

Cooperative Entrepreneurial Decisions: Do Educational, Environment, and Family Aspects Matters?

Agus Eko Sujianto^{*1}, Sri Eka Astutiningsih¹, Binti Nur Asiyah¹, Muhammad Aswad¹, Sri Dwi Estiningrum¹ and Bagus Shandy Narmaditya²

Abstract--- *The objectives of this study are: (1) analyzing aspects of education in influencing cooperative entrepreneurial decisions, (2) analyzing environmental aspects in influencing cooperative entrepreneurial decisions, and (3) analyzing family aspects in influencing cooperative entrepreneurial decisions. The research was conducted at Madrasah Aliyah Negeri (MAN) in Tulungagung Regency with a sample of all members of the student cooperative that was about 133 respondents. The data were collected using questionnaires. With multiple regression analysis, the findings indicate that (1) the aspect of education influences cooperative entrepreneurial decisions positively insignificantly; (2) the environmental aspect influences the cooperative entrepreneurial decision negatively insignificantly, and (3) the family aspect influences the cooperative entrepreneurial decision negatively insignificantly.*

Keywords--- *economic education, environment, family, cooperative entrepreneurial*

¹Institut Agama Islam Negeri Tulungagung, Indonesia

²Faculty of Economics, Universitas Negeri Malang, Indonesia

Corresponding Author: Agus Eko Sujianto, Email: agusekosujianto@gmail.com

I. INTRODUCTION

School cooperatives, which in this study the researcher prefers to use the word student cooperatives (*KopSis*) considering that the members are the students themselves, is one of the extracurricular activities developed in schools to foster character, independence, responsibility, and cooperation in managing a pre-business entity. Like student cooperatives (*KopMa*), this *Kopsis* is expected to be able to facilitate students to improve their competence by training managerial skills from an early age as well as being a medium for implementing theories in accordance with their educational levels [1]. When studying in elementary school (SD) up to high school (SMA), students have been introduced to this *Kopsis* by the teachers as part of the local content curriculum.

Aside from being an extracurricular activity that integrates with the local content curriculum, the introduction of *Kopsis* is also in an effort to prepare the young generation or millennial generation to compete in filling Indonesia's development in the future. Data from the Statistics Indonesia shows that Indonesia's population at primary and secondary education level is 10-14 years and is nine percent and 15-19 years is eight percent of Indonesia's population of 265.015 million [2]. Meanwhile, to build a strong economy, Indonesia needs more young entrepreneurs. Yohnson in 2003 stated that in the United States, many universities have specialized study programs studying entrepreneurship as the embryo of the birth of young entrepreneurs [3].

Thus, young entrepreneurs are very important to be the backbone of the Indonesian nation to compete with other nations, therefore preparation is needed as early as possible. This study specifically examines cooperative entrepreneurship decisions in secondary education students that is Madrasah Aliyah Negeri (MAN) in Tulungagung Regency. Cooperative entrepreneurial decisions are influenced by three aspects: educational aspects, environmental aspects, and family aspects [4], [5], [6], [7], [8], [9], [10], [11]. Departing from these three aspects is expected to influence the cooperative entrepreneurial decision, thus, it needs to be tested in this study.

Meanwhile, the consideration of choosing cooperative entrepreneurs among students who manage *Kopsis* at MAN 1, MAN 2, and MAN 3 in Tulungagung Regency is due to the fact that they are young entrepreneurs. These young entrepreneurs manage business entities that are very small in size, but even so, they have a passion for nation-building. Andreeva et al. [12] suggested that the economies of Germany and Russia experienced significant growth not because of contributions from big business, but because of the growth and contribution of innovative small companies. They are what are called “hidden champions”.

II. THEORY AND HYPOTHESIS DEVELOPMENT

The Nature of Cooperative Entrepreneurship

Epistemologically, entrepreneurship is not just a science or an art. Entrepreneurship is not enough just to discuss, seminar, workshop and training, but it must be done and practiced as stated by Drucker in 2001 that entrepreneurship is an action and behavior in carrying out an innovation to achieve a goal, and is not limited to economic institutions [13]. This opinion positions innovation as the main condition in defining entrepreneurship in addition to entrepreneurship itself as a behavior and action. Behaviors and actions that are not followed by innovation in a broader sense are certainly not entrepreneurial activities. Therefore, implement this concept of entrepreneurship must be built by consideration and thought for long-term goals.

According to Kasali in 2010 argued that in entrepreneurship is required to be careful in finding, choosing, switching, finding and adapting [14]. This statement implies that entrepreneurship does not come by itself, but it requires serious thought both before, at the time, and development. Development becomes one of the keys to success in entrepreneurship, considering that in competition, both business and non-business, there are always new competitors and to maintain the old concept, adaptation to the environment is needed. Besides being innovative and adaptable, an entrepreneur must consider risks and uncertainties as stated by Zimmerer et al. [14] that an entrepreneur or also called an entrepreneur is a person who has the ability to build new businesses full of risk and uncertainty to achieve profit growth in the long term maximally by allocating limited resources. As stated by Drucker [13] view that new efforts are developed to realize an organizational goal that is economically expressed in terms of profit.

Meanwhile, cooperatives are institutions that have the following characteristics: (1) a movement about the people's economy; (2) has a legal entity; (3) consists of cooperative legal entities and or individuals; (4) cooperative principles as the basis for its activities and (5) family-based. This characteristic was developed from the definition of cooperatives according to the Law of the Republic of Indonesia Number 25 of 1992 that cooperatives are business entities consisting of individuals.

Hendar and Kusnadi in 2002 defined that cooperatives are autonomous organizations within the socioeconomic environment and economic system that allow each individual and each group of people to formulate their goals autonomously and realize those goals through economic activities carried out together [16]. Based on the understanding of entrepreneurship and cooperatives above, the cooperative entrepreneur or commonly referred to as “*WiraKop*” has a limited understanding of the economic aspects that are implemented in the form of an organization incorporated as a cooperative.

WiraKop is an innovative economic activity, able to adapt and always consider risks and uncertainties implemented in the form of cooperative business entities. Hendar and Kusnadi [16] call it the term entrepreneurship, which is a positive mental attitude in trying cooperatively, by taking innovative initiatives and the courage to take risks and holding fast to the principles of cooperative identity, in realizing the fulfillment of real needs and increasing the welfare of members.

Entrepreneurship in Islamic View

Discussing entrepreneurship according to the Islamic concept, cannot be separated from the four pillars of Islamic law, which are the Qur'an, al-Hadith, Ijma' and Qiyas. This study does not explicitly discuss entrepreneurship from the perspective of Islamic law, but only limits the historical aspects of Islamic culture, especially about the business activities of the Prophet Muhammad. Rasulullah Saw, in his life, gave a glorious example in carrying out activities or business activities to Muslims. Since the young age of 12 years, the young Muhammad has already run an entrepreneur in the form of commerce and even international trade.

Cholis and Ivana (2012) explained, since before becoming a *mudarib* (fund manager) of Khadijah's wealth, the Prophet had been a businessman on an international scale.

He often makes business trips, such as to the cities of Busrah in Syria, Yemen, Bahrain, and Abyssinia. In Sirah Halabiyah, he was told that he had done five trading trips for Khadijah, two to Habsyah and two to Jorasy, and to Yemen with Maisarah. The history of the business of the Prophet Muhammad SAW indicates that he was a successful entrepreneur who launched his business from the start and without capital. His capital is only honesty and ability to do business. Thus, Islam is very supportive of entrepreneurial activities or activities, of course the entrepreneurs exemplified by the Prophet Muhammad SAW who are in the four pillars of attitudes attached to the Prophet Muhammad that are Shiddiq (honest), Amanah (trustworthy), Fathanah (intelligent) and Tabligh (convey), as the word of Allah SWT. The decision of Doing

Cooperative Entrepreneurship

Arsham in 2012 stated that decisions are the heart and beginning of success, therefore, a person's concern in making the wrong decision will encourage someone to use scientific methods to minimize the risk [18]. In the context of cooperative entrepreneurship, there are several factors used to measure cooperative entrepreneurial decisions as stated by Ciputra in 2009 [4] that real experiences in entrepreneurship give birth to three things that are very important in the process of turning dirt and wreckage into gold, namely: (1) creating opportunity and not just looking for opportunity; (2) product innovation and (3) dare to do calculated risk-taking.

Entrepreneurship Education

According to the National Education System Act of 2003, that national education is directed to build not only a learning atmosphere but also a good learning process in the classroom and outside the classroom so that students or students are able to find their identity, potential and strength in the spiritual realm religiosity, able to control oneself, have personality, have a noble character, have life skills to contribute to the community, state, and nation of Indonesia. Utami and Widiyanto in 2015 [5] described education as an effort to improve the quality of human resources both from the mental and even spiritual aspects which are carried out throughout life or throughout life. In the context of entrepreneurship, Sulistyowati et al. (2016) explained that entrepreneurship education is learning in carrying out innovation to achieve a goal that is carried out for life and can be carried out only by feed and where. Ciputra in 2009 [4] explains that the training or education factor is a deliberate, structured effort to build an entrepreneur's mindset and ability to take entrepreneurial actions. Furthermore, entrepreneurship education indicators can be reviewed from the aspect of structured activities carried out at formal and non-formal institutions [4].

Previous research on aspects of education that influenced cooperative entrepreneurial decisions was that entrepreneurial learning and education at the vocational level directly influenced the interests of student entrepreneurship [5]. Other studies suggest that teaching methods at several universities in Russia are able to shape the entrepreneurial skills of students [6]. These results indicate that aspects of entrepreneurship education organized by educational institutions, both formal and non-formal, can increase the knowledge and insight of students and students so that they can motivate entrepreneurship. At the Vocational High School level that the learning process for six semesters is able to influence the mindset of students who, at the same time, form patterns or attitudes to entrepreneurship. Hidayat's [7] research that the community's knowledge and skills through non-formal education can improve attitudes to entrepreneurship while building community economic and social empowerment. This empowerment is the ideal of the nation and state of Indonesia, where when the economic and social aspects of the community are developed through empowerment programs, it can improve national welfare. In relation to formal education, Dewi and Haryanto [8], in their study found, although not significantly, the decision to entrepreneurship was influenced by formal education.

Likewise, with the Aprilianty in 2013 stated that students' knowledge about entrepreneurship has a significant influence on increasing interest in entrepreneurship [9]. Students' knowledge about entrepreneurship is certainly held in educational institutions such as formal and non-formal institutions that are supported by entrepreneurial practices. This entrepreneurial practice is to increase the competence and skills of students so that students will be more motivated to entrepreneurship with the knowledge and skills they have. Educational aspects in the form of industrial work practice. It is part of the education curriculum at the vocational level has a very important contribution in building entrepreneurial interest. By following the Internship program, students not only gain work experience, but students also gain work skills, skills in business management techniques so that they can become capital for entrepreneurship [10].

H1: The educational aspect influences cooperative entrepreneurial decisions significantly Entrepreneurial

Environment

Environmental factors also contribute in shaping one's mindset for making decisions. Ciputra in 2009 [4] stated that when someone is not born into an entrepreneurial family, but every day is dealing with a social environment or friendship that is very conducive to entrepreneurship. The values and habits of the entrepreneurs will certainly enter and be absorbed through daily interaction. While Wibowo (2016) defined the social environment as a social environment that shows the place of interaction between personal, personal with the group, and, more broadly, a group with outside other groups. Environmental indicators are derived from Wibowo (2016) and Ciputra [4] theories that are: friendship, social and professional environments. Friendships are usually built during childhood. The social environment is built up from the place of residence, while the professional environment can be built from the place of work (called co-workers) and so forth. Previous research on environmental aspects influence cooperative entrepreneurial decisions as carried out by Kurniati in 2014 of 150 small-scale entrepreneurial entrepreneurs in the Semarang Regency found that environmental factors such as the dynamics of the economic situation, technological dynamics, competition, and the ever-changing market, influence entrepreneurial decisions [11]. The more extreme the condition of environmental factors, the more careful entrepreneurs will be in doing innovation. Then a study of job seekers at the Job Fair event in Sragen showed that although not significant, their decision to become entrepreneurs was not linearly influenced by their social environment [8]. The environment has a very strategic role in encouraging someone in entrepreneurship, as stated by Lestari et al. in 2012 that the community environment, family environment, and school environment are very supportive of students of the Department of Marketing at SMK 1 Batang for entrepreneurship [10].

H2: Environmental aspects significantly influence cooperative entrepreneurial decisions

Entrepreneurial Family

Ningrum in 2017 defined that a family is a group that is usually led by the head of the family, it has a small size, and each has its own duties, functions, rights, and obligations [21]. This family will usually form the mindset, culture, and behavior of a person. In relation to entrepreneurship, Ciputra in 2009 [4] explained that someone who comes from an entrepreneurial family will find it easier to internalize entrepreneurial values early on richly. He experiences an atmosphere of entrepreneurship in the long run, so it is not surprising if he does not feel familiar with the world of entrepreneurs and therefore it is easier to become an entrepreneur. Likewise, with Alma (2010) which stated that family motivation is very important in encouraging someone to make their choice in entrepreneurship. The indicators for assessing entrepreneurial families in this study are based on the Rokhimah and Margunani in 2017 studies that in a family where the values of entrepreneurship have been internalized early on, it will shape the entrepreneurial character of children [23].

These entrepreneurial values are: egalitarian leadership, visionary, confident, rich in the initiative. Previous research on family aspects influences cooperative entrepreneurial decisions as Utami and Widiyanto [5] research in his study explained that to build a culture of entrepreneurship in vocational schools requires partiality from the family considering factors outside the school that these family environment factors empirically influence interest in entrepreneurship significantly. The family environment is an informal implementation of education, where its existence participates in influencing one's attitude to determine his future.

Therefore, what is done by students in determining their choices for cooperative entrepreneurship is also colored by this family environment. Likewise, the Aprilianty in 2013 found that family environment had a positive linear effect in shaping students' entrepreneurial interests and attitudes [9]. Lestari et al. in 2012 suggested that families contribute in encouraging enthusiasm for entrepreneurship [10].

H3: Family aspects significantly influence cooperative entrepreneurial decisions.

III. METHOD

This research approach is quantitative which is based on two main things which are: a qualitative research which is quantitative in the form of a questionnaire and to process data using statistical methods. The population of this study are members of *Kopsis* MAN 1, MAN 2 and MAN 3 in Tulungagung Regency, where the members of each *Kopsis* are: MAN 1 (45 people), MAN 2 (47 people) and MAN 3 (41 people) so that the total population is 133 people. The entire population is used as a research sample, so this study is also called population research. Research data collection techniques using a questionnaire with a lattice of instruments as follows: (1) indicators of educational aspects (X1), formal and non-formal education; (2) indicators of environmental aspects (X2) friendship and social environment; (3) indicators of family aspects (X3) egalitarian leadership, visionary, confident and rich in initiative and (4) indicators of cooperative entrepreneurial decisions (Y) the ability to find new opportunities, the ability to innovate products and the ability to control business risks. While the data analysis uses SPSS software with the following steps: (1) validity and reliability tests of the instrument; (2) data normality test; (3) the classical assumption tests: multicollinearity and heteroscedasticity; (4) multiple regression and (5) adjusted coefficient of determination test (Adjusted R Square). The research hypothesis was tested using a t-test that compared the t-value of Sig with $\alpha = 0.05$.

IV. RESULTS AND DISCUSSION

Result

The validity and reliability test of the instrument was used to detect the quality of the instrument of the research variables. The instrument validity test is done by comparing the value of Corrected Item-Total Correlation with a critical r of 0.3 on each item statement. The decision is used if Corrected Item-Total Correlation > 0.3 then the statement item is valid. Meanwhile, the instrument reliability test is done by comparing the value of Cronbach's Alpha if Deleted Items with 0.6 on each item statement. The decision is used if Cronbach's Alpha if Item Deleted > 0.6 then the item statement is reliable.

The validity test results can be described, that the educational aspect variable (X1) is reduced to five items, the environmental aspect variable (X2) is reduced to 6 items, the family aspect variable (X3) is reduced to eight items and the cooperative entrepreneurial decision, variable Y reduced to 12 items, the results of Corrected Item-total Correlation of each item are greater than r critical of 0.3 so that the instrument is declared valid. Likewise, with the reliability test, where in each statement item the Cronbach's Alpha value if Item Deleted > 0.6 is obtained, the item statement is reliable.

The Best Linear Unlocked Estimator (BLUE) Test is very commonly used before conducting a regression test with the Ordinary Least Square (OLS) approach. The BLUE test referred to in this study is the data normality test, the multicollinearity test and the heteroscedasticity test. To determine whether research data can be properly modeled or not, a normality test for research data is needed. The data normality test used in this study is the residual data normality test using the Kolmogorov-Smirnov method using guidelines:

Ho: The research data is normally distributed

Ha: Research data are not normally distributed

The basis for decision making is based on:

If Sig > 0.05 , Ho is accepted

If Sig < 0.05 , Ho is rejected.

Based on normality test, it can be stated that the value of Asymp. Sig. (2-tailed) that is 0.517 which is greater than $\alpha = 0.05$ or 5 percent, thus Ho is accepted which means the data is normally distributed. Multicollinearity test is intended to test the correlation or relationship between independent variables. To explain the results of this test using guidelines if the value of Variance Inflation Factor (VIF) is less than 10, it means there is no multicollinearity problem. Other tests using the guidelines if the Tolerance value is greater than 0.01. Thus, it is free from the multicollinearity assumption. The results of the study, the value of VIF (1,007; 1,007; 1,000) < 10 with Tolerance (0.993; 0.993; 1,000) > 0.01 so that it can be concluded that there is no correlation between independent variables, namely aspects of education, family and environment.

Table 1. Coefficients Regression Test

Coefficients B	Educational aspect	.221
	Environment aspect	-.108
	Family aspect	-.154
t	Educational aspect	7.701
	Environment aspect	1.401
	Family aspect	-.835
Sig.	Educational aspect	.165
	Environment aspect	.406
	Family aspect	.268
Tolerance	Educational aspect	.993
	Environment aspect	.993
	Family aspect	1.000
VIF	Educational aspect	1.007
	Environment aspect	1.007
	Family aspect	1.000

The heteroscedasticity test is useful for detecting variable variants. If the variance values are the same, then it is called homoscedasticity, and what is expected from the regression model is that there is homoscedasticity.

To test heteroscedasticity in this study using the Glejser method, which compares the Sig value of each independent variable to the absolute residual with $\alpha = 0.05$. The provisions are, if the Sig value > 0.05 then heteroscedasticity does not occur. Based on Glejser Test, the Sig value of the educational aspect variable (0.576), environment (0.926) and family (0.265) is greater than 0.05 so that the regression model does not occur heteroscedasticity symptoms.

Multiple regression is useful for predicting the dependence of variable aspects of education, environment : family on cooperative entrepreneurial decisions. Based on table Coefficients Regression Test, the notation of value of Unstandardized Coefficients is a positive educational aspect variable, which means the educational aspect cooperative entrepreneurship has a positive effect (unidirectional relationship) on the decision of doing cooperative entrepreneurship. While the environmental and family aspects are negatively correlated with the understanding that the influence of the environment and family aspects on cooperative entrepreneurial decisions is negative or opposite relationship.

There are two considerations for choosing Adjusted R^2 because this study uses multiple regression and to reduce the element of bias in the event of additional variables or increase in sample size. Based on statistical tests, the Adjusted R Square value is 0.014 which means that variations in cooperative entrepreneurial decisions can be explained by variations in family, education and environmental aspects by 1.4 percent, or aspects of family, education and environment influencing cooperative entrepreneurial decisions by 1.4 percent.

This study examines three hypotheses, they are: (1) the educational aspect influences cooperative entrepreneurial decisions significantly; (2) environmental aspects significantly influence cooperative entrepreneurial decisions and (3) family aspects significantly influence cooperative entrepreneurial decisions. Based on Coefficients Regression Test, the Sig. for each independent variable is educational aspects (0.165), environmental aspects (0.406) and family aspects (0.268). This value is greater than the value of $\alpha = 0.05$ which means that the first hypothesis: the educational aspect influences cooperative entrepreneurial decisions significantly, untested. The second hypothesis: environmental aspects significantly influence cooperative entrepreneurial decisions, not significantly. While the third hypothesis is that the family aspect influences cooperative entrepreneurial decisions significantly, not significantly.

Discussion

The aspects of formal and non-formal education affect cooperative entrepreneurial decisions positively. These results indicate that, in general, during studying in elementary school, junior high school and senior high school, teachers always motivate respondents to co-operate cooperatively. Respondents also actively participated in youth organizations in their villages, and participated in cooperative entrepreneurship training at this organization. Entrepreneurial competence also continues to be increased by incidentally attending cooperative entrepreneurship training at the Work Training Center (BLK) of the Manpower and Transmigration Office of Tulungagung Regency and BLK of East Java Province in Pulosari, Tulungagung. The results of the first hypothesis test of this study were not tested, and these results are relevant to Dewi and Haryanto [8], research on Job Fair job seekers in Teknopark Sragen that formal education does not significantly influence the decision to entrepreneurship.

However, the results of this study do not support the several previous studies [5], [6], [7], [9], [10]. This difference is due to the different school orientations where this study uses respondents of religious school students while previous studies looked at students in vocational schools and vocational colleges. In addition, the curriculum at the level of religious education also differs greatly from the curriculum of vocational schools, where vocational schools adopt a world-based curriculum and work needs. While in religious schools use the *Kuliyatul Muallimin al-Islamiyyah* system, which is a curriculum that integrates religious and general subjects.

The environmental aspects, both friendship and social, negatively influence cooperative entrepreneurial decisions. These results indicate that respondents' decisions in cooperative entrepreneurship are not motivated by their environment, yet, this pattern of relationship cannot be statistically justified. This research is relevant to the study of Dewi and Haryanto in 2017 that the entrepreneurial decisions of job seekers in Sragen are not influenced by their environment [8]. This is very rational because job seekers do not want to be entrepreneurs, but look for work. Different results as Kurniati [11] study of small business sector entrepreneurs in Semarang and Lestari et al. [10] of students at SMK 1 Batang. Both of these studies statistically show that the existence of the external environment can influence entrepreneurial decisions.

The family aspect in the form of egalitarian, visionary, confident and rich initiative of initiative has a negative effect on cooperative entrepreneurial decisions. According to respondents, parents who often invite discussions to build confidence and develop initiatives statistically cannot influence cooperative entrepreneurial decisions, even though the results are not significant. The results of this study contradict the research of Utami and Widiyanto [5] that the role of the family is very important in creating an entrepreneurial culture. This research also contradicts the study of Aprilianty in 2013 and Lestari et al. in 2012 where the family environment has a positive effect on the spirit of entrepreneurship [9], [10].

V. CONCLUSION

Cooperative entrepreneurial decisions with indicators of the ability to find new opportunities, the ability to innovate products and the ability to control business risks are influenced by variables of the educational, environmental and family aspects. Indicators of the educational aspect of formal and non-formal education have a positive contribution in improving cooperative entrepreneurial decisions. Indicators of environmental aspects and

family aspects contribute negatively to cooperative entrepreneurial decisions. Thus, aspects of education both formal and non-formal have a strategic role and need attention from the government, education providers, committees and other stakeholders to build the nation through cooperative entrepreneurship.

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