business, FW5 was a farm worker and sold chicken at the market. He used some of the profits from his business as capital for his grocery retail business. Eventually, his grocery business changed his family's economy to be better. FW5 also had a cattle business, but it did not run smoothly and was eventually discontinued. FW5 also had a sugarcane fertilizer distribution business, but it did not run smoothly. Currently, FW5 has two retail grocery stores with five employees. FW5 has been running this business for 14 years.

The last participant is FW6, who owns a corn supplier business. FW6 was originally a farm worker. However, because his income was insufficient to meet his family's needs, he worked as a laborer at a corn supplier. While working at the corn supplier, he had many networks. Eventually, he started his business with a loan from his former boss. Because he had a vast network and high trust, FW6's business grew. He was also previously a corn supplier for a large factory in Pasuruan. FW6 now has his corn mill and supplies several shops. FW6 has been running this business for ten years and has seven employees who help his business.

4.4.2 THE RESOURCES OWNED BY THE FARM WORKERS' CASE

The themes emerging based on the data are presented in the following section. Table 4.10 shows the results of the detailed within-analysis for each participant in the scavengers' case regarding the available resources they have.

Table 4. 10 The Detailed Within Analysis Results Regarding The Available Resources for The Farm workers' Case.

Themes & Sub Themes & Dimensions	Farm worker Case					
	FW1	FW2	FW3	FW4	FW5	FW6
Social capital						
Family	✓		✓		✓	✓
Friends	✓	✓	✓	✓	✓	✓
Financial capital						
Personal savings		✓	✓	✓	✓	
Personal networks	✓	✓	✓	✓		✓
Local information						
Customer needs		✓		✓	✓	
Market opportunities	✓	✓	✓	✓		✓
Human capital						
<i>Work experience</i>	✓		✓		✓	✓
Financial skills	✓	✓	✓		✓	✓
Technical skills	✓	✓	✓	✓		✓

According to Table 4.10, the themes, sub-themes, and dimensions regarding the available resources owned by the farm workers' case consisted of (1) human capital: (a) work experience, (b) entrepreneurial skills consisting of financial skills and technical skills; (2) social capital: (a) family, (b) friends; (1) financial capital: (a) personal savings, (b) personal networks, and (3) local information: (a) customer needs (b) market opportunities. Figure 4.7 shows the available resources owned by EiPCs according to the household workers' case.

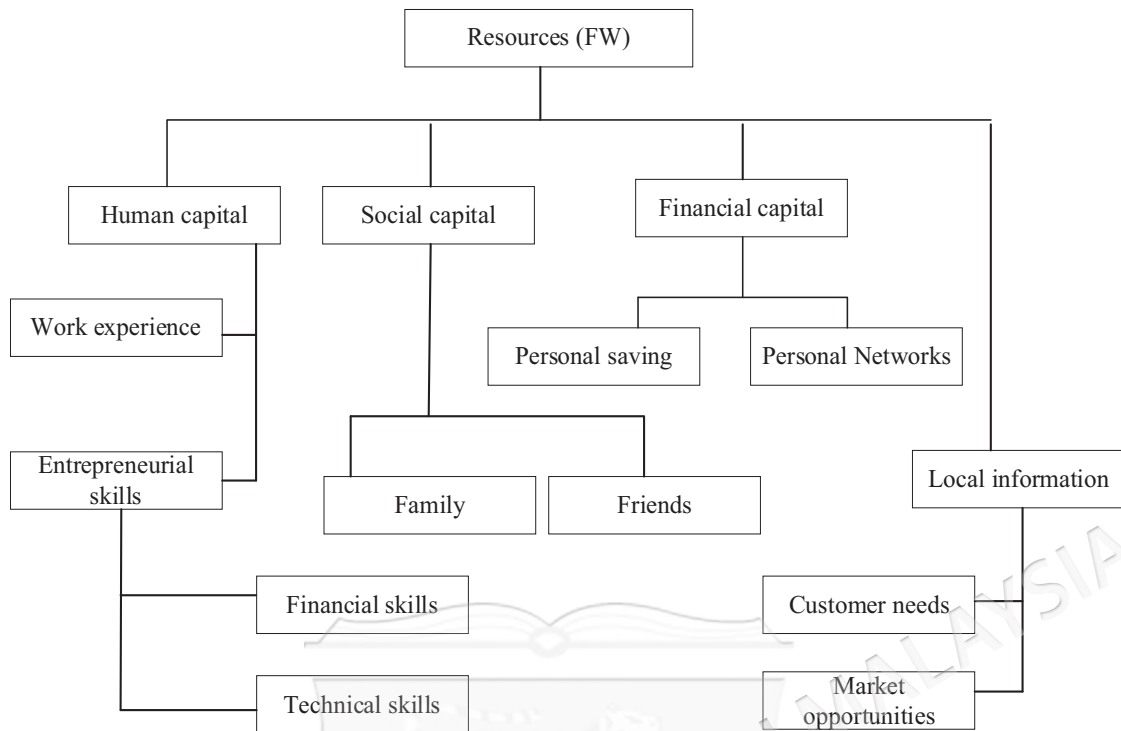


Figure 4. 7 The Resources of Farm Workers' Case

1. Human Capital

This research shows that human capital is one of the resources EiPCs possess in farm workers' cases when starting a business. Based on the research findings, there are two kinds of human capital: work experience and entrepreneurial skills.

a. Work Experience

Work Experience is one of the human capital resources EiPCs possess to start entrepreneurship. Work experience provides deep knowledge and direct experience in business. For instance, FW3, a sugarcane businessman, explained that according to his experience when he worked as a farm worker, he knew how to take care of sugarcane plants. Accordingly, he started a sugarcane business. In addition, FW6, who owns a corn supplier business, started his business because of his experience as an employee at a corn supplier business. His employee experience gave him much knowledge about the corn supplier business. Eventually, he decided to start a business in the same field.

Likewise, FW, who had various experiences as an employee, including employees in the wholesale business, encouraged him to start a grocery business. They said:

“The experience when I was a laborer. The sugar cane must be fertilized like this, and we must remember that the point is like that. So if you want the sugarcane to be good, the fertilizer must be this much, like that. It's the same. Everything is like that” (FW3).

“I used to be a laborer there. When I finished working as a laborer, I took a day off. I thought my pay was fixed from day to day. After learning about this business opportunity, I asked the boss's permission to leave this job. I took a break from working. The boss asked me why I left my job. Then, I went out to look for corn on my own. The boss loaned me the capital” (FW6).

“I work as a laborer and do all available jobs, such as shopkeeper, farm worker, and others. The economy was not enough if I was just a laborer. Finally, I thought, how can I make it enough? I started by trading” (FW5).

b. Entrepreneurial Skills

The second human capital resource is entrepreneurial skills. Based on the research findings, EiPCs possess three kinds of entrepreneurial skills. Those skills are financial skills, stock management skills, and technical skills.

i. Financial Skills

This research reveals that financial skills are one of the entrepreneurial skills EiPCs possess. For instance, respondents with initial FW3 and FW1 explained that finances in the business must be managed appropriately in the starting and developing stages. The respondents with initial FW3 and FW1 mentioned:

“Actually, the capital is the result of being a laborer. If you have little capital, you cannot buy unproductive goods, like building a house. Buying rice fields is unproductive. People buy rice fields for savings. It can be used for savings. But if a person who is not running a business continues to buy rice fields, the business will not grow. So that thinking must be there. So, if my capital is small, I do not buy rice fields first but rent rice fields” (FW3).

“There must be a development fund. Where does that come from? Yes, we budget it. Previously 10 percent is now increased to 30%. The way to minimize risk is there” (FW1).

“If you work, you cannot count your own money. You have to count the bank’s money. We have to estimate how much money we will spend, how much it will be for one year, and one harvest. There has to be a plan. Besides that, it is profit. So, the development of the value of money must be there. Now, even if it is our own money, if there is no profit, then what? Spending money must have a profit. In addition to profit, this money must also be considered bank money. So there is a calculation” (FW3).

ii. Technical Skills

This research demonstrates that technical skill is the third entrepreneurial skill EiPCs possess in farm worker cases. For instance, FW4, a digital printing owner, FW6, a corn supplier owner, and FW3, a sugarcane farm owner, explained that they started their business because of their technical skills. They mentioned:

“I liked to write and liked to draw. At that time, my neighbor was getting married and asked me to make an invitation” (FW4).

“I started from zero. I was told that if I received goods with a dryness level [corn dryness level] of 16 or 17, they would be accepted. If it was 18 and above, it was rejected. At first, it was like that... If the dryness is 17 and below, it is accepted. If it is 17 and above, it is rejected. If it's 17 and above, it means the corn is wet. This is measured with a special tool” (FW6)

“At first, I was a laborer, hoeing, harvesting sugarcane. Then over time, I was able to estimate this sugarcane business. If I planted sugarcane on this land, I would get this yield, so I tried it” (FW3).

2. Social Capital

This research shows that social capital is the second resource EiPCs possess in farm workers’ cases to start a business. There are two kinds of social capital they have: family and friends. Both of them have different roles in starting their business.

a. Family

This research reveals that family is one of EiPCs' resources. The family has an essential role in starting a business, namely as a support system and teamwork. As a support system, the existence of a family provides psychological support for EiPCs in starting their business. As a teamwork, the existence of family acts as an employee in the business. EiPCs worked with their family to start their business. As FW6, FW3, and FW5 explained:

“Anyway, when it was time to work, I worked. I didn't employ many people, and there was only one. The work is done by myself and my family” (FW6).

“I never took a day off from work. I thought for a long time. I feel sorry for my wife, every day looking for grass for the cows, at night disposing of cow dung, and fetching water from the river in the afternoon because water is scarce here. When I rented the land, my wife and I worked together in the field. So, in the morning, I worked for other people to eat, and in the afternoon, I worked in my own place. It was really a struggle for me, starting from zero, miserable at first” (FW3).

“I did not think about success at first. The most important thing was that my family's needs were met. I did not think about success at the beginning. The important thing was how to work together, and the important thing was that there were expenses and income” (FW5).

b. Friends

The existence of friends is crucial for EiPCs to start the business. The participants explained that they could access the finance required in the business through their friends without collateral. In addition, they can work together to start their business. The respondents with initial FW1 and FW2 mentioned:

“I borrowed from a neighbor who had an inheritance. Her husband passed away, and she had much money and a mother and father, but she could not work. I borrowed her money” (FW1).

“That is my victory. That is the benefit of helping people. They lent me 100 million without any guarantee. I immediately told him to bring 100 million, without a signature” (FW2).

“When I rented the land, my wife and I worked together in the field. So, in the morning, I worked for other people to eat, and in the afternoon, I worked in my

own place. It was really a struggle for me, starting from zero, miserable at first” (FW2).

3. Financial Capital

This research shows that EiPCs possess two financial accesses to gain the required financial capital in the business. Those are personal savings and friends.

a. Personal Saving

Personal saving is one of the ways for the participant to meet initial financial capital in the business. For instance, FW2, a grocery businessman, explained that he obtained initial capital to start a business by saving part of his income from his previous work.

FW2 mentioned:

“I initially started this by saving money. I saved for eight months and only got IDR 400,000 [USD 24.5 or MYR 114.8]. Eight months of saving only earned IDR 400,000 [USD 24.5 or MYR 114.8]. IDR 50,000 [USD 4 or RM 14] for food, IDR 50,000 [USD 4 or MYR 14] to buy a scale. That left IDR 300,000 [USD 18.4 or MYR 86.1] for the business. Eight months IDR 400,000 [USD 24.5 or MYR 114.8]. I did not dare to owe the bank at the beginning. I did not dare to owe. I did not dare to owe at first. I owed it after three years. I started with what I had” (FW2).

“At the beginning of the business, I had to be strong. I utilized my own capital. The capital was small. In those days, there was not much” (FW3).

“I set aside some of my earnings. For instance, if I earned IDR 100,000 [USD 6 or MYR 28.7], I bought “sedap noodles” to save. I could buy one bag of rice, so I bought one bag of rice. But I saved it first for a few months, and when it was collected, I opened a shop. So, the capital was from saving because there was no capital money” (FW5).

b. Personal Networks

The other way to get initial capital for EiPCs is by utilizing their personal networks. For instance, FW1, a tofu factory owner, explained that he obtained initial capital by applying for loans from his neighbor without collateral to start his business. In addition, FW6 explained that he received financial capital from his former boss (Pak Wanto and Pak Haji Huri). The same explanation came from FW2, a grocery business owner who obtained financial capital from his personal networks. They mentioned:

“I borrowed from a neighbor who had an inheritance. Her husband passed away, and she had a lot of money and a mother and father, but she couldn't work. I borrowed her money without collateral. Yes, the family reputation was for sale” (FW1).

“The initial capital was provided by Pak Wanto [former boss of FW6]. Then for the “marning” (corn snacks) business, Pak Haji Huri provided [former boss of FW6] the capital in Blimbing [one of the districts in Malang]. If I have corn, I tell them, and they lend me money to buy it. The key is honesty. From Lamongan [one of the cities in East Java Province], it was the same... up to 10 trucks did not pay at all. Alhamdulillah... even though I didn't know the person. Only by cell phone” (FW6).

“That's my victory. That's the benefit of helping people. They lent me 100 million without any guarantee. I immediately told him to bring 100 million, without a signature” (FW2).

4. Local Information

This research demonstrates that one of the EiPCs' resources is local information. Based on research findings, EiPCs possess local information about customer needs and market opportunities.

a. Customer needs

This research shows that customer needs are one of the local information possessed by EiPCs. The participants obtained information about customer needs from their local society. For instance, FW3, a digital printing owner, explained that his neighbor asked him to make a marriage invitation. In addition, FW5, a grocery business owner, explained that he thought every household needed groceries. Similarly, FW2, which owns a grocery business, started selling rice because of the demand for rice from its customers. According to his information, eventually, they started a business. They mentioned:

“I liked to write and liked to draw. At that time, my neighbor was getting married and asked me to make an invitation. I made it in handwriting using a pencil, then photocopied it” (FW4).

“I came home and was unemployed. Instead of doing nothing, I came home from the market with ingredients to sell and opened a shop. It seems like all the groceries will be sellable here. For items that are not selling well, I buy a little” (FW5).

“We used to go to this big market from Blandid [the village name in Malang] with six people. Many Blandid [the village name in Malang] people were there. We met, but no one wanted to talk. I knew there was Suhari there. I asked him where to buy rice. Because, at that time, there was a demand for rice. But Suhari did not tell me that there were cheap ones” (FW2).

b. Market Opportunities

Market opportunity is one of the local information possessed by EiPCs to start the business. This information encourages EiPCs to start a business. For instance, SW2, a digital printing owner, explained that he started a business initially because he found a market opportunity. In his environment, no people were conducting digital printing business. At the same time, there was a market need for digital printing. In addition, FW6. He explained that after learning about business opportunities around him, he resigned and started his corn supplier business. Similarly, FW5 he started selling fertilizer because many farmers around him required fertilizer. Accordingly, they started their business. FW4, FW6, and FW5 mentioned:

“It is just that in this area, there is no such business. So, people do not have to go far to go to the printing press” (FW4).

“After learning about this business opportunity, I asked the boss's permission to leave this job. I took a break from working. The boss asked me why I left my job. Then, I went out to look for corn on my own” (FW6).

“In the previous days, the fertilizer was still good. Then, I had an idea. There were many farmers here. I sold fertilizer but paid seasonally. At that time, the fertilizer was still flowing” (FW5).

4.4.3 SUMMARY OF THE RESOURCES OWNED BY THE FARM WORKERS' CASE

There are several resources for farm workers' case participants to start their businesses. Those resources are human capital, social capital, financial capital, and local information. Human capital consists of work experience and entrepreneurial skills covering financial and technical skills. At the same time, social capital consists of family and friends. In addition, financial capital can be obtained from personal savings and personal networks. Furthermore, local information consists of customer needs and market opportunities.

4.4.4 ENTREPRENEURIAL OPPORTUNITY IDENTIFICATION FOR THE FARM WORKERS' CASE

The themes emerging based on the data are presented in the following section. Table 4.11 shows the results of the detailed within-analysis for each participant in the farm workers' case regarding the way of entrepreneurial identification.

Table 4. 11 The Detailed Within Analysis Results Regarding The Way Entrepreneurial Identification for The Farm workers' Case

Themes, Sub-Themes, Dimensions	Farm workers' Case					
	FW1	FW2	FW3	FW4	FW5	FW6
Necessity factor			✓	✓	✓	✓
Discovering opportunities through local society						
<i>Establishing direct communication</i>	✓	✓	✓	✓	✓	✓
<i>Utilizing local information</i>	✓	✓	✓	✓	✓	✓
<i>Utilizing work experience</i>			✓		✓	✓

According to Table 4.11, the themes and sub-themes regarding the way of entrepreneurial identification for the household workers' case consisted of: (1) necessity factor and (2) discovering opportunities through local society: (a) establishing direct communication, (b) utilizing local information, and (c) utilizing work experience.

Figure 4.8 shows the way of entrepreneurial opportunity identification for the household workers' case.

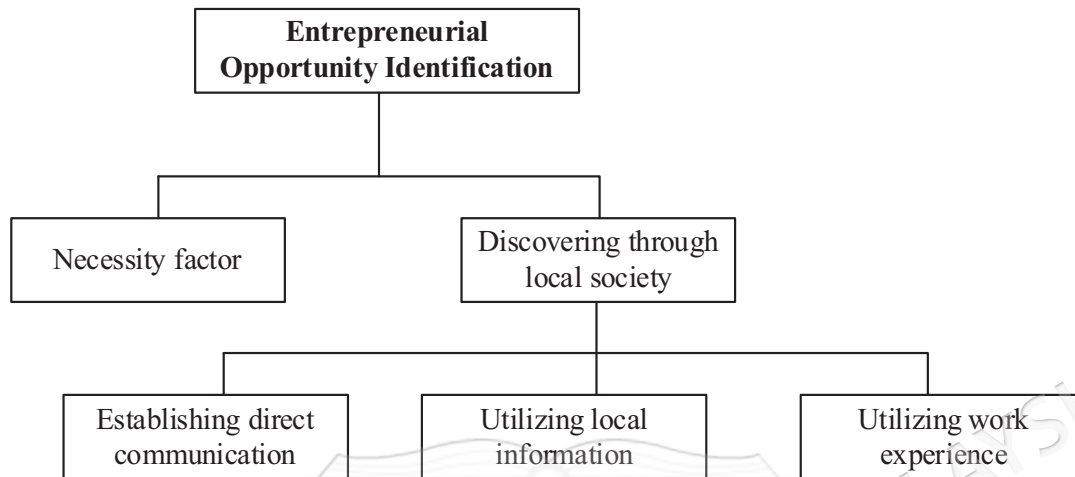


Figure 4. 8 Entrepreneurial Opportunity Identification for The Farm Workers' Case

This research demonstrates that necessity is crucial in identifying entrepreneurial opportunities for farm workers participants because it drives them to think creatively. Creative thinking leads them to identify existing entrepreneurial opportunities around their environment. In addition, This research shows that farm workers' participants identify entrepreneurial opportunities through a discovery process.

1. Necessity factors

The Necessity factor drives EiPCs for farm workers to identify entrepreneurial opportunities. For instance, FW5 explained that his laborer salary was insufficient to meet his family's needs. FW6 explained that his salary was fixed daily, and FW4 thought that if he married, he would be unable to eat if he did not conduct business. According to those conditions, eventually, the thought was to identify the existing business based on their competencies. They mentioned:

"I work as a laborer and do all available jobs. The economy was not enough if I was just a laborer. Finally, I thought, how can I make it enough? I started by trading" (FW5).

“I used to be a laborer there. When I finished working as a laborer, I took a day off. I thought my pay was fixed from day to day. I asked permission from the boss to leave this job. I took a break from working. The boss asked me why I left my job. Then, I went out to look for corn on my own” (FW6).

“I was the one who drew the picture, and then I was given cigarettes. Then I thought, if I am only given cigarettes when I get married, I will not be able to eat” (FW4).

2. Discovering opportunities through local society

This study found that farm workers’ case participants actively identified entrepreneurial opportunities through the discovery process from their environment. They discover existing opportunities by establishing direct communication, utilizing local information, and utilizing work experience.

a. Establishing direct communication

Direct communication is the interaction between the participants regarding farm workers and people in their local society. The farm workers’ case participants were inspired by seeing and interacting with people with business abilities. This interaction results in the participant’s ability to identify entrepreneurial opportunities. FW4, FW3, and FW5 mentioned:

“I saw the people on the street who made the wardrobe. I saw it. Actually, I did not have any experience. I just saw that when someone made something, I wanted it, and I kept watching. If you do something like this, you should be able to do it” (FW4).

“We have to look at those above us. We have to look at those above us and imitate them. Finally, in the future, it will grow. Everything is like that... so we have to organize ourselves and organize our minds. It works. All the development is from ourselves” (FW3).

“At first, I saw other people, and then I also studied how others ran their businesses. The important thing is to keep trying and ask Allah” (FW5).

b. Utilizing local information

Utilizing local information is a strategy farm workers' participants use to identify existing entrepreneurial opportunities around them. They find unmet community needs, and they can fulfill those needs. For example, FW4 identified digital printing as a business opportunity because the community needed that service, and he could fulfill it. In addition, FW5 recognized that all communities need groceries. Because he often went to the market to sell chicken, he eventually found that a grocery store was a business opportunity. Similarly, FW2 possesses a grocery business because he has information on the distributor location. Accordingly, he can sell his goods at the cheaper prices. They said:

"It is just that in this area, there is no such business. So, people do not have to go far to go to the printing press" (FW4).

"I came home from the market with ingredients to sell and opened a shop. It seems like all the groceries will be sellable here. For items that are not selling well, I buy a little. But if it is an item that people are looking for, I buy it regardless, as long as the price is a bit cheap" (FW5).

"For example, if the Singosari people send you goods, and you sell them, that means there is a share of the profit taken by the Singosari people, right? If I take it directly from the main distributor, the profit is not taken by the Singosari people" (FW2).

c. Utilizing work experience

This study also found that work experience is essential in the entrepreneurial opportunity identification strategy for farm workers' participants. They utilize their experience to identify entrepreneurial opportunities in their environment. For instance, FW3 identified a sugarcane business opportunity because of his experience as an employee in a sugarcane plantation. In addition, FW6 identified corn supply as a business after he learned about it from his work experience. Similarly, FW5 identified the grocery business because he has experience as a laborer in a trading business. They said:

“At first, I was a laborer, hoeing, harvesting sugarcane. Then over time, I was able to estimate this sugarcane business. If I planted sugarcane on this land, I would get this yield, so I tried it” (FW3).

“I used to be a laborer there. When I finished working as a laborer, I took a day off. I thought my pay was fixed from day to day. After learning about this business opportunity, I asked the boss's permission to leave this job. I took a break from working. The boss asked me why I left my job. Then, I went out to look for corn on my own. The boss loaned me the capital” (FW6).

“I work as a laborer and do all available jobs: shopkeeper, farm worker, and others. The economy was not enough if I was just a laborer. Finally, I thought, how can I make it enough? I started by trading” (FW5).

4.4.5 SUMMARY OF ENTREPRENEURIAL OPPORTUNITY IDENTIFICATION FOR THE FARM WORKERS' CASE

This research reveals that necessity plays an essential role in identifying entrepreneurial opportunities. Necessity drove farm workers' participants to identify entrepreneurial opportunities around their surroundings because their income from the available jobs was insufficient to meet their needs. This condition forced them to use their mind seriously to overcome their economic issues. In addition, farm workers' participants have a strategy to identify entrepreneurial opportunities by discovering them through their local society. The discovery process involves establishing direct communication, utilizing local information, and utilizing work experience.

4.4.6 ENTREPRENEURIAL OPPORTUNITY EXPLOITATION FOR THE FARM WORKERS' CASE

The themes emerging based on the data are presented in the following section. Table 4.12 shows the results of the detailed within-analysis for each participant in the farm workers' case regarding the way of entrepreneurial exploitation.

Table 4. 12 The Detailed Within Analysis Results Regarding The Way Entrepreneurial Exploitation for The Farm Workers' Case

Themes, Sub-Themes, Dimensions	Farm Workers' Case					
	FW1	FW2	FW3	FW4	FW5	FW6
Integrating Available Resources	✓	✓	✓	✓	✓	✓
Implementing "Just Do It" Strategy		✓	✓		✓	
Implementing "Sustaining Employment" strategy		✓	✓		✓	

According to Table 4.12, the themes regarding the way of entrepreneurial exploitation for the scavengers' case consisted of three strategies. Those strategies included integrating available resources, implementing the "Just Do It" strategy, and implementing the "Sustaining Employment" strategy. Figure 4.9 presents the way of entrepreneurial opportunity exploitation for the farm workers' case.

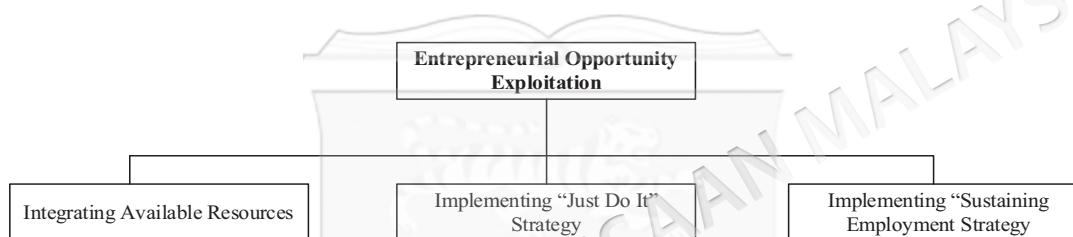


Figure 4. 9 Entrepreneurial Opportunity Exploitation for Farm Workers' Case

1. Integrating Available Resources

Based on the farm workers' case participants, this study found that their way to exploit entrepreneurial opportunities in limited resources is by integrating the resources they have. For example, FW6 started his business because he had work experience. Therefore, he had enough knowledge and skills needed in his business. As initial capital, he borrowed money from his former boss. Similarly, FW3 started a business because of his work experience. Then, he collaborated with his wife to run the business and used his savings for capital. FW4 also incorporated the resources he had to start his business. He had graphic design skills and saw a market opportunity in his area. He borrowed money from his friend to start his business. FW6, FW3 and FW4 said:

"I used to be a laborer there. When I finished working as a laborer, I took a day off. I thought my pay was fixed from day to day. I asked permission from the

boss to leave this job. I took a break from working. The boss asked me why I left my job. Then, I went out to look for corn on my own. The boss loaned me the capital... If the dryness is 17 and below, it is accepted. If it is 17 and above, it is rejected. If it is 17 and above, it means the corn is wet. This is measured with a special tool” (FW6).

“At first, I was a laborer, hoeing, harvesting sugarcane. Over time, I was able to estimate the sugarcane business. If I planted sugarcane on this land, I would get this yield, so I tried it... When I rented the land, my wife and I worked together in the field... Actually, there is no capital. Actually, the capital is the result of being a laborer. If you have little capital, you cannot buy unproductive goods, like building a house” (FW3).

“I liked to write and liked to draw. At that time, my neighbor was getting married and asked me to make an invitation... In this area, there is no such business. So people do not have to go far to the printing press. I did what I had. It would grow by itself. The capital does not suddenly become large. I owed my friends without collateral. Like this printer, I bought two from debt for nine months. After I made a profit, I paid it back” (FW4).

2. Implementing the “Just Do It” Strategy

This research shows that farm workers’ case participants have unique ways to exploit entrepreneurial opportunities. After they were successful in identifying entrepreneurial opportunities, they exploited those opportunities to become a business. They did not think in detail to exploit entrepreneurial opportunities. For farm workers’ case participants, the most important aspect of exploiting entrepreneurial opportunities is that they have a business and believe it generates income. As FW5, FW6, and FW1 mentioned:

“I do what I can do right now. The important thing is to believe in your business, do that in the best way you can, and ensure that sustenance has been arranged. Businesses must have losses, but don't stop. What's more, nowadays the competition is getting higher, follow the game only, that's the condition” (FW5)

“Sometimes, I don't make a profit when I sell. The important thing is just to do it. Yes, try it. I believe there is sustenance, and sustenance is not mixed up. Just do it, be patient, and be honest.” (FW6).

“We believe that because some of our previous activities were successful, this business can also be. The important thing is to believe that this will generate income. We just do it, that is all” (FW1).

3. Implementing the “Sustaining Employment” Strategy

The following strategy that EiPCs conducted to exploit entrepreneurial opportunities is the “Sustaining Employment” strategy. They realize that businesses contain the risk: sometimes it is profitable, occasionally unprofitable, and sometimes loss. However, they consider that businesses can change their economic conditions. They were still to work in their jobs to minimize the risk of unprofitable business and loss. For instance, FW2 and FW3 explained that they were still laborers when starting their business. They mentioned:

“So in the morning, I worked for other people to eat, and in the afternoon, I worked in my own place. It was really a struggle for me, starting from zero, miserable at first” (FW3).

“...my principle is that I am working. If it doesn't sell, it doesn't matter if the goods are thrown away. I'm working another job today, so if I lose money, I have a replacement” (FW2).

“I worked in a cooperative, but my wife still sold the chicken at home. So, I went to the market in the morning and worked at the cooperative in the afternoon” (FW5).

4.4.7 SUMMARY OF ENTREPRENEURIAL OPPORTUNITY EXPLOITATION FOR THE FARM WORKERS' CASE

According to the farm workers' case, this research found three strategies utilized by the participants to exploit entrepreneurial opportunities. First, they integrated their resource at hand. They utilized one resource to obtain another resource the business required. Second, they implemented the “Just Do It” strategy. They did not think deeply about exploiting opportunities after successfully identifying entrepreneurial opportunities. The most important for them is to do activities to generate income. Third, they implemented the “Sustaining Employment” strategy. This strategy is related to minimizing the business risks. They were still working when exploiting entrepreneurial opportunities to become a business. Working as a laborer and starting a business were conducted simultaneously.

4.5 CHAPTER CONCLUSION

This chapter provides the findings related to achieving the research aims based on every case. The first research aim is to explain the resources EiPCs possess. Those resources include social capital, financial capital, local information, human capital, and time. According to the research findings, all cases in this research explain that they only have those resources except time possessed by household workers' case.

The second research aim is to describe how EiPCs identify entrepreneurial opportunities. According to the research findings, the necessity factor drives participants to change their economic conditions. They must think creatively to identify existing entrepreneurial opportunities because they want to meet their family needs appropriately. In addition, the participants identify existing entrepreneurial opportunities in the local society through a discovery process. There are four strategies in the discovery process. The first strategy is establishing direct communication. This strategy was found in all cases. The second strategy is establishing social media communication. This strategy was found in the case of scavengers and household workers. The third strategy is utilizing local information. This strategy was found in all cases. The fourth strategy is utilizing work experience. This strategy was also found in all cases.

The third research aim is to describe how EiPCs exploit entrepreneurial opportunities. This research demonstrates that the participants have three strategies to exploit entrepreneurial opportunities. The first strategy is integrating available resources. They combine one resource with another resource to exploit entrepreneurial opportunities. The researcher found that this strategy was applied to all cases. The second strategy is implementing the "Just Do It" strategy. The researcher found that this strategy was applied to all cases. They do not make the detailed consideration to exploit opportunities after successfully identifying entrepreneurial opportunities. The most important thing for them is that they have activities generating income. The third strategy is implementing the "Sustaining Employment" strategy. This strategy is related to minimizing the negative impact on business risks. They work as a laborer and start businesses simultaneously. The researcher found that this strategy was applied to the case of farmer workers.

The next chapter provides a cross-case analysis. The cross-case analysis chapter serves every research question provided in this study. At the end of the next chapter, the researcher describes the similarities and differences of every case in answering research questions.



CHAPTER V

CROSS-CASE ANALYSIS

5.1 CHAPTER OVERVIEW

This chapter presents the results of the cross-case analysis of the multiple-case (embedded) designs implemented in this study. This chapter aims to achieve the research objectives: (1) to identify the resources owned by EiPCs to start a business, (2) to explore entrepreneurial opportunity identification for EiPCs, and (3) to explore entrepreneurial opportunity exploitation for EiPCs.

5.2 CROSS-CASE OVERVIEW

The three cases presented in the previous chapter include scavengers, household workers, and farm workers. For each case, the researcher explored their available resources, the way of identifying entrepreneurial opportunities, and the way of exploiting entrepreneurial opportunities. Table 5.1 compares the key findings in this research relating to every research question. This chapter compares the findings of cases and is supplemented with a tabulated table to assist its explanations.

Table 5.1 The Key Findings of Cross-Case Analysis

Research Questions	Subjects	The Key Findings
Research Question 1	Resources	<ul style="list-style-type: none">• Social capital• Financial capital• Local information• Human capital
Research Question 2	Entrepreneurial Opportunity Identification	<ul style="list-style-type: none">• Necessity factor• Discovering opportunities through local society
Research Question 3	Entrepreneurial Opportunity Exploitation	<ul style="list-style-type: none">• Integrating available resources• Implementing the “Just Do It” strategy

5.3 RESEARCH OBJECTIVE I: THE RESOURCES OWNED BY EiPCs TO START A BUSINESS

The first research objective is to identify the resources owned by EiPCs. Table 5.2 provides detailed resources based on the cross-case analysis in this study: scavenger, household, and farm worker.



Table 5. 2 The Resources Based on The Cross-Case Analysis

Themes & Sub Themes & Sub Sub Themes/ Cases	Participants															
	Scavenger Case			Household Worker Case						Farm Worker Case						
	SW1	SW2	SW3	SW4	HW1	HW2	HW3	HW4	HW5	HW6	FW1	FW2	FW3	FW4	FW5	FW6
Social capital																
Family	✓	✓		✓	✓		✓	✓	✓		✓		✓		✓	✓
Friends	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓
Financial capital																
Personal savings	✓	✓		✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	
Personal networks	✓	✓	✓	✓							✓	✓	✓	✓		✓
Local information																
Customer needs	✓	✓		✓	✓	✓	✓	✓		✓		✓		✓	✓	
Market opportunities	✓	✓	✓	✓	✓		✓			✓	✓	✓	✓			✓
Understanding of locality	✓	✓	✓	✓												
Human capital																
<i>Work experience</i>	✓	✓	✓	✓	✓	✓	✓	✓			✓		✓		✓	✓
<i>Entrepreneurial skills</i>																
Financial skills	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓		✓	✓
Social media literacy skills	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓			
Technical skills		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓
Time																
Discretionary time					✓		✓			✓						

Table 5.2 shows that EiPCs' resources include social capital, financial capital, local information, human capital, and time. However, the findings show that not all participants in the cases possess the same resources to start their business. The same resources EiPCs possess consist of (1) social capital, consisting of family and friends; (2) financial capital, that is, personal savings; (3) local information consisting of customer needs and market opportunities (4) human capital consisting of work experience and entrepreneurial skills covering financial skills and technical skills.

In contrast, the different resources EiPCs possess consist of (1) a personal network, which is part of financial capital owned by scavengers' case and farm workers' case participants but not by household workers' case participants. (2) Understanding of locality, part of local information, is only possessed by scavengers' case participants, not by household and farm workers' participants. (3) Social media literacy as part of entrepreneurial skills is possessed by scavengers' case and household workers' case participants but not by farm workers' case participants, and (d) Discretionary time is only owned by household workers' case participants but not by scavengers' case and farm workers' case participants.

According to the cross-case analysis, the researcher found four themes about EiPCs' resources in this research. Those are (1) social capital: (a) family, (b) friends, (2) financial capital that is personal savings, (3) local information: (a) customer needs, (b) market opportunities, (4) human capital: (a) work experience, (b) entrepreneurial skills consisting of financial skills and technical skills. Figure 5.1 presents the themes and subthemes based on the cross-case analysis.

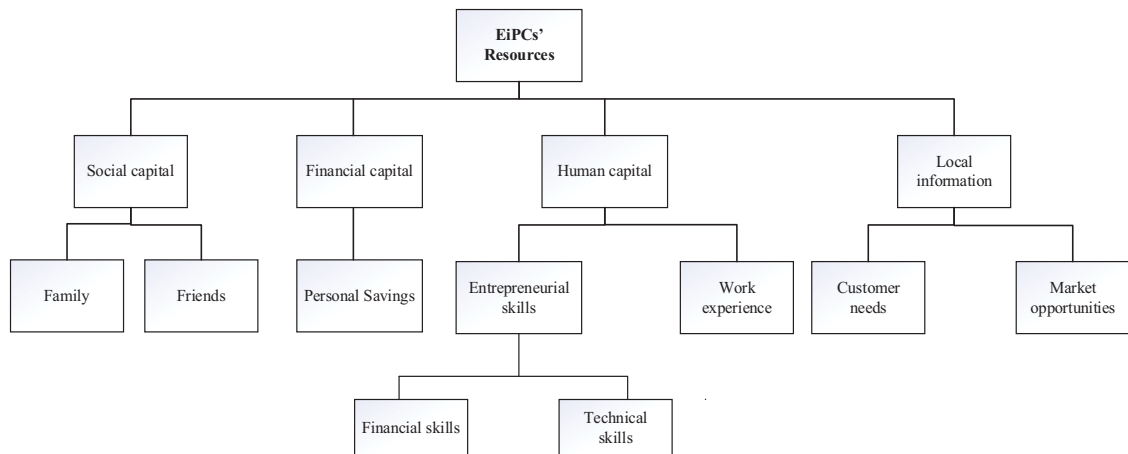


Figure 5. 1 EiPCs' Resources Based on The Cross-Case Analysis

Social capital refers to articulating social relationships between EiPCs and others. Based on the findings of this study, there are two types of social capital: family and friends. Financial capital refers to some money utilized by EiPCs to start their businesses. This research shows that the financial access EiPCs possess to start their business by using their personal savings. Local information refers to the critical and valuable knowledge EiPCs possess from the local community. The local information consists of customer needs and market opportunities. Human capital refers to a collective of skills, experiences, and knowledge EiPCs use for their businesses. Human capital consists of work experience and entrepreneurial skills. At the same time, entrepreneurial skills refer to financial skills.

In order to provide the detailed resources possessed by EiPCs, the researcher made a comparison of the existing resources representing themes. For this comparison, the researcher conducted a content analysis using NVivo to critically review participant quotations that illustrate the thematic categories of resources used to start a business. As Krippendorff (2018) explains, content analysis can be used to measure how often a quote or word appears in data. Figure 5.2 illustrates the resources participants possess to start their businesses.

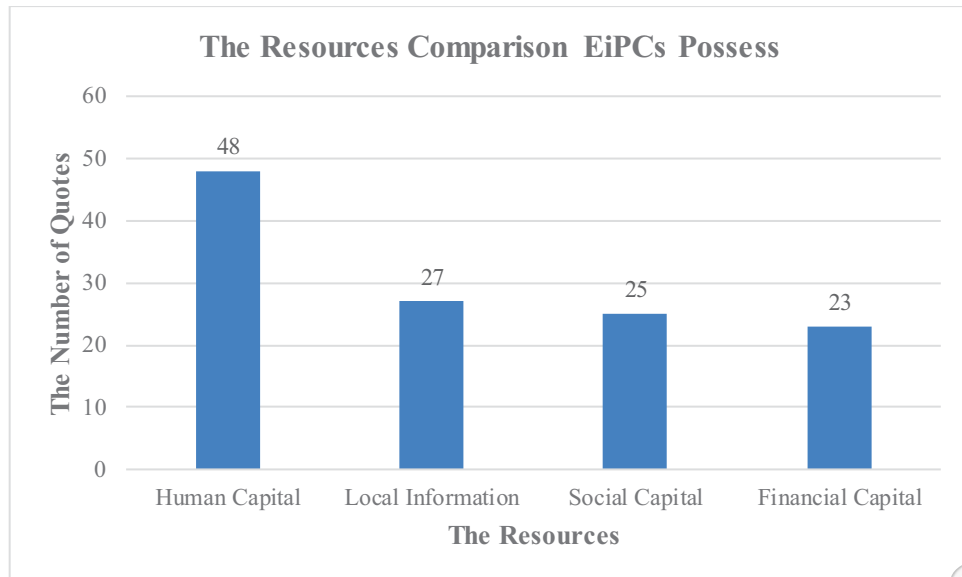


Figure 5.2 The Resources Comparison Based on The Cross-Case Analysis

According to Figure 5.2, human capital is the participants' most valuable resource, followed by local information, social capital, and financial capital. More resources indicate the importance of the existing resources when starting a business.

5.3.1 SOCIAL CAPITAL

Social capital is one of the resources that EiPCs have to start their business. EiPCs maximize the advantage of social capital when starting their business. Based on the findings of this study, there are two types of social capital: family and friends. Family is part of social capital, such as their spouses (husband or wife) and children. Friends are individuals who have a close relationship with EiPCs, such as friends, work partners, former bosses, or other people who have relationships with EiPCs outside family members. Figure 5.3 displays social capital as a theme and family and friends as a sub-theme.

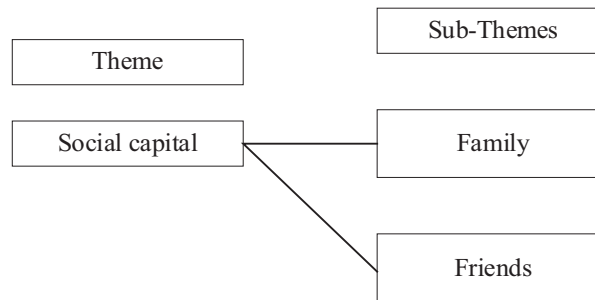


Figure 5.3 Social Capital Resource Based on The Cross-Case Analysis

1. Family

The research found that family is essential for EiPCs in starting their business. First, the family acts as a teamwork. EiPCs did not recruit employees at the beginning of their business. However, EiPCs started the business involving family members, such as spouses or children. As HW 4 and HW1 mentioned:

“My husband and I run all of these businesses with no help from anyone else. My husband can already do the packing” (HW4).

“I entrusted my husband to sell them. After returning home with IDR 1,200,000 [USD 76.7 or MYR 340], I was finally supported. He left with the goods and returned home with the money” (HW1).

Second, the family acts as a support system. Family members make them work harder, enthusiastic, and unafraid of business risks. As SW4 and FW3 mentioned:

“They are very supportive, family support is very influential, and family support is important. It is hard to do anything if our family does not support us unless we “leave” our family, which means you are not in the same place as our family, which is a different story. But for me, as long as I am still with my family, family support is very important” (SW4).

“Often, with my wife. When I started working with the factory, I lost money for two periods and asked my wife about it. My wife said, “It is okay. It is called a business. Just have a lot of debt, please do business, have a lot of debt”. Finally, I dared, encouraged by my wife” (FW3).

2. Friends

The existence of friends inspires EiPCs to start a business. Through friends, EiPCs learn a lot about business. For instance, FW3 and FW5 explained the role of friends in providing business knowledge. FW3 and FW5 mentioned.

“So, in our journey, we must have a bond with friends who are above us and support us. All work must be like that... looking for friends who are above us. We can understand about business, and the capital is available” (FW3).

“At first, I saw other people, and then I also studied how others ran their businesses. For instance, if you spend IDR 15,000,000 [USD 990.2 or MYR 4,085] 6-7 months later, it can become IDR 25,000,000 [USD 1,650 or MYR 6,808]” (FW5).

In addition, friends can support EiPCs in meeting the required initial business finance. They meet initial business finances from their friends intentionally and unintentionally. They do not need to provide collateral to get supporting finances from their friends. For instance, FW 6 explained that he previously obtained initial capital from his former boss (Pak Haji Huri). While FW1 obtained initial business finance from his neighbor and FW2 from his friend, he had helped.

“The initial capital was provided by Pak Wanto [FW6’s former boss]. Then for the “marning” [corn snacks] business, Pak Haji Huri [FW6’s former boss] provided the capital in Blimbing [the name of the district in Malang]. If I have corn, I tell them, and they lend me money to buy it. The key is honesty. From Lamongan [the name of a city in East Java Province], it was the same... up to 10 trucks did not pay at all. Alhamdulillah... even though I did not know the person. Only by cell phone” (FW6).

“I borrowed from a neighbor who had an inheritance. Her husband passed away, and she had much money and a mother and father, but she could not work. I borrowed her money” (FW1).

“That was my victory. That was the benefit of helping people. They lent me 100 million without any guarantee. I immediately told him to bring 100 million, without a signature” (FW2).

In addition, the existence of social capital also provides business information to participants. The existence of business information is crucial in business. EiPCs can learn about business strategy, as highlighted by HW1. She explained that he was introduced to the business association and learned business strategy through social

capital. In addition, friends provide up-to-date business information. For instance, information about the up-to-date price car, as highlighted by SW2 possessing a used car business. HW1 and SW2 mentioned:

“From friends, the price of a car is around this price. Another seller also informed me of the current market price of the car” (SW2).

“Then there was sales. I was introduced to the shop association. We shared, and we shared how to sell too. I was taught how to sell” (HW1).

Furthermore, friends also help EiPCs to have the technical skills required in the business. Based on their technical skills, they eventually start their own business. Participants with initial FW4, HW5, and HW6 mentioned:

“I saw the people on the street who made the wardrobe [FW4’s friend], I saw it. Actually, I did not have any experience. I just saw that when someone made something, I wanted it, and I kept watching. Eventually, I could make a wardrobe as well. If you do something like this, you should be able to do it” (FW4).

“I learned this skill from friends and from YouTube. I also participated in various trainings” (HW5).

“I also never made coffee, but I often went to my friend who sold coffee near the factory. After working, I often went there to learn how to make this coffee. I saw how he made coffee” (HW6).

The existence of friends also results in business ideas for the participants. It means that friends enable EiPCs to identify existing entrepreneurial opportunities. For instance, HW2 explained that he obtained his business idea from his friends. HW2 mentioned:

“When it comes to raising cattle, I learned from a person in Pujon [the name of a district in Malang]. I asked the person, “What do you feed this cow to make it fat?” Then I was told, and I remembered it” (SW2)

The existence of friends also impacts EiPCs’ decision-making process when starting their business. For instance, a participant with the initial HW5 explained that

her friend asked her to make and sell cakes. At the same time, he can make some cakes. HW5 mentioned:

“Someone invited me to make cakes. Then I got an order like that. I worked on other people's orders. At first, it was like that” (SW5).

5.3.2 FINANCIAL CAPITAL

Financial capital is one of the resources EiPCs possess, and its existence is essential for starting a business because finance is related to business operations. Financial capital in this study refers to access to financial resources. This research reveals that EiPCs utilized their personal saving to meet the financial resources necessary. Figure 5.4 shows that financial capital is the theme, and personal savings is the sub-theme.

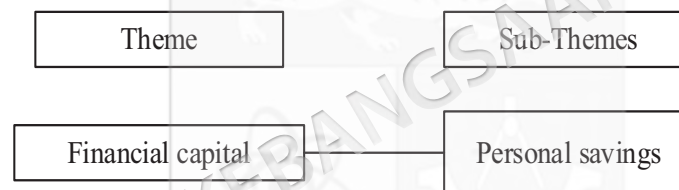


Figure 5. 4 Financial Capital Resource Based on The Cross-Case Analysis

a. Personal Savings

This research shows that EiPCs utilized their personal savings to start their business. They were afraid to apply for loans from the bank to start their business because they thought that the business's profit was uncertain while paying installments was certain. They applied for loans from the bank after their business was running. As FW2, FW3, and HW4 mentioned:

“I initially started this by saving money. I saved for eight months and only got IDR 400,000 [USD 24.5 or MYR 114.8]. Eight months of saving only earned IDR 400,000 [USD 24.5 or MYR 114.8]. IDR 50,000 [USD 4 or MYR 14] for food, and IDR 50,000 [USD 4 or RM 14] to buy a scale. That left 300,000 [USD

18.4 or RM 86.1] for the business. Eight months IDR 400,000 [USD 24.5 or MYR 114.8]” (FW2).

“At the beginning of the business, I had to be strong. I utilized my own capital. The capital was small. In those days, there was not much” (FW3).

“I had jewelry savings. I pawned it as capital. Even though it was small, it can be used as business capital. Later, thank God, after everything was paid off, the profits could be used to retrieve the item at the pawnshop” (HW4).

5.3.3 LOCAL INFORMATION

Information is one of the resources owned by EiPCs. Local information refers to the information necessary to start and run a business for EiPCs. The study found that EiPCs have two types of local information. First is customer needs. Customer needs are information that EiPCs possess related to the needs of goods or services in their neighborhood. The second is market opportunities. This information concerns the absence of people or businesses around their residences that can meet the community's needs. Figure 5.5 shows that local information is a theme. Meanwhile, customer needs and market opportunities are sub-themes of local information.

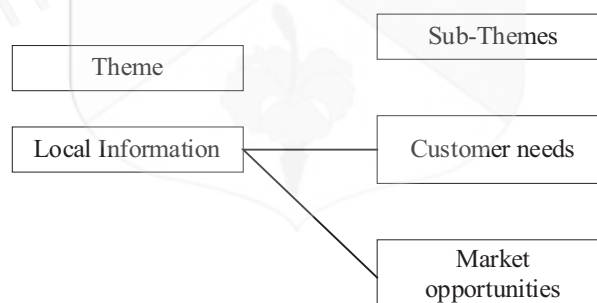


Figure 5. 5 Local Information Resource Based on The Cross-Case Analysis

1. Customer needs

Information related to customer needs is crucial in business. This information is the initial information needed to start a business. The research found that EiPCs started a

business when they discovered the customer needs around their environment. As FW5, HW4, HW3 mentioned:

“It seems that all groceries will be sellable because people need them. For items that are not selling well, I buy a little. But if it is an item that people are looking for, I buy it regardless, as long as the price is a bit cheap” (FW5).

“At first, they tried it first, then people ordered, but not immediately a lot. They only ordered two boxes. Even though I could not possibly make it with only two boxes, at least ten boxes, initially, they just wanted to try two boxes first. Not long after that, about two days later, alhamdulillah, they were suitable and then ordered a lot” (HW4).

“Yes, selling kitchen necessities like Ajinomoto, just all the kitchen necessities, like coffee sugar that people need...So here I think, “Oh yes, kitchen needs are important. They will look for it if people do not have it” (HW3).

2. Market opportunities

Market opportunities are information related to the unmet needs of the community. The existing market supplies have not met the existing market demand. The study found that one of the factors leading EiPCs to start a business was their ability to capture this information. For instance, FW4, a digital printing owner, explained that he started a digital printing business because there was no digital printing business in his area, whereas there was a market opportunity for digital printing business in his area. In addition, SW2, a showroom car owner, explained that people around him must have gone to another area to buy a bicycle. Accordingly, he started a used bicycle business. Likewise, HW1 started a food business because many workers were around his house. They mentioned:

“It is just that in this area, there is no such business. So, people do not have to go far to go to the printing press” (FW4).

“At the beginning, bicycles were rare here. I bought it at the comboran market (second-hand goods market), and then I sold it on credit to people in the village. The payments were made every week. Initially, the road in front of this house was asphalted” (SW2).

“I have some land in front of me. Then I made fried food. It was because there were workers around here. Instead of people buying from others, I sold some

goods here. I started with one pack of cigarettes and sold fried foods and noodles” (HW1).

5.3.4 HUMAN CAPITAL

Human capital is the most essential resource owned by EiPCs. This research demonstrates that human capital is the resource most utilized by EiPCs. The research findings show that human capital resources are divided into sub-themes and dimensions. Human capital comprises several sub-themes: work experience and entrepreneurial skills. Entrepreneurial skills consist of two dimensions: financial skills and technical skills. Figure 5.6 presents the theme, sub-themes, and dimensions of human capital.

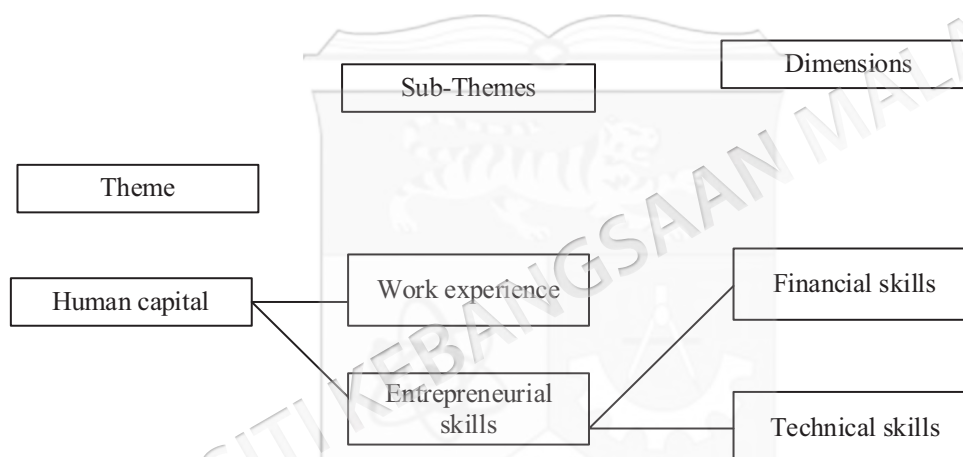


Figure 5. 6 Human Capital Resource Based on The Cross-Case Analysis

1. Work Experience

Work experience provides direct knowledge and experience about business for EiPCs. Based on that knowledge and experience, EiPCs can identify entrepreneurial opportunities. They identify the existing entrepreneurial opportunities in the same field of business with their previous work experience. As FW3 and HW1 mentioned:

“At first, I was a laborer, hoeing, harvesting sugarcane. Over time, I was able to estimate the sugarcane business. If I planted sugarcane on this land, I would get this yield, so I tried it. Sugar cane must be fertilized like this, and we must

remember that the point is like that. So, if you want the sugarcane to be good, the fertilizer must be this much, like that. It is the same. Everything is like that.” (FW3).

“I could not stay to do nothing. I also have experience selling crackers” (HW1).

In addition, work experience provides knowledge about financial management. For instance, HW3, a grocery business owner, explained that he learned financial skills based on previous experience. Then, HW3 implemented that skill in his business. HW3 mentioned:

“Yes, the experience in Malaysia was participating in the canteen in Setapak Jaya [the city's name in Malaysia]. I have been in the canteen for one year. The experience was recording like this finance” (HW3).

Work experience also provides the technical skills needed in the business. For instance, HW4, a culinary business owner, explained that her experience assisting people in the culinary business enabled her to produce some kinds of culinary products. HW4 stated:

“Starting from a young age, in the second grade of elementary school, I assisted people at work. At first, I assisted a catering business, then a “rempeyek” [kind of crecker] maker, and then a cake maker. So, I followed those three people even though I was in the second grade, but I observed how they worked because they did not teach me” (HW4).

2. Entrepreneurial Skills

Entrepreneurial skills are skills that EiPCs have to run their business. These skills include financial skills and technical skills. Through these skills, EiPCs can start a business despite their limitations in other resources, such as financial resources.

a. Financial Skills

Financial skills refer to the ability of EiPCs to manage finances. Participants do not apply for loans from the financial provider institution at the beginning of the business. They utilized the finances at hand even though the amounts were limited. For instance,

FW5, FW3, and HW4 set aside their income to start their business. The participants mentioned:

“I set aside some of my earnings. For instance, if I earned IDR 100,000 [USD 6.3 or MYR 28], I bought “sedap noodles” to save. I could buy one bag of rice, so I bought one bag of rice. But I saved it first for a few months, and when it was collected, I opened a shop. So, the capital was from saving because there was no capital money” (FW5).

“Suppose I worked 15 days. I would give all the money from those 15 days to my wife. That was enough to cover the family's needs for up to one month. So, the next 15 days were not for food but for savings” (FW3).

“In starting my business, the capital does not come from a loan, no. My initial capital came from joining a tailor for eight months. I saved a little part of my salary” (HW4).

In addition, based on the research findings, the participants have the skill to manage the business profit. For instance, HW1 explained that she set aside his business profit for capital turnover. FW1 explained that there must be a development fund in the business. In addition, SW1 explained that to develop his business, he had to manage his income to start another business. Accordingly, their business runs continually. HW1, FW1, and SW1 mentioned:

“From the profits, I was able to increase the capital to two packs. Eventually, I was able to make up to five packs. The profit was made for capital turnover first. The profit was used to increase capital. We turned the profit into other groceries” (HW1).

“That risk can be minimized if we manage the monetary. We have to have the criteria for a healthy company, which should be there. That will be an indicator. Second, there must be a development fund. Where does that come from? Yes, we budget it. Previously, 10 percent has increased to 30%” (FW1).

“We rotate from existing businesses, starting from a few chickens, then a few goats. I have three coffee shops. Then until today, even though it is tiny, we have 17 businesses” (SW1).

b. Technical Skills

Technical skills refer to the specific technique and knowledge about the business. EiPCs need these skills to start running their business. They know in detail what they need to do to start the business and how they run it. FW3, HW4, and SW3 mentioned:

“At first, I was a laborer, hoeing, harvesting sugarcane. Then over time, I was able to estimate this sugarcane business. If I planted sugarcane on this land, I would get this yield, so I tried it” (FW3).

“Around here, there are many culinary businesses, and I have culinary skills. We have knowledge. For instance, if we have cooking knowledge, why don't we develop it? I have the skills, I am sure I can do it, and it will sell. People who conduct a business must have problems, and there must be. But if we are confident, we can” (HW4).

“It is not different from the other farms. Other farms already know a little, like fertilizers and so on. The character is like this. Looking at the temperature... we try it first. What is the temperature? It can be seen. For example, the plant dies because of what? Maybe because of the wrong watering method, too much fertilizer or something mistakes” (SW3).

5.4 RESEARCH OBJECTIVE II: ENTREPRENEURIAL OPPORTUNITY IDENTIFICATION FOR EiPCs.

The second research objective is to explore the identification of entrepreneurial opportunities for EiPCs. Table 5.3 shows how EiPCs identify the existing entrepreneurial opportunities consisting of scavenger, household, and farm worker cases.

Table 5. 3 Opportunity Identification Based on The Cross-Case Analysis

Themes, Sub-Themes, Dimensions	Participants															
	Scavengers' case				Household Workers' Case						Farm Workers' Case					
	SW1	SW2	SW3	SW4	HW1	HW2	HW3	HW4	HW5	HW6	FW1	FW2	FW3	FW4	FW5	FW6
Necessity factor	✓	✓	✓		✓	✓	✓	✓	✓	✓			✓	✓	✓	✓
Discovering opportunities through local society																
<i>Establishing direct communication</i>	✓	✓	✓		✓		✓		✓		✓	✓	✓	✓	✓	✓
<i>Establishing social media communication</i>					✓			✓	✓							
<i>Utilizing local information</i>	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
<i>Utilizing work experience</i>	✓	✓	✓	✓	✓	✓	✓	✓	✓				✓		✓	✓

Table 5.3 explains similarities and differences in how EiPCs identify entrepreneurial opportunities. Based on the similarities, all cases show that necessity is crucial in identifying entrepreneurial opportunities. The first is the necessity factors. The necessity factor acts as a driver, making EiPCs think creatively. Accordingly, they can identify entrepreneurial opportunities around their environment because of the pressure to fulfill daily needs. The second is discovering opportunity. EiPCs identify entrepreneurial opportunities by discovering opportunities through local society. They discover opportunities in three ways. The first is establishing direct communication. Through direct communication, they obtain local information, which helps them identify entrepreneurial opportunities. The second is utilizing local information. EiPCs utilize local information to identify entrepreneurial opportunities. The third is utilizing work experience. Identifying entrepreneurial opportunities also occurs due to their past work experience. Their experiences inspire them to identify entrepreneurial opportunities in their environment to meet their family's needs.

In contrast, there are differences in how EiPCs identify entrepreneurial opportunities based on the cases in this research. According to Table 5.3, social media communication is one of the ways EiPCs identify entrepreneurial opportunities. However, based on the findings, scavengers and farm workers do not utilize this way to communicate with their local society. They communicate with the local society through direct communication or face-to-face. However, only the case of household workers utilizes social media communication to identify entrepreneurial opportunities.

According to the cross-case analysis, the researcher found two themes in how EiPCs identify entrepreneurial opportunities in this research. The first is necessary factors, and the second is discovering opportunities through local society. Discovering opportunities consists of establishing direct communication and utilizing work experience. Figure 5.7 presents the themes based on the cross-case analysis.

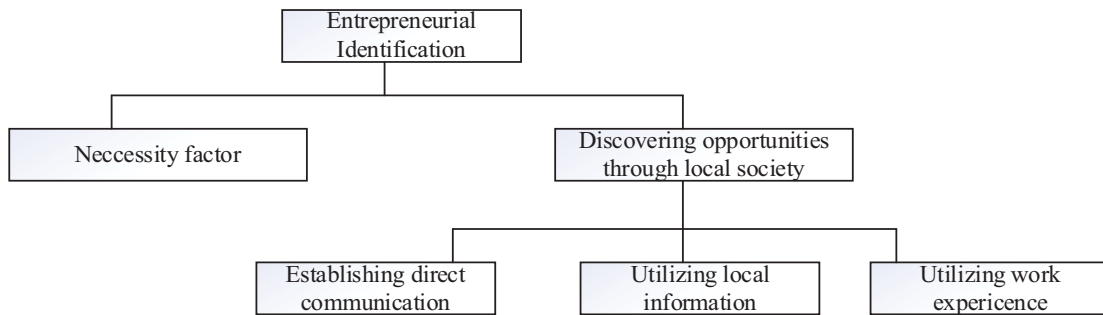


Figure 5. 7 Entrepreneurial Opportunity Identification Based on The Cross-Case Analysis

5.4.1 NECESSITY FACTOR

This research shows that the necessity factor to meet daily needs sufficiently fosters EiPCs to identify entrepreneurial opportunities. They consider their previous income as laborers insufficient to adequately meet their family's needs. Eventually, they are encouraged to be more observant in identifying existing entrepreneurial opportunities, as HW4, SW2, and FW5 explained that the necessity factor encouraged them to identify entrepreneurial opportunities. They mentioned:

"I came up with the idea because of the economy. If our economy is lacking, these ideas will come up. Those ideas won't come up if we have enough money because we want to have fun. If we are lacking, for instance, we have more children. If we have children, there will be more expenses. Why do we not make an effort if we don't have a shortage?" (HW4)

"I calculated that working as a laborer would not meet the needs of my family. If I became a laborer, the wages would not be enough for me to eat and buy cigarettes" (SW2).

"I work as a laborer and do all available jobs. The economy would not be enough if I were just a laborer. Finally, I thought, how can I make it enough?" (FW5).

5.4.2 DISCOVERING OPPORTUNITIES THROUGH LOCAL SOCIETY

Environment refers to a condition around the participant's residence influencing the thoughts and behavior of participants, primarily related to entrepreneurial activities. This research reveals that learning and observing the environment influence participants' ability to identify entrepreneurial opportunities. They learn and observe the environment through direct and social media communication.

1. Establishing direct communication

The first way EiPCs identify entrepreneurial opportunities is by establishing direct communication in their local society. They communicate and see that other people have been successful in a business. They actively learned and observed how people conduct business. Accordingly, they were inspired by those people so EiPCs could identify entrepreneurial opportunities. FW2, FW3, FW5 mentioned:

"I saw the people on the street who made the wardrobe. I saw it. Actually, I did not have any experience. I just saw that when someone made something, I wanted it, and I kept watching. If you do something like this, you should be able to do it" (FW2).

"We have to look at those above us. We have to look at those above us and imitate them. Finally, in the future, it will grow. Everything is like that. So, we have to organize ourselves and organize our minds. It works. All the development is from us" (FW3).

"At first, I saw other people, and then I also studied how others ran their businesses. For instance if you spend 15,000,000, 6-7 months later, it can become 25 million" (FW5).

2. Utilizing local information

The second way EiPCs identify entrepreneurial opportunities is by utilizing their local information. EiPCs can discover existing entrepreneurial opportunities around their environment through their local information. For instance, HW1, who has a grocery business, started selling food. FW4 has a digital printing business, and SW2 has a used car business. They have identified business opportunities because they understand the information around them and use it to do entrepreneurial activities. HW1, FW4, and SW2 said:

“I have some land in front of me. Then I made fried food. It was because there were workers around here. Instead of people buying from others, I sold some goods here” (HW1).

“It is just that in this area, there is no such business. So, people do not have to go far to go to the printing press” (FW4).

“At the beginning, bicycles were rare here. I bought it at the comboran market (second-hand goods market), and then I sold it on credit to people in the village. The payments were made every week. Initially, the road in front of this house was asphalted” (SW2).

3. Utilizing work experience

The third way EiPCs identify entrepreneurial opportunities is by utilizing their work experience. Their work experience provides inspiration related to existing entrepreneurial opportunities after learning the existing information in their environment. For example, FW3, HW4, and SW4 can identify business opportunities because of their work experience. They said:

“At first, I was a laborer, hoeing, harvesting sugarcane. Then over time, I was able to estimate this sugarcane business. If I planted sugarcane on this land, I would get this yield, so I tried it” (FW3).

“Yes, I worked when I was a child, so when I grew up, I started a family; I had the idea to open my own business. I have been working like that for ten years. Now I am starting over again, starting from scratch, as I told you earlier” (HW4).

“Then I was interested in collecting and selling used goods to that person. Because of my experience, I eventually tried to become a used goods collector. I received used goods from other people, sold them to bigger collectors, and earned money” (SW4).

5.5 RESEARCH OBJECTIVE III: ENTREPRENEURIAL OPPORTUNITY EXPLOITATION FOR EiPCs.

The third research objective is to explore entrepreneurial opportunity exploitation for EiPCs. Table 5.4 shows how EiPCs exploit the existing entrepreneurial opportunities, including scavenger, household, and farm worker cases.



Table 5. 4 Opportunity Exploitation Based on The Cross-Case Analysis

Themes, Sub-Themes, Dimensions	Participants															
	Scavengers' case				Household Workers' Case						Farm Workers' Case					
	SW1	SW2	SW3	SW4	HW1	HW2	HW3	HW4	HW5	HW6	FW1	FW2	FW3	FW4	FW5	FW6
Integrating Available Resources	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Implementing "Just Do It" Strategy	✓		✓	✓	✓	✓				✓		✓	✓			✓
Implementing "Sustaining Employment" strategy												✓	✓			✓

Table 5.4 shows the similarities and differences in how EiPCs exploit entrepreneurial opportunities. There are two similarities in how EiPCs exploit entrepreneurial opportunities. Firstly, by integrating available resources. All cases explain that they utilize their available resources to exploit entrepreneurial opportunities. They integrate one resource with other resources they have to optimize existing resources to exploit entrepreneurial opportunities in a business. Secondly, by implementing the “Just Do It” strategy. All cases show that EiPCs do not think deeply about taking entrepreneurial actions to exploit existing business opportunities. They take action on what they can do as long as it can generate income. Their actions aim to meet their daily needs.

The difference in EiPCs’ strategy to exploit entrepreneurial opportunities is the existence of the “Sustaining Employment” strategy. This strategy is only undertaken by participants in farm workers. The participants of the scavengers and farm workers do not do this. The sustaining employment strategy is to start a new business by not leaving an existing job. The aim is to minimize the risk if the new business does not succeed.

Based on the results of the cross-case analysis, the researcher found two themes on how EiPCs exploit entrepreneurial opportunities, namely integrating available resources and implementing the “Just Do It” strategy. Figure 5.8 shows the themes based on the results of cross-case analysis.

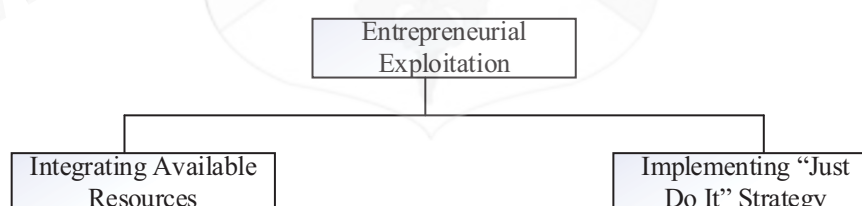


Figure 5. 8 Entrepreneurial Exploitation Based on The Cross-Case Analysis

5.5.1 INTEGRATING AVAILABLE RESOURCES

To exploit entrepreneurial opportunities, EiPCs integrate their resources at hand. This integration aims to maximize the function of their resources in undertaking entrepreneurial activities. One resource cannot encourage EiPCs to exploit existing entrepreneurial opportunities in a business. However, they can creatively overcome resource limitations by integrating existing resources. For example, SW2 integrated his work experience, local information, and family support to start a business. HW5 started a business by integrating social capital, social media literacy, and support from family. Meanwhile, FW6 integrated his experience, social capital, and technical skills to start his business. SW2, HW5, and FW6 said:

“I already have experience in trading.... Initially, the road in front of this house was asphalted, and bicycles were rare here. I bought it at the comboran market (second-hand goods market), and then I sold it on credit to people in the village. The payments were made every week. Meanwhile, my wife helped me with the financial records.” (SW2).

“My friend invited me to make cakes. Then I got an order like that. I served on other people's orders. At first, it was like that. Then there was an order. Initially, I only made cakes based on orders... I learned this skill from friends and YouTube... Alhamdulillah, my family supports me to run this business. I am very much supported. Besides that, I am also helped by them” (HW5).

“I used to be a laborer there. When I finished working as a laborer, I took a day off. I thought my pay was fixed from day to day. I asked permission from the boss to leave this job. I took a break from working. The boss asked me why I left my job. Then, I went out to look for corn on my own. The boss loaned me the capital... If the dryness is 17 and below, it is accepted. If it is 17 and above, it is rejected. If it is 17 and above, it means the corn is wet. This is measured with a special tool” (FW6).

5.5.2 IMPLEMENTING “JUST DO IT” STRATEGY

This research shows that the next strategy for EiPCs to exploit entrepreneurial opportunities is implementing the “Just Do it” strategy. They do what they can do. Most importantly, they have activities. As FW6, HW6, and SW4 mentioned:

“Sometimes, I don't make a profit when I sell. The important thing is just to do it. Yes, try it. I believe there is sustenance, and sustenance is not mixed up. Just do it, be patient, and be honest.” (FW6).

“The important thing was that I had something to do at home. I did not think about the profit. I did not know it. The important thing was that I had a business that would progress over time” (HW6).

“At that time, the important thing in my mind was that this iron had to become money. I didn't care about the price, and I didn't know if it was a loss or not... The important thing is that I work, and it turns out like this, and I fit in” (SW4).

5.6 CHAPTER CONCLUSION

This study found how EiPCs exploit entrepreneurial opportunities in a business. First, EiPCs integrate their resources to maximize their function in conducting entrepreneurial activities. For example, EiPCs integrate social capital, human capital, and local information to exploit existing entrepreneurial opportunities. This strategy is called “Integrating available resources”. The second strategy is implementing the “Just Do It Strategy.” EiPCs do not need more consideration to capitalize on entrepreneurial opportunities. They do what they can do. The most important thing for them is to fulfill their family needs. In addition, there is another strategy, which is the “Sustaining Employment” strategy. This strategy is a way to minimize the negative impact of business risk. They are still working in their previous jobs but have started a business. However, this strategy is only undertaken in farm workers’ cases and not in other cases.

Table 5.5 shows detailed similarities and differences based on the results of cross-case analysis to answer research questions in this study. The next chapter is Chapter Six, the discussion chapter.

Table 5. 5 Similarities and Differences Based on The Results of Cross-Case Analysis (Summary of The Cross-Case Analysis)

	Scavengers' Case	Household Workers' Case	Farm Workers' Case	Similarities	Differences	Interpretation
RO 1	<ol style="list-style-type: none"> 1. Social capital 2. Financial capital 3. Local information 4. Human capital 	<ol style="list-style-type: none"> 1. Social capital 2. Financial capital 3. Local information 4. Human capital 	<ol style="list-style-type: none"> 1. Social capital 2. Financial capital 3. Local information 4. Human capital 	<p>All cases show that social capital, financial capital, local information, and human capital are the resources EiPCs possess to start their business.</p>	<p>There is time as a resource for household workers' case to start a business. However, for scavengers and farm workers, time is not included as a resource for starting a business.</p>	<p>Social capital, financial capital, local information, and human capital are obligatory resources for EiPCs to start a business. At the same time, time is an additional resource. Time as a resource in the household workers' case appears because all participants are women. After finishing household activities, participants still have time for other activities. However, they utilize their time to start a business to generate income.</p>

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Based on this condition, it can be concluded that even though time acts as an additional resource. Accordingly, time is not a resource for EiPCs.

RO 2	1. The necessity factor drives the scavengers' case participants to identify entrepreneurial opportunities.	1. The necessity factor drives the household workers' case participants to identify entrepreneurial opportunities.	1. The necessity factor drives the farm workers' case participants to identify entrepreneurial opportunities.	The necessity factor plays a crucial role in encouraging EiPCs to think creatively. Accordingly, EiPCs can identify entrepreneurial opportunities. In addition, EiPCs identify existing entrepreneurial opportunities through discovery.	Participants from farm workers' cases do not establish social media communication to identify the existing entrepreneurial opportunity. However, in other cases, the household and farm workers' cases establish social media communication to identify the existing entrepreneurial opportunities.	The necessity factor encourages the EiPCs' ability to think creatively. Accordingly, EiPCs can identify the existing entrepreneurial opportunities to meet their needs. Discovering is a strategy for EiPCs to identify existing entrepreneurial opportunities. They do this by establishing direct communication with the surrounding community, utilizing local information, and utilizing work experience.
	2. The scavengers' case participants discover entrepreneurial opportunities through	2. The household workers' case participants discover entrepreneurial opportunities through	2. The farm workers' case participants discover entrepreneurial opportunities through			to be continued...

...continuation

establishing communication, utilizing information, utilizing experience.	direct	establishing communication, utilizing information, utilizing experience.	direct	establishing communication, utilizing information, utilizing experience.	direct	EiPCs discover entrepreneurial opportunities through establishing direct communication, utilizing local information, and utilizing work experience.
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Another way is by establishing social media communication. However, this method is not used for farm workers because the type of business is different, and the target market is already evident. Based on this condition, it can be concluded that utilizing social media is an additional way to identify entrepreneurial opportunities for EiPCs.

RO 3	The scavengers' case participants exploit entrepreneurial opportunities by using two strategies. 1. Integrating available resources.	The household workers' case participants exploit entrepreneurial opportunities by using two strategies. 1. Integrating available resources.	The farm workers' case participants exploit entrepreneurial opportunities by using two strategies. 1. Integrating available resources.	1. All cases integrate available resources to exploit entrepreneurial opportunities.	The scavengers' case participants and the household workers' case participants do not employ the "Sustaining Employment" strategy.
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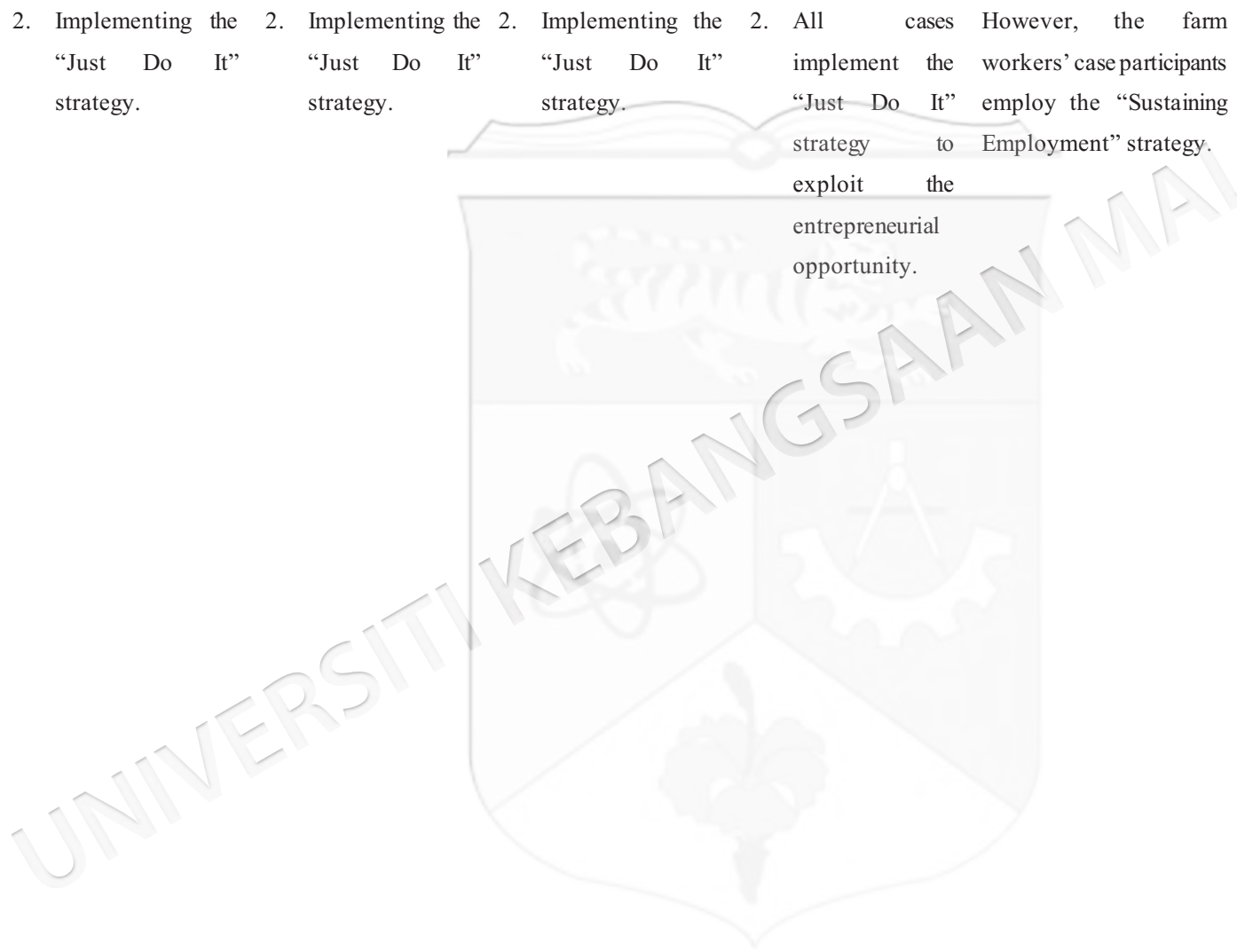
The resource has a crucial role in exploiting entrepreneurial opportunities. However, those living with limited resources can integrate their available resource to maximize the role of resources to exploit entrepreneurial opportunities.

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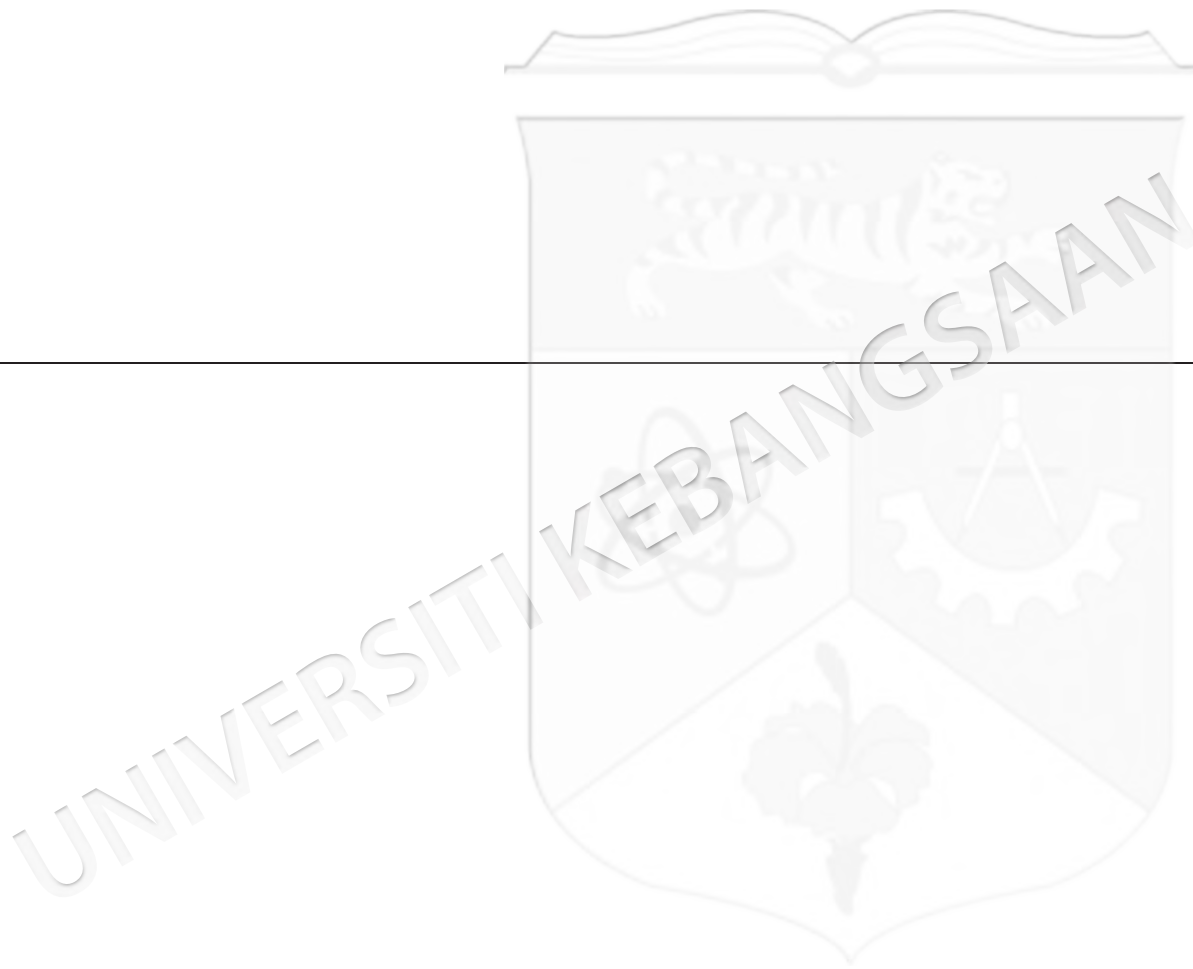
- | | | | | | |
|--|--|--|--|---|--|
| 2. Implementing the “Just Do It” strategy. | 2. Implementing the “Just Do It” strategy. | 2. Implementing the “Just Do It” strategy. | 2. All cases implement the “Just Do It” strategy to exploit the entrepreneurial opportunity. | However, the farm workers’ case participants employ the “Sustaining Employment” strategy. | In addition, to exploit entrepreneurial opportunities, the most important is to do it in the best way, as outlined in the “Just Do It” strategy. Based on this strategy, the higher consideration of exploiting entrepreneurial opportunities tends to hinder people from having a venture. The other strategy for those thinking more about the risk is the “Sustaining Employment” strategy, which can become a solution to exploit entrepreneurial opportunities. |
|--|--|--|--|---|--|

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This strategy minimizes the negative impact of business risk by conducting available jobs and exploiting entrepreneurial opportunities simultaneously. However, the last strategy is an additional strategy that EiPCs can consider because this strategy only appears for farm workers' case participants.



CHAPTER VI

DISCUSSION

6.1 CHAPTER OVERVIEW

This chapter aims to discuss and interpret the research findings. The evidence of the findings discussed in this chapter is based on Chapters 4 and 5. Chapter 4 explained the cases in this study, namely the scavenger, household worker, and farm worker cases. Subsequently, Chapter 5 explained the cross-case analysis of the three cases.

This study explores how EiPCs identify and exploit entrepreneurial opportunities through their resources to start a business. To achieve this goal, the researcher investigated three research questions: What are the resources owned by EiPCs to start a business? How do EiPCs identify entrepreneurial opportunities? How do EiPCs exploit entrepreneurial opportunities? According to this study's findings, this study proposes 18 propositions to answer the existing research questions.

The structure of this chapter is as follows: Chapter overview is presented in Section 6.1. Then, Section 6.2 discusses the resources owned by EiPCs to start a business and is followed by Section 6.3, which discusses the exploration of entrepreneurial opportunity identification for EiPCs, followed by Section 6.4, which discusses the exploration of entrepreneurial opportunity exploitation for EiPCs, followed by Section 6.5, provides a conclusion of the discussion.

6.2 RESEARCH QUESTION 1: WHAT ARE THE RESOURCES OWNED BY EiPCs TO START A BUSINESS?

The first aim of this research is to identify the resources EiPCs possess to start their business. According to the research findings, five themes represent the resources owned by EiPCs to start a business: social capital, financial capital, local information, and human capital.

6.2.1 SOCIAL CAPITAL

This research demonstrates that social capital is one of the resources EiPCs possess to start their business. Social capital is essential for EiPCs when starting a business. All participants explained that social capital has contributed to the existence of their businesses in all cases. Social capital in this research is divided into family and friends.

1. Family

Family refers to a relationship between EiPCs and their family members, such as their spouse, children, and other family members, such as spouses, children, and other relatives. Previous research has discussed how the role of family in entrepreneurship (Igwe et al., 2020; Kimmitt et al., 2020). Family plays a crucial role in human capital development (Cardella et al., 2020), such as parents preparing business knowledge and skills for their children (Dana et al., 2020; Igwe et al., 2020). Furthermore, the family provides financial resources in the early stages of starting a business (Cardella et al., 2020; Dana et al., 2020). However, the role of family in the early stages of business warrants further attention (Igwe et al., 2020).

This research found two essential roles of family existence in a business. First, support from family increases courage in taking business risks. They are increasingly confident in running their business. They are even more courageous in obtaining bank financing after receiving support from the family. FW3 explains that his wife's support makes him more enthusiastic at work and not afraid to take risks. In addition, SW4 also explains that it would be challenging to run a business properly without family support. However, with the support of his family, he is more motivated to run a business.

This finding aligns with previous research, which explained that one of the roles of the family is mutual support between family members, giving rise to characteristics such as courage in taking risks and autonomy (Igwe et al., 2020). Autonomy is the freedom that individuals have to use their creativity to achieve the desires they expect (Corsino et al., 2019). In the context of Igwe's research, autonomy is linked to gender and career choices. Society in the context of that study still takes issue with gender, but with family support, individuals can determine careers according to their wishes. Meanwhile, Corsino et al. (2019) explain that with autonomy, individuals can maximize their creativity to achieve goals, which is an essential dimension of entrepreneurship. Therefore, it can be concluded that individuals who get family support have autonomy in career choices that encourage creativity to achieve success through entrepreneurship.

In addition, the family provides psychological support, especially for individuals who do not receive support from the external environment (Cardella et al., 2020). This condition indicates that the role of the family is significant in providing psychological support to enhance EiPCs' willingness to do their business and encourage risk-taking. As Jancenelle et al. (2018) explain, positive psychology allows individuals to develop and improve the quality and meaning of life. Applied to this study, EiPCs who get benefit family support feel more comfortable carrying out their entrepreneurial activities.

Second, family members act as a team to operate a business. They cooperate to run their business. Even when starting a business, they did not recruit employees. They start their business by utilizing existing family members, such as their spouse or children. As HW4 explains, she operates the business only with her husband. Furthermore, FW6 explains that if they recruit employees in the beginning of the business, their income will run out to pay these employees, and they will not profit. Dana et al. (2020) explain that running a business involving families can reduce operational costs and transfer knowledge between generations. Researchers have recognized that entrepreneurs who engage in entrepreneurship due to necessity factors face financial challenges (Audretsch et al., 2022; Content et al., 2019). Accordingly, involving family members in teamwork is one solution to minimize financial expenses at the initial stages of business operation.

2. Friends

Friends refer to a relationship between EiPCs and individuals who are not their family members. Concurrently, the role of friends is broader than that of family. According to the research findings, friends as a source of social capital provides access to business information, improve technical business skills, and enhance the ability to identify and exploit entrepreneurial opportunities.

Friends provide EiPCs with knowledge in conducting a business. Through friends, EiPCs learn about business. In this case, friends act as teachers or role models for EiPCs. EiPCs consider the existence of teachers to be crucial in conducting business. In other words, a friend acts as a teacher in the business, providing business strategies. This finding aligns with previous research demonstrating that role models act as a source of information for entrepreneurs. They can gain foundational business knowledge. This business foundation enhances their ability to identify existing entrepreneurial opportunities. Furthermore, role models also perform business evaluation functions (Atembe, 2022). This explanation indicates that beyond providing guidance, the existence of role models can also evaluate the performance of entrepreneurs. Accordingly, in this study, EiPCs explain that operating a business requires teachers who can guide and evaluate them.

Furthermore, previous scholars have acknowledged that business information is a critical resource in a business (Banihani, 2020; Ibidunni et al., 2020; Kimbu et al., 2019). This research demonstrates that friends provide business information to EiPCs. As Banihani (2020) explains, networking provides entrepreneurs with valuable business information. Accordingly, the information EiPCs possess enables them to identify business ideas that can be exploited to become a business effectively.

In addition, friends offer an opportunity for EiPCs to learn technical skills within their venture. As Kimbu et al. (2019) explained, networking allows entrepreneurs to develop specific skills. Technical skills are crucial because entrepreneurs need to understand optimal business practices. Based on the research findings, friends enrich their entrepreneurial technical skills. Through technical skills of their chosen fields, EiPCs can start their business.

Furthermore, friends guide EiPCs in identifying entrepreneurial opportunities. As Erogul et al. (2019) explained, networking offers access to entrepreneurial opportunities. Their friends inspire EiPCs to start a business. Friends offer viable business ideas that EiPCs are able to leverage. As Atembe (2022) explained, networking is a source of inspiration for entrepreneurs.

Friends also influence EiPCs' decision to exploit entrepreneurial opportunities. As Donbesuur et al. (2020) explain, networking influences individual decisions to exploit potential opportunities. A strong relationship between entrepreneurs and their networks can enable them to overcome various obstacles.

Based on the research findings, all participants explained that friends serve as crucial social capital for scavengers, household workers, and farm workers to start their businesses. This condition shows friends as an essential resource for EiPCs to start their business initiation.

Hence, this study proposes the following:

- P1 : EiPCs with resource limitations can leverage their social capital in starting a business.**
- P1a : The role of family as part of social capital in business is as a support system and teamwork.**
- P1b : EiPCs who have good relationships with friends have the advantage of getting information and technical skills from them.**

6.2.2 FINANCIAL CAPITAL

Finance has been acknowledged as the most significant barrier for people living in poverty to engage in entrepreneurial activities (Ajide, 2020; Zanky et al., 2023). People living in poverty appear to prioritize fulfilling short-term needs and ignore long-term needs because they face financial constraints. Concurrently, they need initial business finance to start a business. Accordingly, this condition leads to financial challenges, a central concern for EiPCs. According to this research's findings, EiPCs meet their initial financial needs by personal saving even though the amount is limited.

a. Personal Savings

Personal savings refer to funds EiPCs possess from their previous occupations. The research found that EiPCs set aside their income for savings. They use their savings as initial capital to commence their ventures. As FW2 explains, he saved for eight months and earned IDR 400,000 (USD 24.5 or MYR 114.8). He used the money to initiate a grocery venture. Another example is HW4, who operates a culinary business. She explained that she pawned her jewelry as business capital. After she made a profit, she redeemed the jewelry back.

These findings indicate that EiPCs exhibit high saving awareness. Although the amount of money they save is small, it provides significant benefits. One of the benefits is the utilization of their savings as initial capital to start a business. Research on the role of entrepreneurship, especially in poverty alleviation, explains that financial capital is a problem when starting a business (Audretsch et al., 2022; Fernandez, 2021). Several studies suggest that financial provider institutions offer a viable solution for mitigating financial problems (Andriamahery & Qamruzzaman, 2022). Moreover, one of the famous quotes from Nobel laureate Professor Muhammad Yunus is his promise to “put poverty in museums” by providing access to credit to individuals experiencing poverty to start businesses (Bhuiyan & Ivlevs, 2019; Doering & Wry, 2022).

Meanwhile, other studies suggest assistance from other parties, such as the government, or cooperation between entrepreneurs to overcome financial problems (Si et al., 2019; Sutter et al., 2019). However, based on the research findings, EiPCs acknowledge that a business venture is not always profitable initially. Therefore, utilizing existing capital is their preferred method to start a business. Obtaining external financing from the bank is not a viable solution during a business’s initial phase because monthly loan installments are required even if the business’s income is uncertain. This condition is what they think is dangerous in a business if they apply for loans from a bank. In the early phase of business, they emphasize resourcefulness by leveraging their resources and operating their business consistently. Withdrawing from a business is the beginning of failure. Several studies have also revealed the dangers of falling into financial distress (Bhuiyan & Ivlevs, 2019) and high interest rates (Garrity & Martin,

2018; Kimbu et al., 2019) in the context of microcredit as a financial solution. In addition, microcredit's ability to increase impoverished people's income is still contested (Bhuiyan & Ivlevs, 2019).

However, this research reveals that financial provider institutions offer EiPCs advantages for business development. Andriamahery and Qamruzzaman (2022) explained that financial credit contributes to entrepreneurial development, especially for those concerned about inadequate funding. In addition, access to financial credit facilitates entrepreneurial growth (Doering & Wry, 2022). EiPCs who have successfully run their business apply for bank loans as additional financial capital to grow their business. They have successfully analyzed their business's profitability and capacity to meet instalment obligations. This analysis increases their courage to apply for a loan from the bank. Without a financial analysis, they do not dare to take out loans from the bank. EiPCs consider that most factors cause entrepreneurs to be trapped in financial issues because they do not have financial analysis and spend money resulting from loans for consumptive expenditures.

In addition, this study revealed that personal networks play an essential role in addressing financial constraints. However, this research only found this for the scavenger and farmworker participants. Meanwhile, this research did not observe this outcome for the household workers participants. This is because the household workers participants have limited social relationships. In addition, their friends also have limited financial resources. Therefore, they could not utilize their personal network as a resource to overcome their financial problems. Consequently, personal networks cannot be categorized as a resource to address limited financial resources for EiPCs.

Hence, this study proposes the following:

P2 : Utilizing personal savings is a solution for EiPCs to address the issue of financial capital to start a business.

6.2.3 LOCAL INFORMATION

Information is one of the crucial resources in the business context (Rudhumbu et al., 2020). Previous research describes that interaction between entrepreneurs and the environment generates information about entrepreneurial opportunities (Gray et al., 2019). This research demonstrates that EiPCs have local information as one of their resources. According to the research findings, there are two types of information that EiPCs have to start their business: customer needs and market opportunities.

1. Customer needs

Local information about customer needs is crucial information in a business. This information is the first step in starting a business. As HW 1 explains, there are many workers in her neighborhood. According to HW1, they need food. Instead of buying from someone else, she sells the food herself. In addition, HW3 explained that groceries are essential for every family. Accordingly, opening a grocery store will be profitable.

This finding shows that prospective entrepreneurs' sensitivity in capturing customer needs is crucial information in a business. First, knowledge of customer needs assists individuals in identifying entrepreneurial opportunities. As Canavati et al. (2021) explained, understanding customer needs is one of the starting points in generating business ideas. In addition, information about customer needs helps individuals for finding entrepreneurial opportunities (Nieto & González-Álvarez, 2016).

Second, knowledge of customer needs helps EiPCs successfully exploit entrepreneurial opportunities. Important information about market uncertainty includes market opportunities, market engagement strategies, customer needs, and customer problems. This information is crucial for entrepreneurs to attain business success (Donbesuur et al., 2020; Vanevenhoven et al., 2011).

In addition, previous research explains that entrepreneurial opportunity can be recognized by active search, discovery, and evaluation processes combined with prior knowledge, relevant information, and skills (Gray et al., 2019; Venkataraman, 2019). For instance, HW3 operates a grocery business. She is a housewife. According to her,

groceries such as various kitchen spices are fundamental daily household requirements. Finally, he decided to sell these groceries because he believed those goods would sell well. Based on these findings, it can be concluded that information about customer needs is an essential resource in a business. Its presence facilitates active search, and through skills and additional relevant information, it can be exploited into a venture.

2. Market Opportunities

Market opportunities are information about the unmet needs of the community. These market opportunities occur because no individuals or parties provide these needs. As Kim et al. (2018) explained, market opportunities refer to prospective regions or sectors inside a market whereby a business can expand its customer base, increase revenue, or launch new goods or services. The research found that this condition was advantageous for EiPCs during business initiation. For instance, FW4, FW5, SW2, and HW1 started their business because they found market opportunities in their environment. Furthermore, with their resources, they can address the community's needs.

The existence of market opportunities is an entrepreneurial opportunity for EiPCs. They can easily offer acceptable new products or services to the community. Furthermore, their products or services can enter the market without competition. Accordingly, their products or services can dominate the market due to the lack of viable consumer alternatives. This condition allows them to attain maximum profitability. Wagdi and Hasaneen (2019) found that identifying market gaps is a significant success factor for entrepreneurs in Egypt and Nigeria. Market gaps or opportunities are success factors because they represent what customer needs remain unmet by current market offerings

Hence, this study proposes the following:

- P3 : EiPCs start a business based on local information.**
- P3a : Local information related to customer needs is the starting point in identifying entrepreneurial opportunities.**
- P3b : Identifying market opportunities is a driver to exploit entrepreneurial opportunities.**

6.2.4 HUMAN CAPITAL

This research shows that the human capital of EiPCs consists of two factors. These factors include work experience and entrepreneurial skills. The following is a detailed discussion of these factors.

1. Work experience

This research demonstrates that work experience is a factor that EiPCs possess when starting a business. EiPCs explain several advantages of starting their business due to their work experience. For instance, this study found that a participant (FW3) operating a sugarcane farm business had experience as a laborer in sugarcane farm. Accordingly, he gained knowledge and experience in managing sugarcane farm. In addition, he also gained expertise in analyzing the sugarcane business. Eventually, a thought arose that the sugarcane plantation business was viable for him, leading him to establish it as a business.

In addition, the findings of this study show that work experience also provides knowledge and experience in managing business finances. HW3 explained that his experience working in a restaurant in Malaysia enabled him to implement financial management in his business. In addition, participants operating a culinary business, namely HW4, also gained knowledge and experience in producing food products from their work experience.

This finding aligns with previous studies demonstrating that work experience leads EiPCs to identify and exploit entrepreneurial opportunities (Lepistö et al., 2017). Work experience results in business knowledge, thus enabling entrepreneurs to identify entrepreneurial opportunities (Hanohov & Baldacchino, 2018). In addition, work experience encourages EiPCs to start their business (Asante & Affum-Osei, 2019). Furthermore, Bolívar-Cruz et al. (2014) explained that entrepreneurs are involved in business activities based on their previous work experience. This demonstrates that work experience will enable individuals to identify existing entrepreneurial opportunities and further exploit those opportunities to become a venture in a field aligned with their previous work experience.

2. Entrepreneurial skills

This research reveals that entrepreneurial skills are one of the resources EiPCs possess to start their business. Entrepreneurial skills are a significant economic element (Saadat et al., 2022). According to the research findings, there are two entrepreneurial skills: financial skills and technical skills. The following is a detailed explanation of those skills.

a. Financial Skills

Financial skills have been acknowledged as a crucial factor in business operations. Financial skills are the knowledge and skills EiPCs need to manage business finances effectively (Iseselo et al., 2019), such as obtaining business capital and financial allocation (Rosyadi et al., 2020). Entrepreneurs who manage their finances tend to be more successful in their business than those who do not. Poor financial management causes business failure (Al-Shami et al., 2020; Rosyadi et al., 2020).

This research demonstrates that financial skills are the first entrepreneurial skill. Poor financial skills cause business failure (Al-Shami et al., 2020; Rosyadi et al., 2020), and lack of financial skills is one of the barriers to business creation (Cho et al., 2019; Osipov et al., 2021). However, This research reveals that EiPCs have financial skills even in simple ways. They possess methods for overcoming their constraints, as mentioned by BT (Baker et al., 2003; Baker & Nelson, 2005). Nevertheless, EiPCs must have the proper financial analysis before applying for bank loans. Improper allocation of funds obtained from banks causes them to face severe financial problems. As Bhuiyan and Ivlevs (2019) explained, loans from financial institutions allocated for non-productive activities resulted in them falling into new financial issues.

This research shows that all EiPCs who participated in this research utilized their personal funds as initial financial capital to start their business. They did not apply for loans from the bank or financial institution to obtain initial financial capital for their business. They gradually set aside their salary over time. For instance, FW3 explained that he saved money by buying jewellery, gold, or farm animals. After the funds had accumulated, he had the required skills in the business. He utilized them to start a business.

In addition, This research reveals that financial skills are utilized to acquire initial capital in the early stage of a business and when they run a business. For instance, FW2 explained that there is risk in the business. However, the business risk can be addressed by possessing financial skills because there are times of profit, but there are also times of loss. As Iseselo et al. (2019) explained, one of the benefits of financial skills is the ability to identify business risks. In addition, financial skills can help set strategies to minimize the occurrence of these risks.

Furthermore, a business needs development funds to foster its growth, as HW1 explained that she sets aside from profit to provide development funds. She must reinvest business profits to foster its growth. Nonetheless, she also had to save part of her profit to fulfil their daily needs. This explanation shows that HW1 must be able to manage the cash flow to start a business and meet daily needs. The ability to manage cash flow is a key component of financial skills. Entrepreneurs must ensure the cash flow is adequate to operate a business and address short-term obligations (Iseselo et al., 2019).

Moreover, EiPCs applied financial skills to augment the business's financial capital. For instance, FW5 explained that when applying for a bank loan, he needed to analyze his ability to pay the instalments. The instalments should be paid from his profit. It means that the profit should be higher than the instalments. Accordingly, he has to analyze his financial capabilities first. Besides that, his loan amount should not exceed the assets he possesses. It is to prevent him from being incapable of paying his loan. Furthermore, FW5 considers that when he spends money, he must obtain profit, which is higher than bank interest. In conducting business, money should be viewed as a bank loan. Accordingly, a business must be adequately planned.

These findings show that financial skills are essential for EiPCs to start a business. Through financial skills, EiPCs can start a business with the finances they have by saving from their previous earnings. They can grow their business by managing the profits. As Rosyadi et al. (2020) explained, practical financial skills are an essential factor in the efficiency and effectiveness of a business and can even predict whether a business will generate profits. In addition, improving the quality of business

management requires increasing financial skills, which are the key to success in running entrepreneurship (Iseselo et al., 2019).

b. Technical Skills

Technical skills are skills and knowledge that EiPCs have related to a particular field of work. Having technical skills leads EiPCs to understand in detail how their business works. In addition, having technical skills enables entrepreneurs to manage and develop their businesses effectively (Rudhumbu et al., 2020).

This research demonstrates that technical skills are a factor that influences EiPCs' decision to start a business. As HW4 explained, he started the culinary business because he had cooking skills. He explained that in his neighborhood, there are many culinary entrepreneurs. He has confidence that with his skills, he can also have a business and succeed like the people in his environment. HW4's explanation shows that his technical skills encouraged him to use these skills in a business. As previous research demonstrates, technical skills are one of the skills needed to achieve success in entrepreneurship. Entrepreneurs need to have technical skills relevant to their type of business because they know how to deal with market competition and execute tasks thoroughly (Chatterjee et al., 2019; Chatterjee & Das, 2016).

This research shows that EiPCs acquire technical skills through social media and attending training in various ways, such as previous job experience, networking, and self-learning. For instance, FW3 explained that he gained technical skills from his work experience as a laborer on a sugarcane plantation. Job experience as one of the ways to gain technical skills provides him with direct experience in conducting a business. Besides knowing what he must do, he also learns to analyze and understand the sugarcane business.

In addition, networking results in the technical skills required in a business. Some EiPCs learn technical skills from their friends. They learn how to produce a product or enhance the product quality in their business. This condition shows that personal relationships will result in an advantage in a business, including gaining and enhancing technical skills. Furthermore, social media allows EiPCs to learn technical

skills independently. EiPCs explained that they leverage social media such as FB in their business. They learn a lot from their social media.

Lastly, this research reveals that EiPCs gain technical business skills by attending training sessions. The government provided the training. They explained that they acquire substantial knowledge from training, not only in technical skills but also in managing and promoting a business. However, based on the research findings, EiPCs combine various methods for developing technical skills in their business. Research conducted by Rudhumbu et al. (2020) found that lack of training causes women entrepreneurs to experience a lack of technical skills, which becomes one of the obstacles to their engagement in entrepreneurship. They explain that technical skill is one of the keys to success in entrepreneurship. In addition, a lack of technical skills and knowledge is a factor in the weakness of Small and Medium Enterprises (SMEs) when facing market competition (Rosyadi et al., 2020).

Hence, this study proposes the following:

- P4 : The higher the human capital of EiPCs, the higher the likelihood that EiPCs can start a business.**
- P4a : EiPCs tend to start a business based on their previous work experience.**
- P4b : Financial skills act as a starting point for EiPC in conducting business.**
- P4c : Technical skills in a particular field influence EiPCs' decision to start a business in the same field.**

6.2.5 SUMMARY OF FINDINGS AND THEORETICAL INTEGRATION FOR RESEARCH QUESTION 1

This research has identified that EiPCs have four resources to start a business. The resources consist of one external resource and three internal resources. The external resource is social capital, the first resource EiPCs possess, consisting of family and friends. At the same time, internal resources consist of financial capital, human capital, and local information.

The human capital resources, as the second resource, consist of work experience and entrepreneurial skills. The entrepreneurial skills of EiPCs include financial and

technical skills. The third resource is the local information. The local information consists of customer needs and market opportunities.

To explain the phenomena associated with the discovery of EiPCs' resources, the researcher adopted Bricolage Theory. Based on Bricolage Theory, individuals do not allow resource limitations to hinder their involvement in entrepreneurial activities (Baker et al., 2003; Baker & Nelson, 2005; Holt & Littlewood, 2017). They will do what is available and utilize diverse power and skills to be involved in entrepreneurial activities (Ciambotti & Pedrini, 2021). This research demonstrates that EiPCs utilize their resources to the maximum. EiPCs combine the existing resources to start their business.

According to this research findings, social capital is one of the available resources EiPCs possess to start their business. Previous research has explained that entrepreneurs network to address resource constraints in their ventures (Pindado et al., 2023). The implementation of diverse power and skills can be seen in how EiPCs utilize their social capital resources to start their business. Based on this research, there are several advantages resulting from social capital. They leverage this resource in the best ways to get the maximum benefit when starting their businesses. This research reveals that financial capital is one of the obstacles they face. However, to overcome this condition, they utilize their savings even though the amount is limited. They avoid loans from banks when starting a business because, at the beginning of the business, their business income is unstable. They think borrowing money from the bank without a strong analysis will cause them more serious financial problems. However, a loan from the bank can expand EiPCs' business once it is stable.

Figure 6.1 shows in detail the results of identifying the resources EiPCs possess to start a business in this research and the implementation of the Bricolage Theory to explain the existing phenomena. These results answer the first research question.

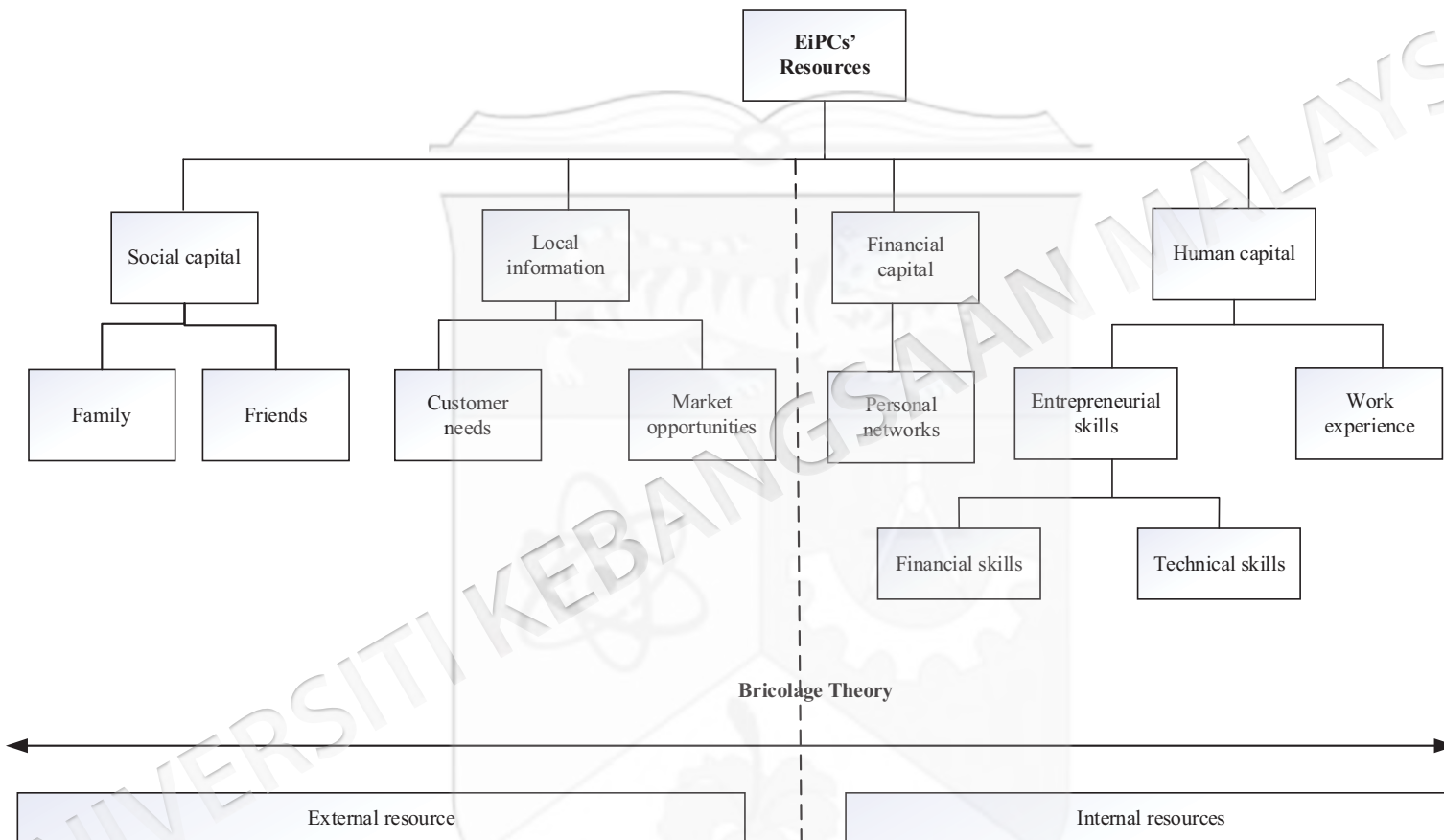


Figure 6. 1 A Framework of The Resources EiPCs Possess to Start a Business

6.3 RESEARCH QUESTION 2: HOW DO EiPCs IDENTIFY ENTREPRENEURIAL OPPORTUNITIES?

The second research aims to explore the identification of entrepreneurial opportunities for EiPCs. Identifying entrepreneurial opportunities is crucial because this capability is a starting point in a business (Cohen et al., 2021). In addition, an individual's ability to identify business opportunities is an essential factor in deciding that entrepreneurship is a career choice (Asante & Affum-Osei, 2019). Researchers have agreed that entrepreneurship is a way to overcome poverty (Shepherd et al., 2021; Si et al., 2019; Sutter et al., 2019). However, existing researchers do not yet agree on how individuals identify business opportunities. They continue to debate this issue (Asante & Affum-Osei, 2019; Costa et al., 2016; Gray et al., 2019; Hansen et al., 2016). In addition, the way of identifying business opportunities has not been thoroughly studied (Gray et al., 2019).

Based on the results of this study, economic pressure factors play an essential role in identifying entrepreneurial opportunities. The pressure of necessity factors acts as a driver for them to identify entrepreneurial opportunities. In addition, learning and observing the environment are ways to find existing entrepreneurial opportunities. The following explains the role of necessity factors and how EiPCs identify entrepreneurial opportunities.

6.3.1 NECESSITY FACTOR

Economic pressure is essential in starting a business, especially for individuals who lack the opportunity to get a job in the market. Starting a business is an alternative that they can do to meet their own needs and those of their families. Based on the research findings, the Necessity factor encourages EiPCs to identify entrepreneurial opportunities. Disadvantaged economic conditions force them to think optimally about how they can find entrepreneurial opportunities. As HW4, SW2, and FW5 explain, the income they earn as employees is not enough to fulfil their family needs. Finally, they must find alternative solutions to meet their families' needs. Entrepreneurship is the only solution for them to get a better income. Starting from this compulsion makes them think creatively about strategically managing their limited capital to start a business.

This research aligns with previous research that highlights that necessity is one factor that drives people living in poverty to engage in entrepreneurial activities. They seek entrepreneurial opportunities to generate income (Morris et al., 2020; Vermeire & Bruton, 2016). In addition, Morris et al. (2022) explain that the Necessity factor can increase the attractiveness of engaging in entrepreneurship as an alternative to the market's jobs because the available jobs do not give them enough opportunities to meet economic needs. Accordingly, they prefer to take risks as entrepreneurs because of the opportunity to achieve financial independence.

Previous scholars have recognized entrepreneurship as a solution to economic problems (Si et al., 2019; Sutter et al., 2019). People living in poverty start entrepreneurship as a strategy to meet economic needs, and some can escape poverty (Morris et al., 2020). The research found that EiPCs want to change their economic conditions. Disadvantaged economic conditions force them to think creatively and adapt effectively to their environment to identify viable entrepreneurial opportunities.

According to Gray et al. (2019), who researched internal factors that affect a person's ability to identify entrepreneurial opportunities, the ability to think creatively is one of those internal factors. According to them, creative ability arises by viewing a problem from a different perspective to produce unconventional solutions. This study found that necessity factors encourage them to think creatively. They utilize all their resources to identify existing entrepreneurial opportunities.

Furthermore, because of the necessity factor that makes them think about entrepreneurship, the participants involved in this study can be categorized as entrepreneurs based on necessity. According to the existing entrepreneurship concept, there are two types: entrepreneurship based on necessity and entrepreneurship based on opportunity. Entrepreneurship based on necessity explains that the economy is a factor that encourages them to engage in entrepreneurial activities. The available jobs in the market do not match their competencies and qualifications. Accordingly, they do not have enough opportunities to get jobs to meet their needs. Eventually, this condition forces them to take entrepreneurship as a solution to overcome their economic problems. Previous research explains that impoverished people engage in entrepreneurship because they have no choice (Fredström et al., 2021; Von Bloh et al.,

2020). In contrast, entrepreneurship based on opportunity is an individual's involvement in entrepreneurial activities because they can identify entrepreneurial opportunities that they can exploit to generate income (Fredström et al., 2021; Von Bloh et al., 2020). Although they can get a job, they prefer to run their business because they perceive an excellent entrepreneurial opportunity to increase income (Amorós et al., 2019; Audretsch et al., 2022).

Previous research has discussed that financial limitations hinder entrepreneurship (Bhuiyan & Ivlevs, 2019; Doering & Wry, 2022). While people live in poverty, finances become their main problem when starting a business (Churchill & Appau, 2019; Rudhumbu et al., 2020). At the same time, Ajide (2020) explained that individuals with financial problems will lose the opportunity to develop and maximize their business. However, based on the study's results, there is a positive side to those facing disadvantaged economic conditions in identifying entrepreneurial opportunities. Necessity factors force them to think creatively. Accordingly, they can identify existing entrepreneurial opportunities. This research supports previous research on the concept of poverty assets. Poverty asset is an individual's ability because of their experience living in poverty (Morris & Tucker, 2021). People living in poverty have financial limitations. However, they can use poverty assets as a strength that helps them succeed in entrepreneurship amid environmental uncertainty. The implementation of poverty assets in this study is EiPCs' ability to think creatively because of their economic limitations. The ability to think creatively makes them able to identify entrepreneurial opportunities.

Based on this explanation, the researcher concludes that necessity factors are crucial in identifying opportunities. Necessity factors stimulate them to think creatively. Consequently, they can find existing entrepreneurial opportunities. In other words, necessity factors catalyze EiPCs' creativity in finding existing entrepreneurial opportunities.

Hence, this study proposes the following:

P5 : The necessity factor is the key driver in identifying entrepreneurial opportunities for EiPCs.

6.3.2 DISCOVERING OPPORTUNITY THROUGH LOCAL SOCIETY

The environment plays an essential role in the process of identifying entrepreneurial opportunities. The environment is where EiPCs acquire business insights. This research found three ways EiPCs can identify entrepreneurial opportunities in their environment: establishing direct communication, utilizing local information, and utilizing work experience.

1. Establishing direct communication

Establishing direct communications refers to EiPCs' direct interaction with people in their neighborhood. This communication expands their knowledge and insight about business. EiPCs see many successful people in their environment who operate businesses. The existence of people whom they consider successful can inspire EiPCs to achieve a better life through a business. In addition, they also learn from these successful people. As they (FW2, FW5) explained, they were inspired to create the same business when they saw other people succeed in business. Moreover, they learn how to operate a business from those successful people.

In addition, this study found that the direct communication that EiPCs do is communication with local communities. The research found that EiPCs have communities working in the same business. This community originates from a friendship (SW1, SW4), a previous work environment (FW6), and a social environment (SW2). For instance, SW1 has a friend who is an orchid entrepreneur. His friend offered cooperation in the orchid business. SW1 provided land and buildings for orchids, while his friend committed to supplying the orchid seedlings.

Another example is FW6, operating a corn supplier business. At first, he was a laborer at a corn supplier. When he was a laborer, he had many networks in the business. Through his community, he learns about substantial knowledge of entrepreneurial opportunities and direct business experience.

In addition, the researcher also found direct communication with the surrounding society. EiPCs have good relations with the surrounding society where they live. For instance, HW2 has a culinary business. At first, a neighbor asked him to make a cake. Then, he earned wages. These occurrences persisted; eventually, he recognized

his cake-making ability as an entrepreneurial opportunity. FW4 reported a similar situation. He has a digital printing business. His neighbor asked him to make a wedding invitation, and the request recurred frequently, eventually leading him to identify it as an entrepreneurial opportunity.

These findings show that the direct communication between the environment and EiPCs allows EiPCs to find entrepreneurial opportunities. As Lai et al. (2023) explain, entrepreneurial opportunity is the result of interaction between factors that can be controlled (internal factors), such as education and knowledge, and factors that cannot be controlled (external factors), such as the environment. Thus, to identify entrepreneurial opportunities, individuals must consider the influence of external factors and adjust to the individual internal factors.

2. Utilizing local information

This study found that EiPCs use local information to identify entrepreneurial opportunities. Through their local information, they can identify the entrepreneurial opportunities in their surroundings. As FW4 explained, the surrounding community asked him to make a wedding invitation card. In addition, HW1 explained that there were many workers in his environment. They need some food and cigarettes. Similarly, SW2 also explained that people need bicycles, especially after the road in front of his house was asphalted. At that time, there were no people selling bicycles in his environment.

The role of information as an essential resource in a business has received attention from previous research (Chen & Liu, 2019; Haasio et al., 2020; Orrensalo et al., 2022). As Chen and Liu (2019) explain, expanding knowledge about customers, including customer needs, can increase entrepreneurs' awareness of market changes and allow them to identify entrepreneurial opportunities. In addition, information, a natural and continuous phenomenon (Orrensalo et al., 2022), is crucial in entrepreneurship as it influences decision-making (Haasio et al., 2020).

The findings of this study indicate that the ability of EiPCs to find market gaps is the first step to identifying entrepreneurial opportunities. Market gap is the gap

between what the market offers and needs. When paired with the ability of EiPCs to fill these gaps, this information will result in the perception of a potential entrepreneurial opportunity. Information alone does not affect an individual's ability to identify entrepreneurial opportunities. However, one piece of information is inseparable from another. The information is objective, meaning that the information does exist and can be perceived by individuals as opportunities. However, identifying entrepreneurial opportunities is subjective, and not every individual can identify entrepreneurial opportunities based on existing information. They need to relate one piece of information with other information to identify entrepreneurial opportunities. As Gray et al. (2019) explain, entrepreneurial opportunities are not independent entities. Entrepreneurial opportunities are an objective phenomenon, but the perception of identifying entrepreneurial opportunities is subjective to individuals (Asante & Affum-Osei, 2019).

In addition, the information EiPCs utilize in identifying business opportunities is locally based. They do not need global business information to identify entrepreneurial opportunities. However, they know enough detail based on what is in their environment, even though the information is simple. Consequently, they succeed in identifying entrepreneurial opportunities to meet the needs of local communities. Atembe (2022) explains that understanding the market can encourage individuals to find entrepreneurial opportunities. EiPCs only need to know what is needed by the surrounding community where they live. Rosyadi et al. (2020) explain that SMEs start-ups generally only meet the local market's needs. In addition, due to necessity factors, individuals should be involved in entrepreneurship to generate income immediately (Amorós et al., 2019; Doering & Wry, 2022).

3. Utilizing work experience

This study found that work experience is essential in identifying entrepreneurial opportunities. EiPCs utilize their work experience to identify existing entrepreneurial opportunities. For instance, FW3 owns a sugarcane supplier business, HW4 owns a catering business, and SW4 owns a construction material retailing business. They explained that through their previous work experience, they could identify existing entrepreneurial opportunities that they could undertake.

Previous research has discussed the importance of work experience in identifying entrepreneurial opportunities. Work experience is one of the essential resources in a business because of its ability to be a source of information and provide direct knowledge and skills required in a business (Cohen et al., 2021; Kim et al., 2006). In addition, work experience is also an important asset that contributes to success in a business (Harima et al., 2016; Kim et al., 2006).

The ability to identify entrepreneurial opportunities is inseparable from the optimistic attitude possessed by prospective entrepreneurs. As Poblete et al. (2019) explain, individuals with work experience are more optimistic about starting a business amid the complexity and uncertainty of environmental conditions. In addition, through work experience as a source of information, individuals with work experience are better able to identify entrepreneurial opportunities than those without work experience (Cohen et al., 2021; Lins & Lutz, 2017).

Based on the discussion of previous research and the findings of this study, it can be concluded that work experience is an essential resource that encourages individuals to identify business opportunities in their neighborhoods. The existence of their perceived entrepreneurial opportunities tends to be in line with their previous work experience. As Ren et al. (2016) explain, through work experience, individuals can manage available resources to identify and manage businesses in the same field.

Hence, this study proposes the following:

- P7 : EiPCs identify entrepreneurial opportunities through the discovering process in the local society.**
- P7a : The identification way of entrepreneurial opportunities by EiPCs is undertaken through establishing direct communication.**
- P7b : The identification way of entrepreneurial opportunities by EiPCs is undertaken through utilizing local information.**
- P7c : The identification way of entrepreneurial opportunities by EiPCs is undertaken through utilizing work experience.**

6.3.3 SUMMARY OF FINDINGS AND THEORETICAL INTEGRATION FOR RESEARCH QUESTION 2

Opportunity identification is an action to find business ideas (Gray et al., 2019) based on the existing market (Alvarez et al., 2015). Opportunities occur when new goods, services, and methods can be introduced to society and sold at a price higher than the cost of production (Chang & Chen, 2020; Shane & Venkataraman, 2000).

This research shows that necessity is critical in encouraging EiPCs to think creatively to identify existing entrepreneurial opportunities. In addition, the necessity factor does not permanently harm the entrepreneurial process. However, this study found that necessity factors can positively impact identifying entrepreneurial opportunities. Necessity factors act as a driver for success for people living in poverty.

In addition, this study also found that EiPCs identify entrepreneurial opportunities through the discovery process. The discovery process occurs through establishing direct communication, leveraging local information, and utilizing work experience. Face-to-face communication must be established between EiPCs and the local community to identify entrepreneurial opportunities. Utilizing local information is a way for EiPCs to identify existing entrepreneurial opportunities based on the local information available to them. Utilizing work experience is a strategy for EiPCs to identify existing entrepreneurial opportunities based on their work experience.

To explain the phenomenon of how EiPCs identify entrepreneurial opportunities, the researcher utilized Structuration Theory and Bricolage Theory. Structuration Theory explains the interaction between agents and the environment. There are three dimensions related to this theory. First is "Actor's knowledgeability and reflexivity." The second is "Institutionalized patterns of interaction through time and place." The third is "The duality of agency and structure." The first dimension is reflected in EiPCs conducting good communication with the community in the environment, and they can take and implement the knowledge they gain from the community to identify entrepreneurial opportunities. The second dimension can be observed through the continuous and repeated communication between EiPCs and the community to generate signals of entrepreneurial opportunities. In the third dimension,

it can be seen that EiPCs and society are an integral whole that cannot be separated. Society influences EiPCs and vice versa.

Meanwhile, Bricolage Theory explains how to utilize existing resources, which states that individuals can achieve their goals by utilizing their available resources. One of the components of the Bricolage Theory is “making do with what is available” (Ciambotti & Pedrini, 2021; Li et al., 2017; Xueling & Yu, 2023). The implementation of the Bricolage Theory in this research is that EiPCs utilize their work experience by combining information from social interactions with their work experience to identify potential entrepreneurial opportunities.

Figure 6.2 presents how EiPCs identify entrepreneurial opportunities. The figure explains that necessity is a driving factor in optimizing EiPCs' thinking ability to identify entrepreneurial opportunities. Identifying entrepreneurial opportunities aims to generate income and meet their daily needs. Identifying entrepreneurial opportunities by EiPCs is conducted by discovering their local society through three strategies: establishing direct communication, utilizing local information, and utilizing work experience. All these processes are conducted locally. Those strategies show that EiPCs only identify entrepreneurial opportunities based on the unmet needs of the local communities. In addition, their target market is the local community.

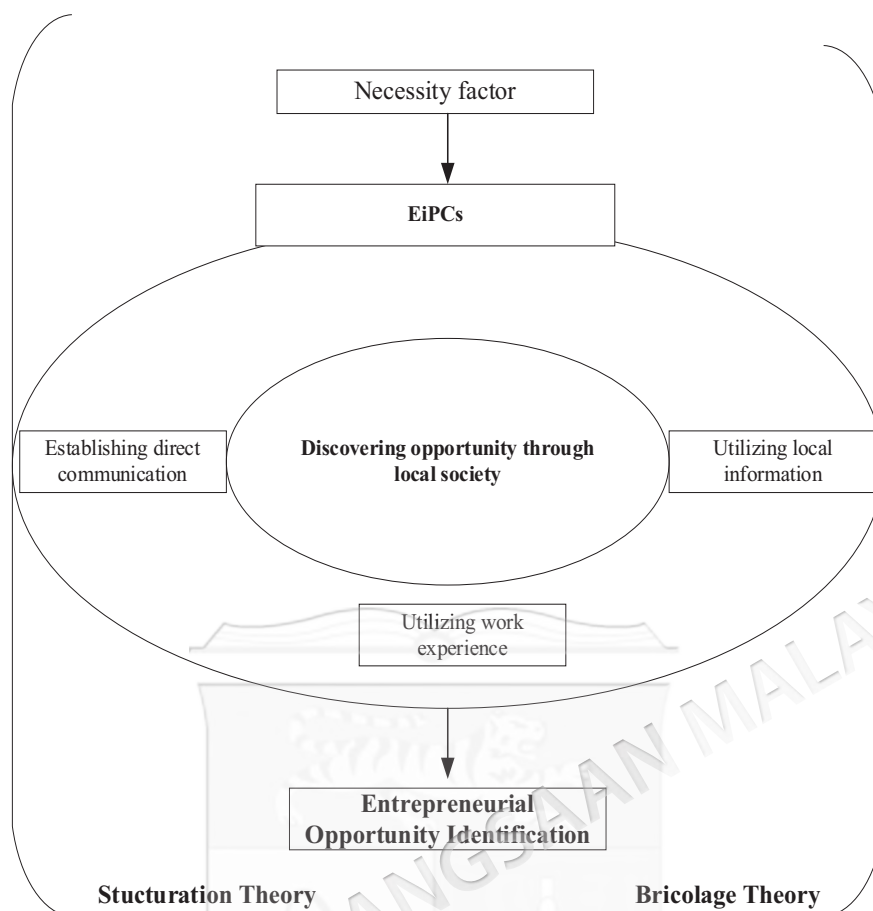


Figure 6. 2 A Framework of Entrepreneurial Opportunity Identification by EiPCs

6.4 RESEARCH QUESTION 3: HOW DO EiPCs EXPLOIT ENTREPRENEURIAL OPPORTUNITIES?

The third research objective is to explore how EiPCs exploit entrepreneurial opportunities. Entrepreneurial opportunity exploitation is an entrepreneurial action that turns an entrepreneurial opportunity into a new business by utilizing the capabilities possessed by entrepreneurs (De Massis et al., 2021; Sutter et al., 2019). Exploiting business opportunities is not a simple process; it requires high rationality because it involves making risky decisions (McMullen & Shepherd, 2006; Santos et al., 2020). This process consists of the accumulation of knowledge that individuals have and a subjective decision-making process (Wang et al., 2020; Wood & McKinley, 2010).

Even though exploiting entrepreneurial opportunities is not a new study in entrepreneurship, research on this issue still needs further exploration (Kuckertz et al., 2017) because previous studies provide different explanations (Corsino et al., 2019). Moreover, the discussion on how those living in poverty can exploit entrepreneurial opportunities amid limited resources is still under-researched (Si et al., 2019; Sutter et al., 2019). In addition, according to Sutter et al. (2019), research on exploiting existing entrepreneurial opportunities focuses more on the macro than the micro level.

Based on the research findings on EiPCs, which represent people living with limited resources, the study found that EiPCs have two strategies for exploiting entrepreneurial opportunities: integrating the available resources and implementing the “Just Do It” strategy. The following explains how EiPCs exploit entrepreneurial opportunities.

6.4.1 INTEGRATING AVAILABLE RESOURCES

Integrating available resources is the first strategy EiPCs use to exploit entrepreneurial opportunities. EiPCs utilize and integrate one resource with other resources to maximize their function, which they can use to exploit the entrepreneurial opportunities they have perceived. For example, SW2, who owns a used car business, integrates his work experience, local information, and family support to start his own business. HW5, who has good social capital integrates with social media literacy and family support, enabling him to start a catering business. Similarly, FW6 integrates his work experience, social capital, and technical skills to start a corn supplier business.

This research finding shows that one resource cannot transform a potential entrepreneurial opportunity into a business. However, potential entrepreneurs must integrate existing resources to maximize their functions and enable them to start a business. Ozgen et al. (2021) explain that decision-making in entrepreneurship is fundamentally based on not only one resource but the integration of at least two resources.

This research highlights the importance of integrating several resources to exploit entrepreneurial opportunities, as found in this study. For instance, EiPCs integrate work experience, social capital, and personal networking to start a business (case FW6). Previous research has explained that people with work experience tend to be better at exploiting perceived entrepreneurial opportunities because work experience acts as a source of information and provides a direct experience (Bolívar-Cruz et al., 2014; Shane & Venkataraman, 2000; Vaghely & Julien, 2010). However, the problem is the inability of people living in poverty to start a business due to limited resources. As several existing studies explain, financial problems hinder people living in poverty from engaging in entrepreneurial activities (Bhuiyan & Ivlevs, 2019; Doering & Wry, 2022). To overcome his financial difficulties, FW6 utilized his personal network, namely his former boss, to get a capital loan without collateral and interest. FW6 used this method to start his business. As Ruiz-Palomino and Martínez-Cañas (2021) explain, entrepreneurs with high social capital tend to be capable of exploiting existing entrepreneurial opportunities.

Hence, this study proposes the following:

P8 : Integrating existing resources is one of the EiPCs' ways to exploit existing entrepreneurial opportunities in resource limitation.

6.4.2 IMPLEMENTING “JUST DO IT” STRATEGY

The research found that EiPCs have another way of exploiting entrepreneurial opportunities. They explain that the essential thing in business is to take action and maintain it consistently. They do what they can do. As FW6 and HW 6 explain, the most important thing for them is to try to have a job that can be done. Even SW4 explains that too much planning keeps businesses from working.

This finding is closely related to entrepreneurship based on necessity, namely individuals who start their businesses because they do not have an alternative job. They cannot provide for their families due to unemployment, loss of their jobs, or income from existing jobs, which is not feasible (Audretsch et al., 2022; Nasiri & Hamelin,

2018). In addition, Von Bloh et al. (2020) found that fear of failure does not affect the tendency to become entrepreneurs for entrepreneurship based on necessity.

People living in poverty are used to facing all kinds of pressures. This condition happens continuously and eventually forms a strong mentality. One of the strong mentalities resulting from continuous pressure is resilience. Resilience is an individual's ability to consistently carry out activities, as well as the ability to survive setbacks to achieve long-term goals. This resilience is part of poverty assets (Morris & Tucker, 2021).

Poverty assets are skills that develop as a result of disadvantaged circumstances. Individuals can utilize this ability to overcome poverty and contribute positively to achieving success in entrepreneurship (Morris & Tucker, 2021). Poverty assets are not a condition that is expected or needs to be encouraged. However, it is a positive result for individuals who experience difficulties (Cheng et al., 2021).

Based on these explanations, it can be concluded that the Just Do It strategy is part of EiPCs' strategy to exploit entrepreneurial opportunities. This strategy is partly to meet needs economically due to the lack of alternative jobs that can provide a feasible income. EiPCs who implement this strategy have a low perception of risk because they are used to living in disadvantaged conditions.

Hence, this study proposes the following:

P9 : Risk-taking EiPCs tend to implement a “Just Do It” strategy to exploit entrepreneurial opportunities.

6.4.3 SUMMARY OF FINDINGS AND THEORETICAL INTEGRATION FOR RESEARCH QUESTION 3

Based on these research findings, EiPCs have their way of exploiting entrepreneurial opportunities: First, they integrate the available resources. Second, they implement the “Just Do It” strategy. This strategy is proper for those who think risk is a common

business phenomenon. They do not consider too much when exploiting entrepreneurial opportunities in a business. They seriously do what they can, ultimately leading them to own a business.

This research implemented two main concepts from BT to answer the third research question, namely “Making do what is available” and “Acquiring and utilizing diverse power and skill.” People living in poverty have limited resources. This condition prevents them from engaging in entrepreneurial activities. However, This research reveals that EiPCs utilize the resources at hand to their full potential. They combine one resource with other resources to address the limitations of the resources.

Furthermore, “Acquiring and utilizing diverse power and skills” in this study is seen in EiPCs’ strategies to exploit entrepreneurial opportunities. They have the “Just Do It” strategy, meaning they do not think much about exploiting entrepreneurial opportunities. The most important thing for them is to do what they can do.

Figure 6.3 shows in detail how EiPCs exploit entrepreneurial opportunities. This figure answers the third research question in this study.

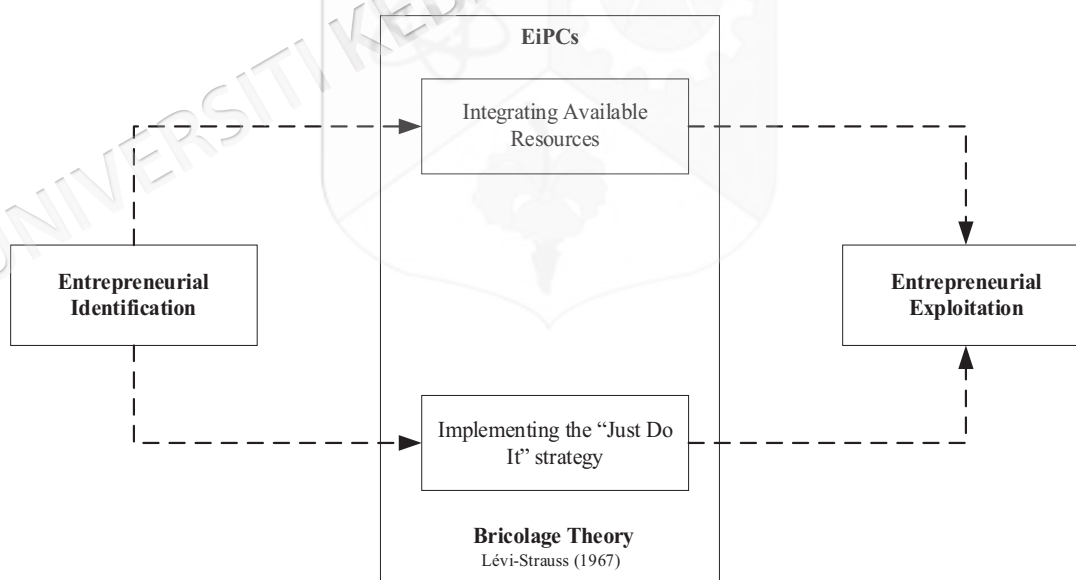


Figure 6. 3 A Framework of Entrepreneurial Opportunity Exploitation by EiPCs

6.5 COMPARISON BETWEEN PREDETERMINED THEMES AND THEMES EMERGED FROM DATA ANALYSIS

In this section, the researcher compares the predetermined themes extracted from the literature review in chapter two with the themes resulting from the analysis conducted in this study. Table 6.1 presents the comparison of those themes.

Table 6. 1 Comparison Between Predetermined Themes and Data Analysis Themes

COMPONENTS	PREDETERMINED THEMES	THEMES EMERGED FROM DATA ANALYSIS
Entrepreneurial Resources	Social capital	Social capital
	1. Family	1. Family
	2. Friends	2. Friends
	3. Community	3. -
	Financial capital	Financial capital
	1. Personal saving	1. Personal saving
	2. Personal network	2. Personal network
	3. Crowdfunding	3. -
	4. Bank loans	4. -
	Information	Local information
	1. Customer needs	
	2. Market Opportunity	
Human capital	Human capital	
1. Education	1. -	
2. Experience	2. Experience	
3. Entrepreneurial skills	3. Entrepreneurial skills	
a. Personal entrepreneurial skills	a. -	
b. Business skills	b. -	
c. Technical skills	c. Technical skills	
	d. Financial skills	
Time	-	
1. Discretionary time	-	
2. Free time	-	
Opportunity Identification	Discovering	Discovering through local society
		1. Establishing direct communication
		2. Utilizing local information

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...continuation		Utilizing work experience -
	Creating	Necessity factor
Opportunity Exploitation	Integrating available resources Market research	Integrating available resources - Implementing “Just Do It” strategy

Based on the comparison of themes in Table 6.1, it can be explained that in entrepreneurial resources, community, which is part of social capital in predetermined themes, does not appear in this study. In addition, crowdfunding and bank loans, which are part of financial capital in predetermined themes, also do not appear in this study. Meanwhile, information in predetermined themes has changed into local information about customer needs and market opportunities. Furthermore, education, which is part of human capital in predetermined themes, and personal entrepreneurial skills and business skills, which are part of entrepreneurial skills, also do not appear as resources for EiPCs. However, financial skills appear to be part of entrepreneurial skills in this study. The last resource is time, which consists of discretionary time and free time that appear in predetermined themes but do not appear as resources for EiPCs.

Furthermore, the theme of opportunity identification, that is, discovering in predetermined themes, has changed to discovering through local society, which consists of establishing direct communication, utilizing local information, and utilizing work experience. Meanwhile, creating a theme that appears in predetermined themes does not appear in this study. However, this study found that necessity is a driving factor that affects EiPCs' ability to identify entrepreneurial opportunities. Lastly, market research, a predetermined theme on opportunity identification, does not appear for EiPCs. However, this study found a new theme: implementing the “Just Do It” strategy.

6.6 CHAPTER CONCLUSION

This chapter discusses the study's findings and the theories and literature reviews used in this study. The results of this discussion show that EiPCs have external and internal resources. External resources are social capital, while internal resources are financial, human capital, and local information. The existence of a necessity factor acts as an

encouragement factor for EiPCs to identify existing entrepreneurial opportunities. Meanwhile, discovering is EiPCs' strategy for identifying entrepreneurial opportunities. They discover the existing entrepreneurial opportunities through establishing direct communication, utilizing local information, and utilizing work experience. At the same time, integrating available resources and implementing the "Just Do It" strategy are the EiPCs' strategies to exploit perceived entrepreneurial opportunities. The next chapter is the conclusion of this study, which presents the final emerging framework, contribution of the study, limitations of the study, and recommendations for future research.



CHAPTER VII

CONCLUSION

7.1 CHAPTER OVERVIEW

This chapter presents the conclusion of this thesis. This chapter aims to reflect on the investigation of previous chapters and suggest possible directions for further exploration in areas connected with the current study. In addition, this chapter also discusses the study's implications, contributions, and future research suggestions related to the present study.

7.2 SUMMARY OF RESEARCH GAP, RESEARCH OBJECTIVES, RESEARCH METHOD AND RESEARCH CONTRIBUTIONS.

The main research question was how EiPCs leverage the available resources to identify and exploit entrepreneurial opportunities when starting a business? Therefore, three research objectives were identified to answer the main research question: (1) to identify EiPCs' resources for starting a business, (2) to explore entrepreneurial opportunity identification for EiPCs, and (3) to explore entrepreneurial opportunity exploitation for EiPCs. In addition, this research utilized a case study approach and thematic analysis to reach the research aims. Table 7.1 briefly describes the research gaps, objectives, and analyses carried out to arrive at the findings and conclusions of this study.

Table 7. 1 Research Summary

		Research Gap	Research Objectives	Research Analysis	Research Contributions
Main Question	Research	Researchers and scholars in social science, from economics and finance to management and entrepreneurship, consider poverty the core issue (Dollar et al., 2016; Si et al., 2019; Sutter et al., 2019). However, how entrepreneurship alleviates poverty remains understudied in the business literature (Wu & Si, 2018).	To explore the way EiPCs identify and exploit entrepreneurial opportunities through the resources they have to start a business.	This research applied a Multiple case study approach by utilizing thematic analysis.	A model of poverty alleviation through entrepreneurship for people living in poverty
First Objective	Research	Resource scarcity results in poverty issue. Resources are crucial in a business (Ahlin & Jiang, 2008; Sutter et al., 2019). The previous study frequently explored the role of external actors, such as government and nonprofit institutions, in assisting people in poverty (Si et al., 2019; Sutter et al., 2019). However, the construction of the resources at hand has not received attention in the literature on entrepreneurship (Papazu, 2021) and requires a more contextualized understanding (Langevang & Namatovu, 2019).	To identify EiPCs' resources for starting a business.		<ol style="list-style-type: none"> 1. The present research has identified that EiPCs have several resources conducted to start a business. Those resources are human capital, social capital, financial capital, and local information. 2. The present research has generated propositions related to the resources EiPCs possess to start their business.
Second Objective	Research	The existence of opportunity is considered the heart of entrepreneurship (Hanohov & Baldacchino, 2018). However, there is a debate about how the opportunity appears and whether	To explore entrepreneurial opportunity identification for EiPCs.		<ol style="list-style-type: none"> 1. The present research has found that the necessity factor acts as a driver in identifying entrepreneurial opportunities.

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the opportunity is created or discovered (Asante & Affum-Osei, 2019; Davidsson, 2017), and this issue needs further exploration (Gray et al., 2019).

2. The present research has found that discovering through local society is EiPC's strategy to identify existing entrepreneurial opportunities. EiPCs have several ways to discover those opportunities: establishing direct communication, utilizing local information, and utilizing work experience.
3. The present research has generated propositions related to identifying entrepreneurial opportunities for EiPCs.

Third
Objective

Research The concept of opportunity exploitation within entrepreneurial activities remains ambiguous. Explanations of this notion from prior studies differ (Corsino et al., 2019). Nonetheless, according to Ren et al. (2016), opportunity exploitation depends substantially on external social networks. At the same time, people living in poverty commonly have limited access to social resources (Shepherd et al., 2021).

To explore entrepreneurial opportunity exploitation for EiPCs.

1. The present research has explained how EiPCs exploit entrepreneurial opportunities by utilizing the available resources.
2. The present research has found that EiPCs exploit entrepreneurial opportunities by integrating available resources and implementing the "Just Do It" strategy.

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3. The present research generates propositions related to exploiting entrepreneurial opportunities for EiPCs.



7.2.1 RESEARCH OBJECTIVE 1

Research objective one of this research is to identify EiPCs' resources for starting a business. The existence of resources is an essential factor in starting a business. Individuals with access to resources have a more significant opportunity to engage in entrepreneurial activity than those without access to the resources. Limited resources will hinder entrepreneurs from starting their businesses. However, the problem is that people living in poverty have limited resources. Accordingly, their chances to engage in entrepreneurial activities generating income to address poverty are limited.

The researcher employed the Bricolage Theory to explore deeply the resources EiPCs possess to start their business. Bricolage Theory explains that people in poverty reject limited resources as an excuse not to engage in entrepreneurial activities. They can utilize the existing resources they have and leverage them in their own ways to get involved in entrepreneurial activities (Ciambotti & Pedrini, 2021; Holt & Littlewood, 2017).

Based on the findings of this study, there are four resources related to the resources that EiPCs possess to start their business. The resources derived from the case study's findings consist of (1) social capital, (2) financial capital, (3) human capital, and (4) local information. Based on these findings, this study produces propositions for the first research question described in Table 7.2 below.

Table 7.2 The Propositions of Research Question 1

No	Themes/ Sub-Themes/ Dimensions	Proposition
P1	Social Capital	EiPCs with resource limitations can leverage their social capital in starting a business.
P1a	Social Capital/ Family	The role of family as part of social capital in business is as a support system and teamwork.
P1b	Social Capital/ Friends	EiPCs who have good relationships with friends have the advantage of getting information and technical skills from them.
P2	Financial capital	Utilizing personal savings is a solution for EiPCs to address the issue of financial capital to start a business.
P3	Local information	EiPCs start a business based on local information

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P3a	Local information/ Customer needs	Local information about customer needs is the starting point in identifying entrepreneurial opportunities.
P3b	Local information/ Market opportunities	Identifying market opportunities is a driver to exploit entrepreneurial opportunities.
P4	Human capital	The higher the human capital of EiPCs, the higher the likelihood that EiPCs can start a business.
P4a	Human capital/ Work experience	EiPCs tend to start a business based on their previous work experience.
P4b	Human capital/ Entrepreneurial skills/ Financial skills	Financial skills act as a starting point for EiPC in conducting business.
P4c	Human capital/ Entrepreneurial skills/ Technical skills	Technical skills in a particular field influence EiPCs' decision to start a business in the same field.

7.2.2 RESEARCH OBJECTIVE 2

Research objective two of this research is to explore entrepreneurial opportunity identification for EiPCs. The ability to identify entrepreneurial opportunities is the first step in a business. This ability is considered the heart of entrepreneurship because entrepreneurship will never exist without entrepreneurs' ability to identify existing entrepreneurial opportunities.

To explain objective two, the researcher employed Structuration Theory. The central concept of Structuration Theory is the interaction between the agent and the environment (Botha, 2020; Langevang & Namatovu, 2019; Prasad et al., 2017). Agents in the context of this research are EiPCs. At the same time, environment refers to the society around EiPCs' residents, such as neighborhoods, suppliers, friends, former bosses, etc. The interaction influences each other.

Based on the research findings, the researcher found that the necessity factor drives EiPCs to identify entrepreneurial opportunities. Necessity factor results in poverty assets. In addition, EiPCs identify entrepreneurial opportunities by discovering them. They discover opportunities using three strategies: establishing direct communication, utilizing local information, and utilizing work experience.

Based on these findings, this study produces Propositions for the second research question described in Table 7.3 below.

Table 7.3 The Propositions of Research Question 2

No	Themes/ Sub-Themes/ Dimensions	Proposition
P6	Necessity factor	The necessity factor is the key driver in identifying entrepreneurial opportunities for EiPCs.
P7	Discovering opportunities through local society	EiPCs identify entrepreneurial opportunities through the discovery process in the local society.
P7a	Discovering opportunity through local society/ Establishing direct communication	The identification way of entrepreneurial opportunities by EiPCs is undertaken through establishing direct communication.
P7b	Discovering opportunity through local society/ Utilizing local information	The identification way of entrepreneurial opportunities by EiPCs is undertaken through utilizing local information.
P7c	Discovering opportunities through local society/ Utilizing work experience	The identification way of entrepreneurial opportunities by EiPCs is undertaken through utilizing work experience.

7.2.3 RESEARCH OBJECTIVE 3

Research objective three of this research is to explore entrepreneurial opportunity exploitation for EiPCs. Entrepreneurial opportunity exploitation is the second step after the entrepreneur can identify entrepreneurial opportunities. Entrepreneurship begins when an entrepreneur has exploited an opportunity successfully identified previously. However, not all entrepreneurial opportunities that have been able to be identified will be exploited into entrepreneurship. EiPCs have to decide whether to exploit entrepreneurial opportunities or not.

Making decisions to exploit entrepreneurial opportunities requires a long process, especially for those with limited resources. An entrepreneur must be able to analyze existing entrepreneurial opportunities. They must assess whether the existing opportunity can make a profit or not. In addition, there are also risk factors that entrepreneurs must encounter if they make a mistake in analyzing the existing entrepreneurial opportunities.

People living in poverty tend to meet short-term needs and ignore long-term needs due to their inability to meet their daily needs. This condition causes them to continue to be trapped in poverty. However, for some of them, doing entrepreneurial activities is a way for them to change their lives for the better. They start their business despite limited resources.

To explain objective three, the researcher employed the Bricolage Theory. The utilization of the available resources is a concept adopted by the researcher to describe how EiPCs exploit entrepreneurial opportunities. Even though EiPCs face limited resources, they have unique ways to be involved in entrepreneurial activities (Ciambotti & Pedrini, 2021; Holt & Littlewood, 2017; Linna, 2013).

Based on the research findings, the researcher found two strategies for EiPCs to exploit entrepreneurial activities despite living in poverty. First, EiPCs integrate their available resources to become more powerful resources to exploit entrepreneurial opportunities. Those resources consisted of social capital, financial capital, human capital, and local information. Second, EiPCs implement the “Just Do It” strategy. This strategy is implemented for those who consider risk a common phenomenon in a business. Each business inherently carries a certain level of risk. Consequently, they merely perform their tasks to the best of their abilities.

Based on these findings, this study formulates Propositions for the third research question described in Table 7.4 below.

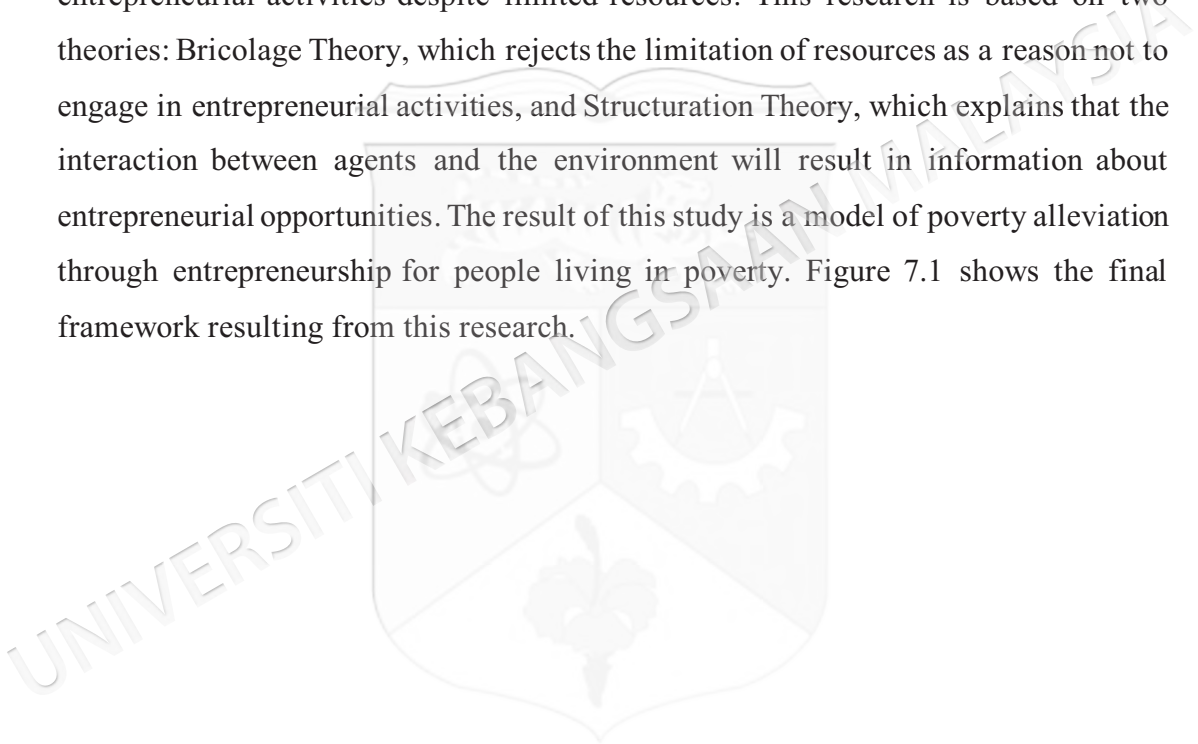
Table 7. 4 The Proposition of Research Questions 3

No	Themes/ Sub-Themes/ Dimensions	Proposition
P8	Integrating Available Resources	Integrating existing resources is one of the EiPCs' ways to exploit existing entrepreneurial opportunities in resource limitation.
P9	Implementing “Just Do It” strategy	Risk-taking EiPCs tend to implement a “Just Do It” strategy to exploit entrepreneurial opportunities.

7.2.4 FINAL EMERGING FRAMEWORK

Poverty is one of the results of resource scarcity. Limited resources are a significant problem encountered by people living in poverty who want to be involved in entrepreneurial activities to address poverty. Previous studies have offered solutions to overcome resource scarcity by involving external actors. However, internal solutions that utilize existing resources still need to be explored to increase the involvement of impoverished people in entrepreneurial activities.

This research deeply explores how people living in poverty can engage in entrepreneurial activities despite limited resources. This research is based on two theories: Bricolage Theory, which rejects the limitation of resources as a reason not to engage in entrepreneurial activities, and Structuration Theory, which explains that the interaction between agents and the environment will result in information about entrepreneurial opportunities. The result of this study is a model of poverty alleviation through entrepreneurship for people living in poverty. Figure 7.1 shows the final framework resulting from this research.



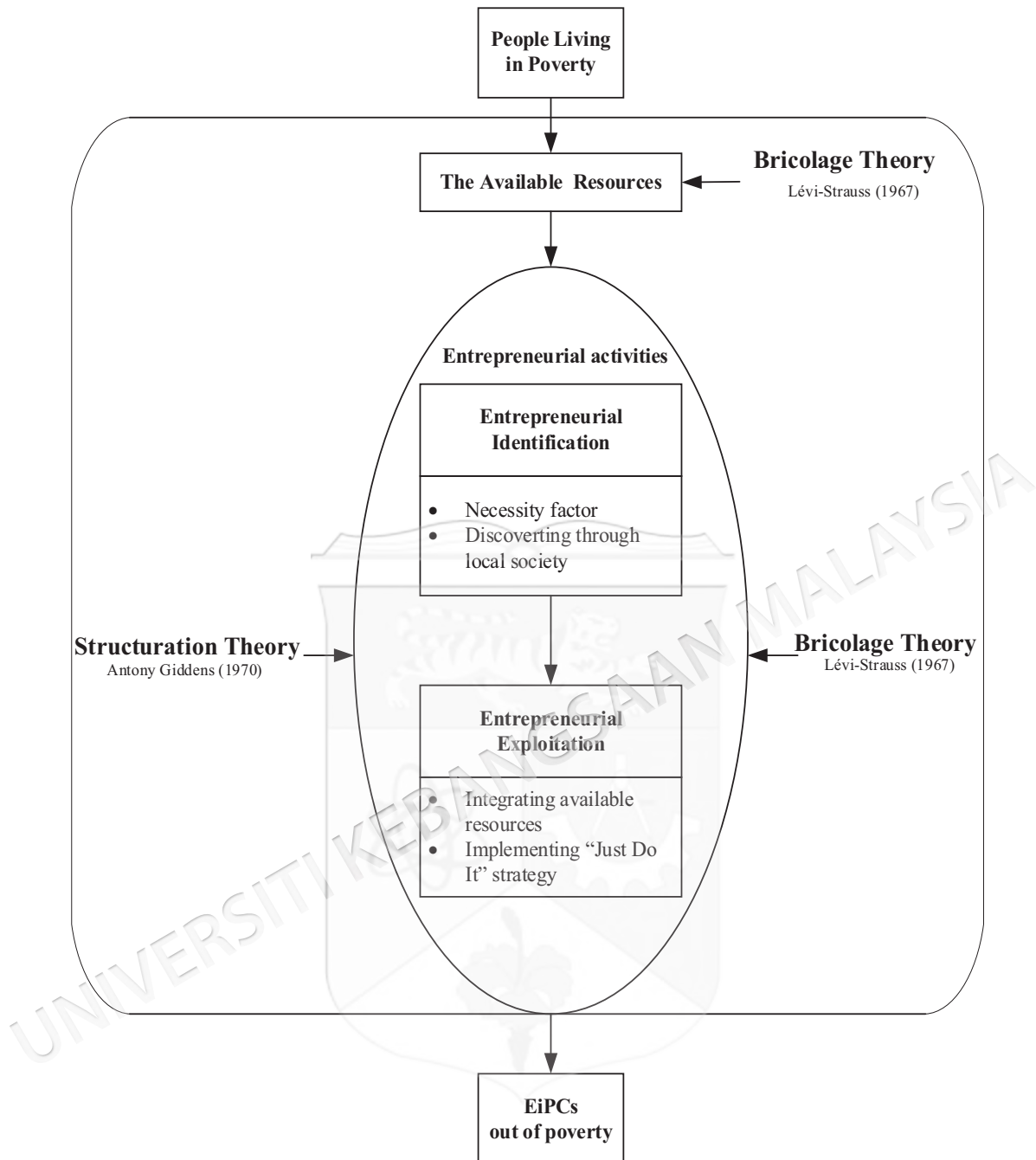


Figure 7. 1 A Model of Poverty Alleviation Through Entrepreneurship

7.3 CONTRIBUTION OF THE STUDY

7.3.1 THEORETICAL CONTRIBUTIONS

According to Hanohov and Baldacchino (2018), the development of literature on the entrepreneurial process is slow. Therefore, this research contributes theoretically to

developing the current entrepreneurship literature as follows: Firstly, one of the perspectives that entrepreneurship can alleviate poverty is the remediation perspective. This perspective explains that scarcity of resources leads to poverty. Meanwhile, resources are essential for starting a business (Sutter et al., 2019). This perspective emphasizes the involvement of external parties in addressing resource scarcity (Shepherd et al., 2015; Si et al., 2019). However, this perspective has not revealed EiPCs' resources for starting a business. By using the Bricolage Theory, this research contributes to complementing the remediation perspective on resource scarcity by exploring the bricolage resources owned by EiPCs to start their business. EiPCs' resources to start a business consist of social capital, financial capital, human capital, and local information.

Secondly, previous research is still debating the emergence of entrepreneurial opportunities, whether they are created or discovered (Asante & Affum-Osei, 2019; Davidsson, 2017), and this problem requires more in-depth exploration (Gray et al., 2019). Based on the research findings, this research explains how EiPCs identify entrepreneurial opportunities. The results of this study found that EiPCs are actively discovering entrepreneurial opportunities because of necessity factors. EiPCs discover the existing entrepreneurial opportunities in their environment by establishing direct communication, utilizing local information, and utilizing work experience. Accordingly, it can be concluded that this research supports the emergence of entrepreneurial opportunities through discovery.

Thirdly, the concept of opportunity exploitation is still unclear. The researchers have different views on how entrepreneurial opportunity is exploited in a business (Corsino et al., 2019; Kuckertz et al., 2017). Ren et al. (2016) state that entrepreneurial exploitation is closely related to social networks. However, people living in poverty have limited access to social resources (Shepherd et al., 2021). This research addresses this knowledge gap by explaining how people living in poverty exploit the perceived entrepreneurial opportunities by utilizing two strategies: integrating available resources and implementing the "Just Do It" strategy.

Lastly, this study contributes to answering the challenge that most studies have not explained the concept of the relationship between opportunity identification and

opportunity exploitation (Kuckertz et al., 2017). At the same time, opportunity identification and opportunity exploitation are the main actions in entrepreneurship (De Massis et al., 2021). This research explains how EiPCs identify and exploit entrepreneurial opportunities. Accordingly, the research provides a model of poverty alleviation through entrepreneurship for EiPCs and addresses how entrepreneurship alleviates poverty, which has not been studied in depth in entrepreneurship literature (Wu & Si, 2018).

7.3.2 PRACTICAL CONTRIBUTIONS

This research has identified three crucial factors in a business: the resources EiPCs possess to start a business, how EiPCs identify entrepreneurial opportunities, and how EiPCs exploit entrepreneurial opportunities. These research findings contribute to policymakers (governments) and prospective entrepreneurs living in poverty practically. The findings can serve as a guide and checklist for increasing the involvement of people living in poverty in entrepreneurial activities. Accordingly, they can reduce the level of poverty that occurs in an area.

The Indonesian government has been working to alleviate poverty through various programs. However, the results have not achieved the targets set. The government can utilize these research findings, which have been studied empirically and discussed with existing theories, as a reference in making policy to alleviate poverty. The government can focus on providing the essential resources EiPCs need to start their business. Therefore, through these research findings, government spending on poverty alleviation can achieve the target more.

In addition, the government can adopt the poverty alleviation model through entrepreneurship, as presented by this study. This research explains from the EiPCs' perspective how they identify and exploit entrepreneurial opportunities by utilizing their resources. The government can act according to its function and role as a policy maker to support accelerating the involvement of people living in poverty in entrepreneurial activities. Eventually, the results of this research can encourage the acceleration of poverty alleviation more effectively and efficiently.

In addition, this research also contributes to prospective EiPCs. They can utilize their available resources to start a business without waiting for assistance from other parties. These research findings can shift their perspective that limited resources are not a reason for not being able to engage in entrepreneurial activities. They can adopt a poverty alleviation model based on the findings of this research to start a business even though they have limited resources.

Based on the explanation of the study's contribution above, both theory and practice, Table 7.5 summarizes it.

Table 7.5 Contribution of The Study

Contribution/ Findings	Model	Proposition
Theory	<ol style="list-style-type: none"> 1. An entrepreneurial identification model for EiPCs (Figure 6.2) 2. An entrepreneurial exploitation model for EiPCs (Figure 6.3) 3. A poverty alleviation model through entrepreneurship for EiPCs (Figure 7.1) 	<ol style="list-style-type: none"> 1. The resources at hand for EiPCs consist of social capital, financial capital, human capital, and local information. 2. The necessity factor encourages EiPCs to identify existing entrepreneurial opportunities. 3. EiPCs identify entrepreneurial opportunities through the discovery process in the local society. 4. Integrating existing resources is one of the EiPCs' ways to exploit existing entrepreneurial opportunities in resource limitation. 5. Risk-taking EiPCs tend to implement a "Just Do It" strategy to exploit entrepreneurial opportunities.
Practice	<p>The government and prospective entrepreneurs can adopt the models that resulted in this study to address poverty:</p> <ol style="list-style-type: none"> 1. An entrepreneurial identification model for EiPCs (Figure 6.2) 	<ol style="list-style-type: none"> 1. To increase the EiPCs' ability to identify entrepreneurial opportunities, the government can enhance the collaboration between EiPCs and other parties (industry experts, local communities, and research institutions).

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|---|---|
| <ol style="list-style-type: none"> 2. An entrepreneurial exploitation model for EiPCs (Figure 6.3) 3. A poverty alleviation model through entrepreneurship for EiPCs (Figure 7.1) | <ol style="list-style-type: none"> 2. To increase the involvement of EiPCs in entrepreneurship, the government can enhance the availability of required resources by facilitating access to social capital, financial capital, human capital, and local information through training and grants. 3. A deep interaction between prospective entrepreneurs and local society is a way to increase prospective entrepreneur's ability to identify entrepreneurial opportunities. 4. Prospective entrepreneurs need to enhance the resources at hand, which consist of social capital, financial capital, human capital, and local information, to increase involvement in entrepreneurial activities. |
|---|---|

7.4 LIMITATIONS OF THE STUDY

This research contributes to developing literature on entrepreneurship's role in poverty alleviation. In addition, a poverty alleviation model through entrepreneurship for EiPCs is a significant contribution to this research. However, the study acknowledges that it also has limitations. First, the research only focused on the resource factors EiPCs possess. Other factors may be relevant for further research to make the study results comprehensive. Second, this research only focuses on identifying and exploiting entrepreneurial opportunities. However, the stage of business development has not been the focus of discussion in this study.

Third, this study only observes three EiPCs' backgrounds: farm workers, household workers, and scavengers. This study's findings may differ from those of other occupational backgrounds. Accordingly, these findings may only be relevant for entrepreneurial development that matches the backgrounds of participants in this study and cannot be generalized to different occupational backgrounds.

Fourth, this study only focuses on the perspective of EiPCs in utilizing the resources EiPCs possess to start a business. However, this study did not include other perspectives, such as those of the government, academia, and other nonprofit parties concerned with poverty alleviation. Accordingly, the poverty alleviation model proposed in this study only focuses on the EiPCs perspective without the involvement of other parties.

7.5 RECOMMENDATIONS FOR FUTURE RESEARCH

Based on the limitations mentioned in this study, the researcher makes several recommendations for future research to result in a more comprehensive model for this study. First, future research can develop a poverty alleviation model that not only focuses on existing resources but also involves the characteristics possessed by successful entrepreneurs. Second, future researchers can develop a comprehensive entrepreneurship model by examining how people living in poverty develop their existing businesses or explore the growth stages of their ventures.

Third, to develop a discussion on poverty alleviation through entrepreneurship, future research can expand the scope of participants not limited to EiPCs who have a background in farm workers, household workers, and scavengers but also utilize different methods such as grounded theory or others. The aim is to produce a more comprehensive poverty alleviation model. In addition, future studies can test the propositions produced in this study by using a quantitative approach with a larger number of samples. The goal is to generalize the research results produced in this study. As a result, it can be implemented in a broader scope.

Fourth, further research can expand the involvement of those responsible for poverty alleviation, such as government, academia, and non-profit institutions. The aim is to gain a broader perspective. By involving a wider perspective, the research findings will propose faster and more comprehensive solutions to poverty alleviation.

Future research can explore the assets generated from poverty conditions. Although these assets are not desirable, they are specific traits that help start and

develop entrepreneurship. Future research can use the mindset theory introduced by psychologist Carol Dweck (1986) to understand this poverty asset.

7.6 CHAPTER CONCLUSION

This research has enriched the literature on the role of entrepreneurship in poverty alleviation. Using a case study approach involving Bricolage Theory and Structuration Theory, this study has successfully explored how people living in poverty can engage in entrepreneurial activities. This research has answered three research questions: (1) What are the resources owned by EiPCs to start a business? (2) How do EiPCs identify entrepreneurial opportunities? and (3) How do EiPCs exploit entrepreneurial opportunities?

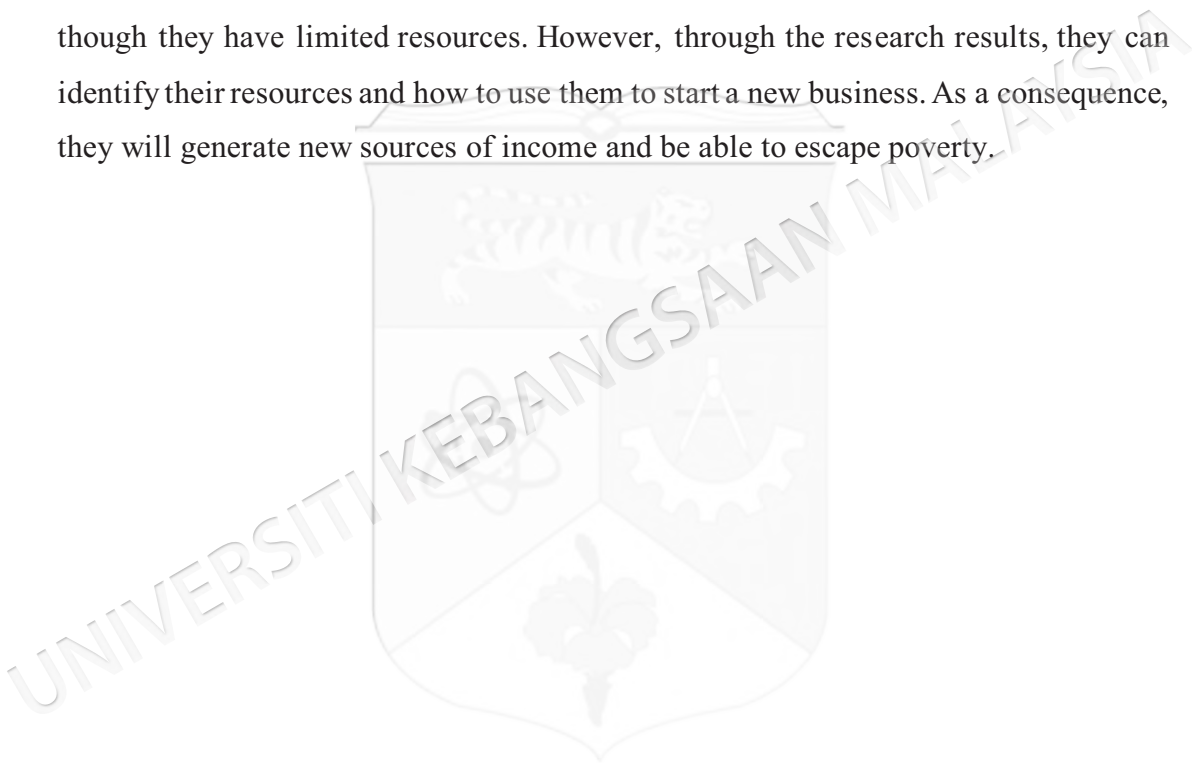
Based on this study's findings, there are two external resources that EiPCs possess, namely social capital and local information, and two internal resources, namely financial capital and human capital. This research reveals that necessity factors are the primary driver of EiPCs in identifying entrepreneurial opportunities. In addition, EiPCs identify the existing entrepreneurial opportunities by discovering them through local society. EiPCs discover the existing entrepreneurial opportunities through establishing direct communication, utilizing local information, and utilizing work experience.

Furthermore, to exploit perceived entrepreneurial opportunities, EiPCs have two strategies. The first is integrating available resources. This first strategy explains that EiPCs integrate one resource with other resources to maximize the benefits of their resources. Thus, they can utilize those resources to start a business amid the limited resources they encounter. The second is implementing the "Just Do It" strategy. This second strategy explains that they do not thoroughly consider the risks they face when starting a business. Risk is a common aspect of a business. They do what they can do based on the opportunities they have perceived. For them, the primary purpose of exploiting entrepreneurial opportunities is to increase family income.

This research has contributed both in theory and in practice. Practically, this research contributes to providing a poverty alleviation model through entrepreneurship. This model explains that EiPCs have resources to use to start a business. Accordingly,

EiPCs can generate new income to escape poverty. The findings of this study answer the challenge of resource scarcity as one of the causes of poverty. Previous research emphasized the importance of involving external actors to overcome resource scarcity. Practically, this research contributes to the government and prospective entrepreneurs living in poverty. The government can use the results of this study as a guide and checklist for poverty alleviation. Consequently, their poverty alleviation policies can be more effective and efficient.

Meanwhile, prospective entrepreneurs can implement research models by adopting and adapting according to their conditions. They can start a business even though they have limited resources. However, through the research results, they can identify their resources and how to use them to start a new business. As a consequence, they will generate new sources of income and be able to escape poverty.



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APPENDIX A: INTERVIEW PROTOCOL FOR PARTICIPANTS**Title: Poverty Alleviation Through Entrepreneurship**

Dear Sir/ Madam,

I am Mokhammad Nurrudin Zanky, a post-graduate student pursuing a Doctor of Philosophy in Entrepreneurship from the Faculty of Economics and Management, Universiti Kebangsaan Malaysia. I am conducting a study exploring the ability of entrepreneurship to increase income and address the poverty issue in Malang, Indonesia.

Therefore, I would like to ask for your cooperation in participating in this interview. The duration for interviewing is approximately 45 to 60 minutes. **Your name and all of your responses will be treated as confidentially.**

Thank you for your participation in this study. Your cooperation is greatly appreciated.

Best Regards,

Mokhammad Nurrudin Zanky

Ph.D. Candidate

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Title: Poverty Alleviation Through Entrepreneurship

Entrepreneurial Field:.....

General Questions:

1. What is your history of starting this business?
2. When did you start running this business?

Questions of Business Process:

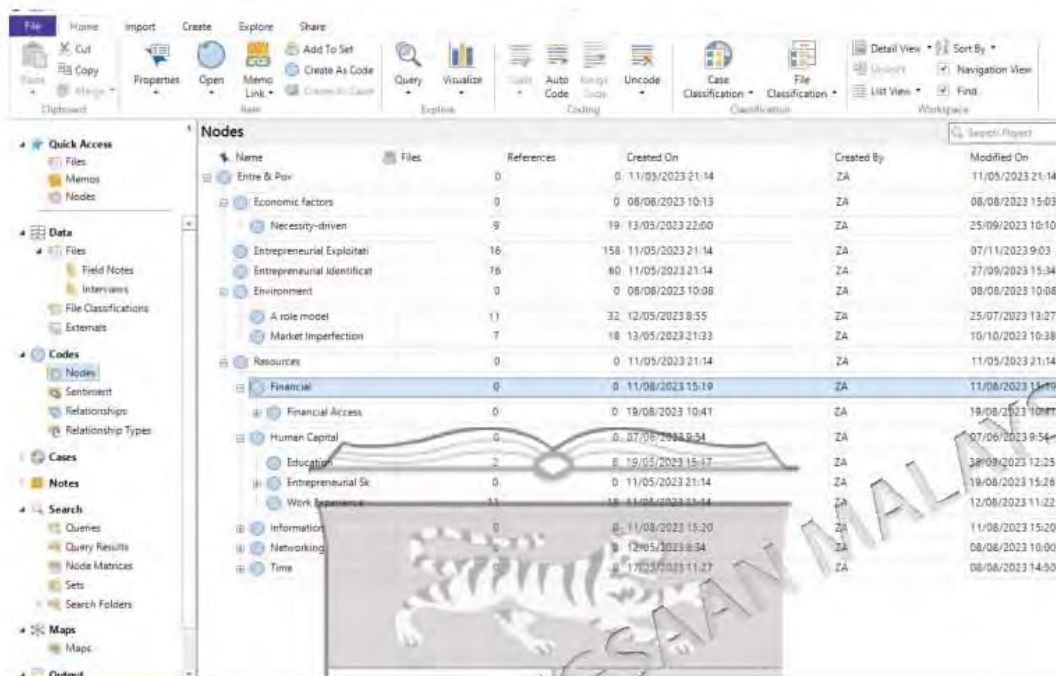
No	Research Questions	Main Interview Question
1	What are the resources owned by entrepreneurs in poverty condition to start a business?	<ol style="list-style-type: none"> 6. How was your economic condition when you first started this business? 7. What were your resources in starting this business? 8. How did you view the disadvantaged conditions at that time? 9. What were your obstacles when starting this business? 10. How did you overcome these obstacles? 11. Was there any role or assistance from the government when you decided to start a business? If so, what role is it? 12. Did environmental/external factors influence you in deciding to become an entrepreneur? Please explain it!
2	How do entrepreneurs in poverty condition identify entrepreneurial opportunities?	<ol style="list-style-type: none"> 13. How did you identify this entrepreneurial opportunity for the first time? 14. Did you have the experience to organize the same business previously? Please explain! 15. How did the role of external factors, such as the environment, government, your friend, and others, help you identify this opportunity? 16. Why did you view this business as an opportunity while others did not? 17. How can you be sure that this was a good entrepreneurial opportunity?
3	How do entrepreneurs in poverty condition exploit entrepreneurial opportunities?	<ol style="list-style-type: none"> 18. How did you finally decide to exploit this opportunity? 19. How did you use the resources you have to start a business? 20. What do you do in this business that others may not? 21. Why do you take risks to operate your business? 22. How do you maintain this business?

Closing Questions:

1. What do you think success in entrepreneurship means?
2. What are the keys to successful entrepreneurship, in your opinion?
3. On average, how much do you earn in a month?
4. How old are you?
5. What is your latest education?



APPENDIX B: SAMPLE OF CODING THROUGH NVIVO



The screenshot displays the NVivo software interface, specifically the 'Nodes' list. The interface includes a menu bar at the top with options like File, Home, Import, Create, Explore, and Share. Below the menu is a toolbar with various icons for file management and analysis. On the left side, there is a 'Quick Access' panel with categories like Files, Memos, and Nodes. The main area shows a table of nodes with columns for Name, Files, References, Created On, Created By, and Modified On. A large watermark for 'UNIVERSITI KEBAHAGSAAN MALAYSIA' is overlaid on the image.

Name	Files	References	Created On	Created By	Modified On
Entre & Pov	0	0	11/05/2023 21:14	ZA	11/05/2023 21:14
Economic factors	0	0	08/08/2023 10:13	ZA	08/08/2023 15:03
Necessity-driven	9	19	13/05/2023 22:00	ZA	25/09/2023 10:10
Entrepreneurial Exploitat	16	158	11/05/2023 21:14	ZA	07/11/2023 9:03
Entrepreneurial Identificat	76	80	11/05/2023 21:14	ZA	27/09/2023 15:34
Environment	0	0	08/08/2023 10:08	ZA	08/08/2023 10:08
A role model	11	32	12/05/2023 8:55	ZA	25/07/2023 13:27
Market Imperfection	7	18	13/05/2023 21:03	ZA	10/10/2023 10:28
Resources	0	0	11/05/2023 21:14	ZA	11/05/2023 21:14
Financial	0	0	11/08/2023 15:19	ZA	11/08/2023 15:19
Financial Access	0	0	19/08/2023 10:41	ZA	19/08/2023 10:41
Human Capital	0	0	07/06/2024 9:54	ZA	07/06/2023 9:54
Education	2	8	19/05/2023 15:17	ZA	30/09/2023 12:25
Entrepreneurial Se	0	0	11/05/2023 21:14	ZA	19/08/2023 15:26
Work Experience	13	18	11/05/2023 21:14	ZA	12/08/2023 11:22
Information	0	0	11/08/2023 15:20	ZA	11/08/2023 15:20
Networking	0	0	12/05/2023 8:54	ZA	08/08/2023 10:00
Time	0	0	17/05/2023 11:27	ZA	08/08/2023 14:50

APPENDIX C: THE SAMPLE OF TRANSCRIPTION

Rc : What is your name, sir?

Rsp : Mr. Samari

Rc : I am Mr. Udin, my home in Klampok. Mr. Samari, your business is sugar cane, right?

Rc: Please, explain your business, Sir.

[00:00:35]

Rsp : I started this business from scratch. At first, I was a laborer, hoeing and harvesting sugarcane. Over time, I was able to estimate the sugarcane business. If I planted sugarcane on this land, I would get this yield, so I tried it. I started this business in 2010. Alhamdulillah, I did it myself for two years. So I bought one plot of sugarcane, and I did it myself. It went on for two years, and thank God it grew. From the results of my two years of work, I was able to build a mosque, which was not yet a house. Then, the next, I cooperated with the factory. I already had capital, even though it was small. After one year of working with the factory, I was able to buy a truck, one truck at a time. I rented more land and continued for two years. In 2014, I already had the capital. Then I built a house. In 2015, I lost a lot of money. I sold my rice field and my car. In 2014, I had two cars. I hadn't built a house yet. After building the house, I lost my business and sold my car. When I was still a laborer, I was able to buy 2 locations of land. So, when I was still a laborer, I was able to buy two places of land. Then, at that time, I lost money. I sold one location of rice fields to pay off debts. I still had the car and a lovely house. After the debt was paid off, I had the courage to debt. At that time, I owed 500 million. I used it to buy rice fields, rent them, and thank God the business was running. I have continued to buy and rent rice fields until now.

[00:04:39]

Rc : I'm sorry, previously, you were a laborer. How did you decide to start your own business?

Rsp : I wanted to know how it felt to have my own business. Well, thank God, sometimes the business works, and sometimes it doesn't. But Alhamdulillah, my first business went well.

Rc : At the beginning, the capital was debt or what?

Rsp : No, I did not dare. At the beginning of the business, I had to be strong. I utilized my own capital. The capital was small. In those days, there wasn't much. Nowadays, if you don't have debt, you won't be able to run your business.