# Identification of Entrepreneurship Barriers among University Students in Indonesia

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Abstract. Entrepreneurship is a potential efforts and strategies to boost employment and job creation for the youth, so that entrepreneurship is considered as one of the alternative engine of economic growth. Entrepreneurship can unleash the economy potential of young people. University is one of place to create and develop new entrepreneurs. This study aims to identify entrepreneurship barriers among university students in Bandung, Indonesia. The method used by quantitative approach method. The data collection used questionnaires, while samples were selected using non-probability sampling method with the technique of convenience sampling system. A total of 282 students participated as respondents in the filling of questionnaires. Based on the studies, the factors that significantly influence entrepreneurialbarriers of students including social/cultural legitimacy and acceptance, entrepreneurship education and training, and access to finance.

**Keywords.** Entrepreneurship; Entrepreneurship barriers; Quantitative method; Students entrepreneur; Youth entrepreneurs.

## I. INTRODUCTION

Entrepreneurship is the process of generating ideas and creations were then embodied in economic activity. The Indonesian government realizes the importance of entrepreneurial activity as part of efforts in improving the economy of the community, so it can can create jobs and reduce unemployment. According to [1], a country can be said prosper if the number of entrepreneurs at least 2% of the population. Meanwhile, in 2014 recorded the number of entrepreneurs in Indonesia reached 1.56%, this number is certainly far from ideal number. Therefore, the Indonesian government is trying to encourage entrepreneurship program with several programs including the national entrepreneurship movement. The program has been underway since 2011, and has delivered many new entrepreneurs in Indonesia with the increasing number of entrepreneurs in 2013 reached 1.65%, but if it refers to [1], the number does not correspond to the standard number of entrepreneurs in a country. Based on the demographics of the population, Indonesia has tremendous potential to encourage the emergence of new entrepreneurs.

According to Central Bureau of Statistics, in 2014, the number of labor force in Indonesia reached 121.87 million, while the unemployment rate decreased by 0.17% compared to the previous year. This means that 6.17% number of unemployed decreased to 5.94%. Although the unemployment rate decreased to 7.24 million people, but in fact in February-August 2014 in the numbers of unemployed from 7.15 million to 7.24 million people [2].

Enterpreneurship became one of the most appropriate solution in the face of unemployment in Indonesia, especially for the unemployed in productive age. Entrepreneurship can be a source of new jobs and economic dynamism in developed countries, and can improve the livelihoods of youth and economic independence in developing countries. Youth entrepreneurship is regarded as a way to integrate youth into the labor market and reduce unemployment. According to Juan Somavia, Director-General of the ILO, entrepreneurship and business creation is an alternative for younger age groups to

address unemployment, the youth were able to take on the challenge of starting a business and how they see the opportunity for success, so it can be improved through various types of assistance and the creation of supporting environment [3].

Educational institution is a place to produce the next generation who have knowledge in various fields, and of course educational institution have roles in the formation of the entrepreneurial spirit of students. Educational institutions in Indonesia offer a variety of educational programs to encourage the emergence of young entrepreneurs. Student creativity can be directed in an effort to encourage the emergence of new entrepreneurs. One of the goals of educational institutions is to create an entrepreneurial spirit among academicians committed to encouraging the emergence of reliable entrepreneurs. There is entrepreneurship courses in the curriculum of some universities in Indonesia, where students are required to make business ideas and build a business. However, not all students have an intentions in entrepreneurship. This study aims to identify factors of entrepreneurship barriers that affect the students intention to entrepreneurship. The result is expected to be input to the institutions, especially the student council in an effort to overcome the entrepreneurship barriers to increase students intention in entrepreneurship.

#### II. LITERATURE REVIEW

# A. Entrepreneurhip

Ref [4] looked at entrepreneurship as a management approach and defines it as "the pursuit of opportunity without regard to resources controlled currently". Ref [5] defines entrepreneurship as the person or group of people to take economic risks to create a new organization that will exploit new technologies or innovative processes that produce value for others. Ref [6] defines entrepreneurship as the process of an individual pursue opportunities without regard to resources owned currently.

Ref [7] provide a definition that accommodate all types of behavior entrepreneurship as "the process of creating something new, valuable, by utilizing the effort and time required, taking into account the risk of social, physical, and financial, and receive financial rewards, personal satisfaction, and independence". In this study concluded that entrepreneurship is defined as an innovative process of creating something new values to devote the time and effort required (assuming the financial risk, psychological and social, and uncertainty) and resulted in an award of profits generated and personal satisfaction.

# **B.** Youth Entrepreneurs

Entrepreneur is someone who has the ability to view and evaluate business opportunities, obtain the resources necessary to take advantage of it and took the initiative to take appropriate measures to ensure success. Ref [8] seen the entrepreneur as an agent of change who searches deliberate, careful planning and careful consideration when the entrepreneurial process. Ref [9] described the entrepreneur as someone who creates new business with the face of uncertainty and risk in order to achieve profitability and business growth through the identification of significant opportunities and use the necessary resources.

In order to investigate the youth entrepreneurs and evaluate policies designed to promote, the definition of youth entrepreneurs is required. Unfortunately, there is no generally agreed definition of the term "entrepreneurship", "businessman" or "youth entrepreneurship" in the previous literature. According [10], youth entrepreneurship category is divided into three (transitional) stages, including Pre-entrepreneurs (15-19 years), which is a formative stage where young entrepreneurs are in transition period from the formal education to working life; Budding entrepreneurs (20-25 years) is a growth stage where youth entrepreneurs tend to have gained some experience, skills and capital to enable them to run their own company;



and, emergence entrepreneurs (26-29 years) which is the main stage, where young entrepreneurs have a higher maturity level of young people in the lower age groups.

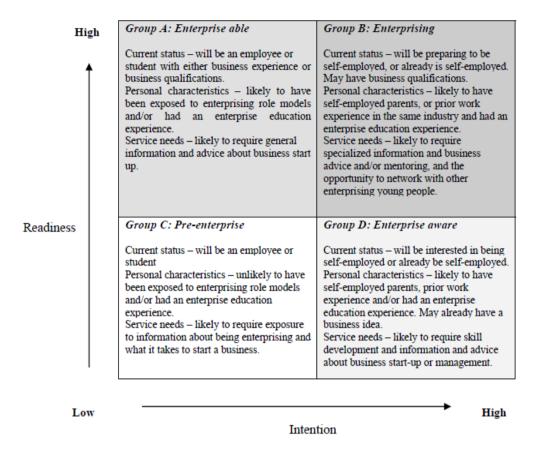


Fig 1. Diagnostic Framework for Youth Entrepreneurs [11]

# C. Entrepreneurship Barriers

According to [12] there are 6 factors of entrepreneurship barriers, including aversion to risk, fear of failure, aversion to the stress and hard work, lack of social networking, lack of resources, and demographic. These factors is the most often affects the prospective entrepreneurs to dissuade the intention when will begin to conduct entrepreneurship. Additionally, Ref [13] suggested a model that analyzes the five major groups of youth entrepreneurship factors including social/cultural legitimicay and acceptance, entrepreneurship education and training, access to finance, administrative and regulatory framework, business assistance and support. This study used the model proposed by [13] as deemed appropriate in representing the entrepreneurial barriers experienced by students at the University in Indonesia. Moreover, the research also tried to identify other factors of entrepreneurship barriers on students at the University.

## III.RESEARCH DESIGN

This study is based on entreprenership-driven phenomenon which supports the vision and mission of University in fostering an entrepreneurial spirit and to support government programs in an effort to increase the number of entrepreneurs in Indonesia. Entrepreneurship activities provide significant economic contribution and creating jobs for people, especially

youth. Entrepreneurship barriers should be identified from the level of education, so they can be addressed immediately, before young entrepreneurs really dive into the communities. Entrepreneurship education is one of provision for young entrepreneurs to be able to overcome the problems to be faced and to compete on a wider level. The data and information used in this study came from the results of a questionnaire distributed to students who have taken the entrepreneurship courses. We consider students as respondents is very appropriate for this study, because they have a higher opportunity to start their own business after completing education [14]; [15]; [16].

This study used random sampling methods. A total of 282 respondents participated in the study. The research instrument consists of six research variables were operationalized into some of the questions. One dependent variable used to measure entrepreneurship barriers. Data were collected through a structured questionnaire and every question measured by Likert scale from strongly disagree to strongly agree (1. Strongly disagree 2. Disagree 3. Neutral 4. Agree 5. Strongly agree). There are 43 items of questions to identify student entrepreneurship barriers. This study tested the validity and reliability of the data to ensure that the entire item in question represents the research purposes. Classic assumption test performed prior to multiple regression analysis. Multiple regression analysis is used to explain the total effect of the independent variables on the index of entrepreneurship barriers. SPSSS 20.0 is used as a tool for data analysis in this study.

#### IV. RESULT AND DISCUSSION

# A. Respondents Profile

Based on the results obtained from distributing questionnaires to 282 respondents of university students who get entrepreneurship course, the description of the characteristics of the respondents is as follows.

Based on survey results, the percentage of male students who participated in this survey by 45% and 55% of female. This showed that students who have an entrepreneurial intention but experiencing entrepreneurship barriers is dominated by female students. This data is supported by the results of the Global Entrepreneurship Monitor in Indonesia in 2013, where the criteria for education diploma / strata, the value of the fear of failure of women compared to men is lower. This is because women feel more confident of her ability to do business because it had higher education [17].

Survey based on the amount of pocket money per month given by the parents of each respondent aimed at identifying students' ability in the process of capital they have, where parents provide financial support and students are able to manage it properly so that they are able to establish a small business. The majority of university students earn pocket money per month around 1-2 million. It is quite understandable considering the cost of living in Bandung is relatively high, but for students who are able to manage their finances well of course that number is quite large so that they can set aside some money in their pocket to set up business. Furthermore, 26% of respondents received pocket money per month is less than one million. Respondents who receive pocket money per month reaches 2-3 million is also quite large which is as much as 20%, while 5% earn pocket money of more than 3 million. It shows that the students have a great opportunity to get capital support from parents as long as they are able to manage well.

From the results of the survey showed that respondents from backgrounds of family business is only 30%. While, the majority of respondents did not come from an entrepreneurial family background. It shows that not always a background of entrepreneurial intention because they came from family business, but also because of the desire



independently. However, one advantage of students who come from a family background of entrepreneurs is that they get knowledge by observing directly the entrepreneurial process that occurs through his family-owned businesses.

Based on the survey results showed that 22% of students have started to set up and run a business in college, while 78% of respondents do not have a business. The types of business that is run by students' university can be known that as many as 49% of students engaged in the culinary business, 21% is engaged in the business of crafts, 13% of the fashion business, 9% is engaged in the business of content and applications, 5% is engaged in the transportation business and 3% in the business of design. This data showed that the culinary business is the largest field of business owned by the students, followed by the crafts business

# **B.** Factors of Entrepreneurship Barriers

## Multiple Linear Regression Analysis

Multiple linear regression used to analysis the effect of independent variables toward the dependent variable using a linear equation and predict a dependent variable value with the change of the independent variable. Here is an equation for multiple linear regression analysis in this study:

$$Y = \alpha + b1x1 + b2x2 + ... + bnxn$$

Multiple linear regression analysis is used to determine the influence or how big the change of variable Y (Barriers) caused by the variable X1 (Legitimacy), X2 (Entre\_Educ), X3 (Financial), X4 (Administrative) and X5 (Business\_Assist). Statistical data analysis using SPSS 20 that can be seen in Table 1 below:

Table 1. The Result of Multiple Regression Linear

## **ANOVA**<sup>a</sup>

	Model	Sum of	df	Mean	F	Sig.
		Squares		Square		
	Regression	2395,203	5	479,041	51,588	$,000^{b}$
1	Residual	2562,914	276	9,286		
	Total	4958,117	281			

a.Dependent Variable: Barriers

b. Predictors: (Constant), Business\_Assist, Legitimacy, Administrative,

Entre\_Educ, Financial

## *Hypothesis of Partial Significance (T-test)*

According to [18], t-test aims to show how far the influence of the explanatory variables or independent variables in explaining the variation of the dependent variable. With a significance level of 10%, then the testing criteria are as follows:

- a. If the significance value of t < 0.05, then H0 is rejected, meaning that a significant influence between the independent variable on the dependent variable.
- b. If the significance value of t > 0.05, then H0 is accepted, meaning there is no a significant influence between the independent variable on the dependent variable.
   The results of the partial testing calculation can be een in Table 2 below:

Table 2. Hypothesis Testing (T-test)

## Coefficients<sup>a</sup>

N	<b>Model</b>	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		В	Std. Error	Beta		
	(Constant)	-,358	1,289		-,278	,781
	Legitimacy	,584	,060	,511	9,697	,000
1	Entre_Educ	,142	,055	,160	2,569	,011
1	Financial	,142	,050	,179	2,856	,005
	Administrative	-,050	,089	-,034	-,558	,577
	Business_Assist	,010	,048	,013	,219	,827

a. Dependent Variable: Barriers

Based on the results of t-test, the variables of administrative and business assistance has no significance values, indicated by value are 0.577 and 0.827 more than 0.05. So, variables that influence the entrepreneurial barriers are legitimacy, entre\_educ, and financial.

## Coeffisient of Determination

According to [17], coefficient of determination (R2) essentially measures how far the ability of the model to explain variations in the independent variables. If the R2 value small means that the ability of the independent variables in explaining the variation of the dependent variable are very limited, otherwise the value of R2 approaching 1, means of independent variables provide almost all the information needed to predict the variation of the independent variables. Can be seen in Table 3 below:

Table 3. Test Coefficient of Determination

## **Model Summary**

Model	R	R Square		Std. Error of the Estimate
1	,695°	,483	,474	3,047

a. Predictors: (Constant), Business\_Assist, Legitimacy, Administrative, Entre\_Educ, Financial

In the Table 3 shows the R value is 0.695 and R square is 0,483. The magnitude effect of the independent variable on the dependent variable amounted to 48.3%, while the rest influenced by other variables not examined in this study.

Based on the results showed that the factors that influence the entrepreneurial barriers can be explained in detail in the table below:

Tabel 4. Mean Values of Each Indicator Variable

No.	Questions	Mean				
Entr	Entrepreneurship Barriers					
	The reluctance to take risks	2,9468				
	Fear of failure	3,0745				
1	The reluctance to work hard and under stress	2,7872				
	The lack of social networks	2,8050				
	The lack of available resources	2,9716				



	Barriers demographic factors (age, gender, religion, tradition and culture)	2,6596		
Socia	al/Cultural Legitimacy and Acceptance			
	The lack of support from students' personal environment (parents and family members)			
	The lack of awareness about the concept of entrepreneurship	2,5567 2,7979		
_	The lack of achievement, acceptance and credibility of entrepreneurship in society	2,9078		
2	Religion and beliefs play a role in shaping the entrepreneurial process	2,8156		
	Cultural values play a role in shaping the entrepreneurial process	3,1383		
	Social and cultural behavior determines the success of entrepreneurship	3,4929		
Fntr	epreneurship Education	3,4727		
Liiti	The lack of recognition and adoption regarding entrepreneurship education	3,0106		
	An adequate of entrepreneurship curriculum and studies program	3,2199		
	Entrepreneurial learning method that is not appropriate	2,7057		
		2,7979		
3	Indifference of students about entrepreneurship education			
	The lack of professors trained / educated about entrepreneurship	2,6170		
	The lack of career information and business possibilities	2,9291		
	The lack of information about the linkages between education and business	2,8652		
	The lack of infrastructure or ICT skills	2,7801		
Fina	ncial Access			
	The lack of savings and private resources	3,2908		
	The lack of trust of financial institutions for debt financing	3,1596		
	The lack of business experience and skills to debt financing	3,2234		
	The tight of credit rules	3,2624		
	The complexity of loan documentation procedure	3,2447		
4	Long waiting time (the time it takes to decide the funding application)	3,2163		
	The lack of knowledge, understanding, and the possibility of financing a startup	3,1950		
	The characteristics of companies are not clear	2,9716		
	The legal status and the type of business is not yet clear	3,1525		
	The lack of access to micro-credit and funding	3,2482		
A dry	inistrative and Regulatory Framework	3,2462		
Aun		2.0406		
	Tax policies that do not support (system and tax costs)	3,0496		
	The difficulty of the procedure of registration of business (business license) and the high	3,2624		
	cost of registration	2.0051		
5	Business competition law ineffective	3,0851		
	The lack of transparency regarding the regulatory framework and policies established	3,1454		
	businesses			
	The difficulty of the procedure of making property rights, copyright, patent and trademark	3,3972		
	laws			
Busi	ness Assistance and Support (Institution of Education and Government)			
	The lack of business relationships: business communication with suppliers, the matched	3,0957		
	partners, and the network			
	The lack of knowledge of business support services available	3,0957		
	The lack of business training and sharing experiences with successful entrepreneurs	3,0071		
6	The lack of support from trainers, practitioners and institutions	2,9610		
	The lack of mentoring capacity	2,9823		
	The lack of workspace and ICT infrastructure	3,0603		
	The lack of business networks, forums and meeting places	3,0851		
1	The lack of business networks, forums and meeting places  The lack of business development services other	3,1844		
	The fact of business development services offer	3,1044		

In the above table shows that the indicators most influence on entrepreneurial barriers are fear of failure, as indicated by the average value is greater than the value of other indicators. In the variable of social/cultural legitimacy and acceptance show that indicators of social and cultural behavior determine the success of entrepreneurship is an indicator of the most influential with the average value of 3.4929. Cultural and social are important predictors for individuals in shaping their lives, they are also influencer in promoting entrepreneurship and cultural intentions [19]; [20]. Variable of entrepreneurship education indicates that an adequate entrepreneurship curriculum and study programs is an indicator of the most

influential with the average value of 3.2199. Based on previous research, entrepreneurship education in higher education is seen as a catalyst for stimulating student's entrepreneurship intention [21]; [22]; [23]; [24]; [25]. The research was supported by [26] which confirmed that the higher education system plays an important role in developing entrepreneurs, that the university has the potential to promote entrepreneurial capacity, forming mindset and, more importantly, stimulate entrepreneurial intentions. Variable of financial access showed that the indicators of the lack of savings and personal resources is an indicator of the most influential with the average value of 3.2908. Lack of financial resources is the biggest obstacle in running a new company [27]; [28]. According to [29], lack of funding is a major obstacle to the entrepreneurial intention. Variable of administrative and regulatory framework indicated that the difficulty in the manufacturing procedure of property rights, copyright, patent and trademark laws is an indicator of the most influential with the average value of 3.3972. And, variable of business assistance and support from both the government and educational institutions showed that the most influential indicator was the lack of other business development services with the average value of 3.1844.

## V. CONCLUSION AND RECOMMENDATION

Student entrepreneurial intention will increase if understand the potential risks and be able to overcome the obstacles that occur, observation, study and record the events that are important and influential for business continuity. This study tried to identify barriers of youth entrepreneurs who will be the most important challenges in order to improve the ratio of youth entrepreneurship. Based on the results of the study indicated that factors that significantly influence on entrepreneurship barriers in university students are a social / cultural legitimacy and acceptance, entrepreneurship education and training, and access to finance. Factors of social / cultural legitimacy and acceptance indicates that the social and cultural environment has a role in supporting the development of students, especially in the social and cultural behavior indicators that determine the success of entrepreneurship. According to [30], social perception significantly influencing personal attitude, which mean that social environment have a role in determining the attitude of an entrepreneurs.

Factors of entrepreneurship education and training, indicated by curriculum and entrepreneurial studies program, has not fully support the entrepreneurial process of students, so that the necessary programs that can stimulate student intention in entrepreneurship. And, another influencing factor is access to finance as indicated by the lack of savings and personal resources, so that access to capital is still one of the main obstacles in setting up a business.

Based on these study, entrepreneurship education is one of the important things, especially in the integration of curriculum with entrepreneurship practices so that students have a deeper understanding of the entrepreneurship knowledge, especially in overcoming the obstacles that occur. Currently, education is still regarded as a form of theoretical learning [21] so that the institution should be able to design a curriculum that can integrate between theoretical and practical business training to better understand the entrepreneurial process. This study has identified the factors most significant in entrepreneurial barriers for students, so it is expected the participation of educational institutions and governments to support and facilitate the process of developing youth entrepreneurship by establishing self-employment programs are appropriate and effective. In the curriculum of entrepreneurship education should be given more space to present a range of possible financing for start-ups and practices that help build financial credibility. Entrepreneurship education should be able to provide solutions to overcome barriers, including the practical education on administrative



procedures, the tax system and associated regulations legality of the business establishment. Entrepreneurship education should also help to overcome the fear of failure.

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