

OPPORTUNITIES AND CHALLENGES TO RURAL ENTREPRENEURSHIP IN BILU ISLAND, MON STATE, MYANMAR*

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Abstract

This paper intends to explore opportunities and challenges to do business in Bilu Island, Mon State, Myanmar. There are 78 villages on this island. This paper focuses on three villages where entrepreneurs are doing home businesses and each village has at least 15 businesses. The observation was first conducted. By observation, the distinct contexts of three villages are found out. After observation for general review, the focus group discussion method is applied to explore opportunities and challenges to do business in these villages. Four focus group discussions (discussions of 48 entrepreneurs) are conducted. From these focus group discussions, the common factors (either opportunities and challenges) emerged. Then, the structured questionnaire is developed by focusing on findings from focus group discussions. The personal interview method is applied by using this questionnaire. The data are collected from 191 entrepreneurs from these three villages. Only 126 entrepreneurs responded to survey. From descriptive analysis, it is found that challenges are more in Ywalutt and Mudoon villages. The challenges of these two villages are financial literacy, market assess, availability of raw materials, skills needed, economies of scale, and transportation. Their opportunities are credit assess, innovation, visits of tourists and visits of local people. However, the visits of tourist have no impact on entrepreneurs of Mudoon village. Kawt Dyut village is distinct from other two villages. Its opportunities are credit assess, financial literacy, market assess, skills needed, availability of raw materials, and economies of scale. Innovation, transportation, visits of tourists, and visits of local people are not impacting on entrepreneurs in this village. Entrepreneurs are not facing challenges to run their businesses. On the Bilu Island, the eco-system (raw materials, workers, market needs, and finance) of a village should collaboratively support to major businesses of this village. Project of one village one product should be implemented in Bilu Island because villages have distinct opportunities and challenges.

KeyTerms: *Opportunities, Challenges, Entrepreneurs, Villages*

Introduction

Entrepreneurship and business creation are central to economic development of any region (Stathopoulou, S., Psaltopoulos, D. & Skuras, D., 2004). However, for rural areas, it seems that entrepreneurship and business creation are not too effective for economic development. In these areas, it is very difficult to convince rural people that creating business is necessary for economic development. Rural areas are inherently disadvantaged to create business in some ways such as lack of infrastructure, environment for education, market assess, credit assess and so on. Thus, in Myanmar, some rural people still believe that business creation is more difficult than doing traditional agricultural jobs; in some villages, they even believe that crossing the border to neighboring country for jobs of general work can improve their lives. On the other hand, some rural people who have entrepreneurial traits see obviously the good potential for doing businesses and for development of entrepreneurship in their native towns.

In some rural areas of Myanmar, there is a good potential to create businesses because of some developments such as development of tourism, development of physical infrastructure

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(example: roads, railways, ports), development of commercial infrastructure (example: new branches of private banks), development in providing electricity and so on. Micro-financing firms are also going to rural area for providing finance to start the businesses. Government also pay more attention to rural areas' economic development and to solving the social problems especially the problem of migration to neighboring country. If rural entrepreneurs can overcome the challenges they are facing and get the opportunities to sustain their businesses, the rural areas' problems can be removed and rural people can gain the benefits of economic development.

1.1 Rationale of the Study

In rural areas, entrepreneurship is central not only for economic development but also for solving some social problems such as school drop-out rate, migration to neighboring country by crossing the border of two countries, low household income, and so on. In Myanmar, in rural areas near to border of Myanmar and Thailand, major social problem is migration to Thailand for general worker jobs. Mon state and Kayin state are located near to the border of Myanmar and Thailand. The migration for general work to Thailand is more usual in Mon state, especially in Bilu Island. In Thailand, most of the Myanmar general workers are from Mon state. One of the causes may be language similarity between Thai language and Mon dialect. Another cause may be nearness of Mon state to Thailand border area.

Bilu island is a beautiful island directly west of Mawlamyine City. Its size is roughly the size of Singapore, and it comprises of 78 villages that are home to more than 200,000 people (n.a, 2019). Some people in Bilu Island own home businesses such as small States for students, bamboo hats, wooden pipes, and wooden walking sticks. Most of the people are working at the paddy fields and at the rubber plantation sites. The social problem of migration for general work to Thailand is higher in this island, and school drop-out problem is also high (Thike, 2018). In some villages, most of the households' heads are women because their husbands are going for working in Thailand (Kyu, 2018).

If existing entrepreneurs and government cannot create jobs for youths, the social problems of migration rate to Thailand and school drop-out rate will be going to increase. If existing entrepreneurs gain opportunities to run their businesses successfully, they can provide more jobs and youths will learn from their success stories. In some villages, there may be hidden opportunities to do businesses. Similarly, there may be hidden challenges to start and sustain the businesses. Exploring the opportunities and challenges to rural entrepreneurship in Bilu Island, Mon state, Myanmar, would be partly contribution to solving the social problems of this island.

1.2 Research Questions

- (1) What challenges are the entrepreneurs facing in Bilu Island, Mon state, Myanmar?
- (2) What opportunities are in Bilu Island for sustaining existing businesses of entrepreneurs?

1.3 Research Objectives

- (1) To investigate the challenges which rural entrepreneurs face to sustain their businesses in Bilu Island, Mon state, Myanmar.
- (2) To explore the opportunities for entrepreneurs to sustain their businesses in Bilu Island, Mon state, Myanmar.

1.4 Scope and Method of Research

This paper aims to explore the opportunities and challenges to rural entrepreneurship in Bilu Island, Mon state, Myanmar. There are 78 villages in this island. Although the home businesses are fragmented among these villages, only three villages have more than 15 businesses. This research focuses on entrepreneurs of these three villages. These three villages are Ywalutt, Mudoon, and Kawt Dyut villages. Since there is no record kept for number of businesses in these villages, the block (village) screening approach is applied to get the data about the number of businesses. At the first step, data are collected through some villagers who counted the number of businesses road by road. Then, the counter-check on their data has been done. From this approach, it is found that there are 17 businesses in Ywalutt, 23 businesses in Mudoon, and 151 businesses in Kawt Dyut.

For data collection, at the first step, focus group discussion method is applied. In Ywalutt, one focus group with 8 members (5 entrepreneurs, 1 teacher from basic education high school, and 2 heads of village) is organized. In Mudoon, one focus group with 10 members (7 entrepreneurs, 1 teacher and 2 heads of village) is organized. In Kawt Dyut, three focus groups are organized. Ten members (7 entrepreneurs, 1 teacher and 2 heads of village) involved in each of these three groups. Group members discussed about the opportunities and challenges to sustain the businesses in Bilu Island. Then, the structured questionnaire is developed by considering the findings from these focus group discussions. This questionnaire is used to collect data from entrepreneurs. Census sampling method is applied, and primary data are collected from all entrepreneurs of three villages. Thus, primary data are collected from 191 respondents of three villages. For data analysis, descriptive analysis is conducted. Observation method is also applied to uncover some hidden issues of entrepreneurs of three villages.

Literature Review

2.1 Entrepreneurship

Entrepreneurship is a term describing individuals that recognize the opportunities in order to satisfy needs and who gather resources to meet them (Jones, 1999). In simple terms “entrepreneurship” is the act of being an entrepreneur, which can be defined as “one who undertakes innovations, finance and business acumen in an effort to transform innovations into economic goods (Jayadatta, 2017). *“Entrepreneurship is the manifest ability and willingness of individuals, on their own, in teams, within and outside existing organizations, to: (1) perceive and create new economic opportunities (new products, new production methods, new organizational schemes and new product-market combinations) and to (2) introduce their ideas in the market, in the face of uncertainty and other obstacles, by making decisions on location, form and the use of resources and institutions”* (Wennekers, 1999)p.46. Although there is no universal definition of entrepreneurship, researchers agreed that entrepreneurship is performed by individuals and that it is a dynamic phenomenon (Hebert, 1989). By considering some definitions mentioned, entrepreneurship can be the work of individuals who established small-sized businesses, within the constraint of finance, with the intention to provide innovative products and services into market and to gain the whole profit and economic returns by managing him/herself.

2.2 Rural Entrepreneurship

Rural areas are disadvantaged in some ways compared to the urban areas; there is a huge difference in the economic performance between these regions (Smallbone, 2009). Rurality can be defined as a territorially specific entrepreneurial milieu with distinct physical, social and economic characteristics (Stathopolou, 2004). Rural entrepreneurship is defined as all forms of entrepreneurship that take place in areas characterized by large open spaces and small population settlements relative to the national context (Korsgaard, 2015). Rural entrepreneurship certainly implies entrepreneurship emerging in rural areas (Hebert, 1989). In other words, running businesses in rural areas is rural entrepreneurship.

(Wortman, 1990) describes rural entrepreneurship as the creation of a new organization that introduces a new product, serves or creates a new market, or utilizes a new technology in a rural environment. By referring to these definitions, rural entrepreneurship can be seen as running businesses in rural areas where there are distinct physical, social and economic characteristics.

2.3 Entrepreneurs

Entrepreneur in a company is one (or sometimes a few) person whose influence shapes the entire business (Wennekers, 1999). Thus, entrepreneurs are running the small businesses on which they can control and manage by themselves. There may be a link between entrepreneurship and size of the business. Entrepreneurs in general face financial and liquidity constraints (Blanchflower, 1998). They are more satisfied with their job than employees and have much higher autonomy (Benz, 2008). Thus, entrepreneurs establish businesses within financial constraints because they do not want to work under others' supervision and control. To own business and run it successfully within the constraints, they normally have distinct personality traits. Some entrepreneurial traits are creativity, innovativeness, achievement-orientation, risk-tolerance, openness and self-confidence (Obschonka, 2010).

The entrepreneurs with their ability to scan, identify and analyse opportunities in the environment transform them into business proposition through creation of major economic entities there by channelizing the resources from less productive to more productive use create wealth (Jayadatta, 2017). An entrepreneur can be defined as a person who fails to conform to the traditional structured role given to him in the society and finds an exit to venture on his own (Bhanshali, 1987).

2.4 Empirical Studies on Opportunities and Challenges to Rural Entrepreneurship

Some researchers explored the opportunities and challenges to rural entrepreneurship.

2.4.1 Challenges

Challenges explored by (Sopiko Imedashvili, 2013) are logistics (to get the product out of this area to customers); low productivity to compete larger firms located in urban areas; workforce with lack of higher-education; social problem that local inhabitants associate the entrepreneur with business so that they talk to entrepreneur about his or her job, which is not enjoyable in spare time; close social relation which presents a disadvantage, as people know too much about each other (good individuals with poor family background can be unreasonably

rejected); lack of government assistance to rural infrastructure; lack of population; lack of better competitors (benchmarking as stimuli); low potential to get high market share; and limited local demand so that entrepreneur must find market outside their area.

The challenges explored by (Jayadatta, 2017) are paucity of funds due to absence of tangible security and credit; low level of purchasing power of rural people; lack of education to maintain financial statements which can support to get loans; lack of infrastructural facilities; less risk bearing capacity; less capabilities to face competition from larger sized urban businesses; cannot afford to send for sales promotion and advertising; lower literacy rate of rural people; urban buyers will not be familiar with local dialects; need to depend heavily on middlemen due to lack of warehouse and transportation facilities; lack of market assess; lack of grading and standardization (low quality products); lack of knowledge with information technology; lack of legal formalities; lack of training facilities; low skill level of workers; negative attitude of rural people to take up entrepreneurship as career; and lack of getting high quality raw materials.

2.4.2 Opportunities

Opportunities explored by (Sopiko Imedashvili, 2013) are availability of buildings with lower rental costs; cheaper property; lower costs of introducing products to market; easy to cooperate and communicate among businesses within rural area; pleasant firm surroundings; can provide lower price due to lower operating costs; cooperation between entrepreneur and inhabitants; and availability of workforce (local people can work at businesses). The challenges explored by (Jayadatta, 2017) are employment opportunities for labour intensive firms; and encouragement and promotion from government and other associations like NGOs for artistic activities in rural areas.

Findings from Observation

The three villages (Ywalutt, Mudoon, and Kawt Dyut) are observed from 7th to 14th July 2018 to overview on the nature and context of these villages.

3.1 Business Context of Ywalutt Village

Ywalutt is famous with its innovative products such as wooden walking sticks and wooden smoking pipes. There were about 100 (nearly 100) home businesses in Ywalutt. At present, only 17 home businesses left in this village. Their major products are wooden walking sticks, wooden smoking pipes and they are also producing peripheral products such as wooden tea sets, wooden clocks, wooden pens, and other wood-based small pieces of products. Most of the entrepreneurs are innovative in designing their products (See Appendix). However, the utility of their major products has been falling down due to the changes of life styles and health attitude of people. Moreover, the source of major raw material (wood) has been depleting. In Bilu Island, there is less of choice for wood because the soil type can support less to hardwood trees, most of the trees there are Yin-Gutt trees. The natural growth of this type of tree cannot replenish to usage of entrepreneurs. Thus, some entrepreneurs moved to other areas, especially to Bago region where there is better availability of raw materials to do such kind of business. In Bago region, there are various types of trees such as Ka-Nyin, In, and also other hardwood trees. The opportunity to access market is also better in Bago region due to better transportation infrastructure, and it can be seen as transportation hub directly connecting to Yangon, Mandalay,

and Naypyitaw.

3.2 Business Context of Mudoon Village

Mudoon is famous with the product of small black boards or states for students, and these are made with sheets of slate (black-stone). However, recently, entrepreneurs are now innovating black boards with various sizes for different use. They produce black boards targeted to restaurants for use of order taking board, writing or sticking the printed menu on it and for the use as plates. They also produce black boards to be used as sign boards of businesses or other organizations. Although almost all entrepreneurs are producing the products for such usages, it is found that one innovative entrepreneur has been using new ways: producing product and service for hotels' swimming pools decorated with slate, tables made with slate and also for roofs of houses (See Appendix). This entrepreneur can find the market. For other entrepreneurs, the problem is high cost to produce slate by comparing with the price of finished products. Most of the entrepreneurs said that they do not have the capacity and knowledge to do other kinds of businesses. Moreover, they also do not have the ideas to find new markets for existing products. They are making black boards with willingness to show their heritage.

3.3 Business Context of Kawt Dyut Village

Kawt Dyut village is not famous as other two villages with entrepreneurship. However, this village has high potential to be economically developed. Most of the households are doing home business by hand-make bamboo hats which are usable for workers at the rubber plantation sites, and also for farmers and workers at the paddy fields (See Appendix). These hats are also made for students because most of the students in Bilu Island are going to schools by bike and in the raining season these hats are useful for them. In this village, most of the women are working at the hat-making businesses. It is easy for them to learn making hats with bamboo leaves. The entrepreneurs can hire workers easily and cheaply. Major material to make these hats is bamboo leaves. It is also easy for entrepreneurs to get bamboo leaves because the bamboo trees can grow naturally throughout the year. Entrepreneurs can sustain the market demand because users or customers frequently need to buy bamboo hats due to the short life time use of bamboo hats. One micro-financing firm has been providing the finance to entrepreneurs, and entrepreneurs can easily pay back the loan and interest to micro-financing firm. They have basic financial literacy to get and pay back regularly the loan. They get just required amount of loan, they do not get loan unnecessarily. They use loan in buying and storing bamboo leaves. Although bamboo trees grow throughout the year, in some seasons, the price is lower. Thus, they are gaining advantage on getting loan from micro-financing firm. Thus, in this village, the eco-system of doing business of bamboo hats is quite sound.

Findings from Focus Group Discussion

4.1 Predetermined Questions

According to findings of previous researchers on opportunities and challenges to rural entrepreneurship, the following questions are predetermined:

- (1) What factors of physical environment are opportunities to do business in Bilu Island?
- (2) What factors of social environment are opportunities to do business in Bilu Island?

- (3) What factors of economic environment are opportunities to do business in Bilu Island?
- (4) What factors of physical environment are challenges to do business in Bilu Island?
- (5) What factors of social environment are challenges to do business in Bilu Island?
- (6) What factors of economic environment are challenges to do business in Bilu Island?

4.2 Selecting Group Members

The number of group members is between 8 and 10. Each group consists of 1 teacher from basic education high school and 2 heads of village, and 5 or 7 entrepreneurs. To get the ideas and information from educated person and to get the general view from village administration, teacher and heads of village are recruited. One moderator is also recruited. This moderator has the experience of teaching business management subjects and also is a MBA degree holder. The focus group discussion takes time about 1 and ½ hours. Their discussion points are recorded by written notes which are taken by three note takers. These focus group discussions are conducted during 15 to 17 December, 2018.

4.2 Common Factors Resulted from Focus Group Discussions

According to the discussions of focus group members, the common factors are explored. These factors can be seen as opportunities by some entrepreneurs while as challenges by others. These common factors are:

- (1) Financial Literacy of Entrepreneurs
- (2) Innovation
- (3) Market Access
- (4) Credit Access
- (5) Availability of Raw Materials
- (6) Skills Needed
- (7) Economies of Scale
- (8) Transportation
- (9) Visits of Tourists
- (10) Visits of Local Travelers

Findings from Survey

The structured questionnaire is developed basing on the common factors explored from focus group discussions. The question items are with five-point Likert scale (1 for major challenge, 2 for minor challenge, 3 for no impact, 4 for minor opportunity, and 5 for major opportunity). Personal interview method is applied to collect data from all entrepreneurs of three villages. There are a total of 191 entrepreneurs in these three villages. However, data are received from only 126 entrepreneurs. Descriptive analysis is conducted. Since one factor can be seen as opportunity in a village while this factor is a challenge in another other village, the data are analysed by village. In this analysis, factors are identified as opportunities or challenges

based on the major responses of surveyed entrepreneurs. Findings are shown in the following Table. Detailed figures can be seen in Appendix.

Opportunities and Challenges of Entrepreneurs in Bilu Island

Sr. No.	Factors	Ywalutt	Mudoon	Kawt Dyut
1	Financial Literacy	Minor Challenge	Minor Challenge	Major Opportunity
2	Innovation	Major Opportunity	Minor Opportunity	No Impact
3	Market Assess	Major Challenge	Minor Challenge	Major Opportunity
4	Credit Assess	Major Opportunity	Major Opportunity	Major Opportunity
5	Availability of Raw Materials	Major Challenge	Minor Challenge	Major Opportunity
6	Skills Needed	Major Challenge	Minor Challenge	Major Opportunity
7	Economies of Scale	Major Challenge	Major Challenge	Major Opportunity
8	Transportation	Major Challenge	Minor Challenge	No Impact
9	Visits of Tourists	Minor Opportunity	No Impact	No Impact
10	Visits of Local Travelers	Major Opportunity	Major Opportunity	No Impact

Source: Survey Data, 2018

As shown in the above Table, financial literacy (knowledge to manage finance for doing business) is only a minor challenge at Ywalutt and Mudoon villages although it is the major opportunity in Kawt Dyut village. Although it is the knowledge and ability of entrepreneurs, it should be seen as challenge/opportunity instead of weakness/strength because this knowledge come out from eco-system of the village. In Kawt Dyut village, the micro-financing firm has been trying to provide knowledge of getting loan and taking advantage on this loan. Thus, this factor is seen as opportunity in Kawt Dyut village. Villagers from other two villages did not accept the accept of micro-financing firm into their villages although they are not getting good return on investment. Innovation factor is major opportunity at Ywalutt village, and minor opportunity at Mudoon village. Ywalutt has the history of innovation, and some entrepreneurs are still innovative in designing the products. Mudoon entrepreneurs are also trying to produce black boards with various designs. However, innovation is not necessary for businesses of Kawt Dyut village.

Market access is a challenge at Ywalutt and Mudoon villages. The products with innovative designs may be attractive to urban customers. However, it is difficult to assess market due to large distance and transportation cost to reach urban markets. For Kawt Dyut village, market assess is an opportunity because the major market is just in the island. Most of the villagers of Bilu Island are buying the bamboo hats made at Kawt Dyut village. Credit assess is opportunity for all three villages because micro-financing firm will provide finance to all entrepreneurs. Availability of raw materials is challenge for Ywalutt and Mudoon villages. For Ywalutt entrepreneurs, the trees cannot be sustained for many years. For Mudoon village, although the slate mountains still there the producing cost is high. For Kawt Dyut village, there are plenty of bamboo trees. Thus, entrepreneurs can get raw materials (bamboo leaves) easily.

Skills needed is the challenge at Ywalutt and Mudoon villages. Some buyers are buying the products not for utility value, they are buying the innovative design. The skills needed is opportunity at Kawt Dyut village. The bamboo hats can be made easily, skills needed is low to make bamboo hats. Economies of scale is a challenge at Ywalutt and Mudoon villages because the entrepreneurs cannot penetrate into large market. The innovative design of products can attract only very few customers. Utility value of products has also been decreasing. Thus, the production cost per unit is high. It is opportunity at Kawt Dyut village because entrepreneurs have a large and sustain able market. The production cost is originally low due to low cost of raw material and low cost of production.

Transportation is a challenged at Ywalutt and Mudoon villages. The products can not provide the utility value to villagers. Thus, entrepreneurs need to overcome the transportation barrier to acces the urban markets. However, it is difficult for them to compete with entrepreneurs of bago region. The entrepreneurs of Bago region can assess markets more easily. Visits of tourists is minor opportunity for Ywalutt although it has no impact on entrepreneurs in Mudoon and Kawt Dyut villages. Although innovative design of wooden walking sticks and wooden pipes can attract some tourists, the black boards from Mudoon cannot attract to tourists. The bamboo hats from Kawt Dyut village cannot provide utility value to tourists as well as cannot attract to them with design. However, local visitors like to buy products from Ywalutt and Mudoon. The bamboo hats from Kawt Dyut village cannot attract to local visitors.

Suggestions

Since the eco-system of village can generate the high economic returns for villagers and entrepreneurs, the eco-system should be systematically developed. If raw material, market needs, production facilities and skills, and finance support are harmonized in a village, the sustainability of small businesses will be high in this village. In Bilu Island, the eco-system of a village may not be the same as the eco-system of other village. Thus, there is potential for one village one product project. However, some necessary support to relevant eco-system will be needed, and it will be village specific.

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Apendixes



Results from Descriptive Analysis

Factors	Ywalutt % of Respondents					Mudoon % of Respondents					Kawt Dyut % of Respondents				
	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
Financial Literacy	22	43	17	10	8	10	40	32	8	10	5	12	3	22	41
Innovation	10	14	8	30	38	11	12	3	49	25	12	18	53	10	7
Market Assess	42	31	3	7	8	40	45	0	10	5	2	6	0	32	60
Credit Assess	4	6	10	30	50	8	17	1	28	46	2	7	2	7	82
Availability of Raw Materials	39	31	7	13	10	21	53	2	14	10	0	0	0	11	89
Skills Needed	61	12	2	17	8	34	55	1	5	5	0	0	2	8	91
Economies of Scale	48	26	16	6	4	34	44	1	11	10	2	6	12	19	61
Transportation	82	10	8	0	0	22	52	6	12	8	8	12	73	2	5
Visits of Tourists	10	14	30	34	12	2	6	82	5	5	0	1	89	10	0
Visits of Local Travelers	0	0	15	13	72	2	3	5	39	51	0	0	94	5	1

Source: Survey Data, 2018