

FINANCIAL LITERACY AND CREATIVE THINKING AMONGST RURAL ENTREPRENEURS: CASE OF SUNDANESE LOCAL WISDOM IN WEST JAVA INDONESIA

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ABSTRACT

The purpose of this paper is to explain how local wisdoms influences financial literacy and innovative thought in the rural development of entrepreneurship. It is anticipated that the village will produce more entrepreneurs, who will eventually be able to enhance the village's performance. This writing technique employs a quantitative method with regression by calculating the questionnaire-based elements of the role of financial literacy and creative thinking variables. Researchers use SPSS 26 to processes samples according to 97 different villages. The results of this study indicate that indigenous knowledge plays a significant role in fostering the growth of financial literacy and innovative thought in a rural entrepreneurial environment. Some positive local wisdom and Sundanese culture form an adaptable and resilient personality that serves as a solution to the numerous problems rural areas confront.

Keywords: Financial Literacy, Creative Thinking, Smart and Holistic Village, Local Wisdom, Sundanese.

INTRODUCTION

Local wisdom refers to the knowledge, values, customs, and practices that are deeply rooted in a particular community or culture. The concept refers to the collective knowledge and experiences that have been transmitted over generations within a particular geographic area. Local wisdom frequently emerges as a result of the intimate interplay between individuals and their surroundings, thereby manifesting the distinctive attributes, historical context, and adversities inherent to a particular locale (Adro F do, & Franco M., 2020) Rural The collective wisdom of a community functions as a valuable resource that informs decision-making and aids in problem-solving endeavors. The phenomenon under consideration encompasses the integration of customary beliefs, societal conventions, and native customs that have demonstrated efficacy in meeting localized requirements and fostering communal equilibrium. The concept under consideration encompasses a diverse array of elements, such as agriculture, healthcare, spirituality, governance, social interactions, and environmental sustainability (Ataei P, et al., 2020)

One of the primary advantages of indigenous knowledge is its contextual applicability and flexibility in response to local circumstances. The practice is intricately ingrained within the indigenous culture and frequently relies on a profound comprehension of the regional ecosystem and the communal social dynamics. Local wisdom has the potential to provide novel and effective answers to the issues encountered by communities, especially in regions where external initiatives may prove inadequate or unsustainable. The preservation and promotion of local wisdom play a significant role in the maintenance of cultural diversity, sustainable development, and community resilience (Atahau, A. D, et al., 2022) However, in an increasingly globalized world, local wisdom often faces challenges from modernization, urbanization, and the homogenizing effects of globalization. Efforts to document, revitalize,

and integrate local wisdom into contemporary practices are important for preserving cultural heritage and harnessing the potential of local communities.

METHOD

Literature Review

Financial Literacy

Financial literacy encompasses the aptitude to comprehend and employ diverse financial competencies, such as budgeting, cash flow management, financial planning, and the capacity to make well-informed financial choices. For rural entrepreneurs, financial literacy is crucial for several reasons. Rural entrepreneurs need to develop effective budgeting skills to allocate their limited resources appropriately. They must understand their income and expenses, track cash flow, and make strategic financial decisions to sustain their businesses. Represent by FL calculated on our data (Birdthistle N, 2022)

Financial literacy enables entrepreneurs to access and effectively manage financing options available to them, such as loans, grants, or crowd funding. Understanding financial terms, interest rates, and repayment structures helps entrepreneurs make informed choices and avoid excessive debt.

Entrepreneurs who understand financial concepts can assess investment opportunities and make calculated decisions to grow their businesses. They can evaluate the potential return on investment, assess risks, and identify strategies for expansion (Chatterjee, 2022). Financial literacy helps entrepreneurs mitigate risks by understanding insurance options, emergency funds, and effective strategies for protecting their businesses from unexpected events.

Creative Thinking

Creative thinking refers to the cognitive capacity to produce novel and inventive ideas, engage in unconventional approaches, and identify distinctive resolutions to challenges. Finding innovative solutions to overcome problems is of utmost significance for entrepreneurs operating in rural areas, as they frequently encounter limitations in resources. Rural entrepreneurs can explore new markets, products, or services by thinking creatively (Cunha, 2020). They can identify untapped opportunities, adapt their existing offerings, or develop new business models to reach a broader customer base.

Entrepreneurs to collaborate with other businesses, organizations, or communities. Through finding synergies and partnerships, entrepreneurs can pool resources, share knowledge, and create mutually beneficial opportunities. In rural areas, creative thinking plays a vital role in developing effective marketing and branding strategies (Discua Cruz A, et al., 2022). Entrepreneurs need to find unique ways to communicate their value proposition, tell their story, and connect with customers in a meaningful way. Creative thinking represented by CT, analyze empowers entrepreneurs to solve problems creatively. They can identify innovative solutions, implement efficient processes, and address challenges specific to rural contexts, such as logistics, infrastructure limitations, or access to markets.

Local Wisdom

The Sundanese are an ethnic group native to the western part of Java, Indonesia. They have a rich cultural heritage and possess a set of local wisdom that reflects their values,

beliefs, and way of life (Klege RA, et al., 2019) Here are some aspects of Sundanese local wisdom represent on this paper:

1. *Gotong Royong* is a traditional concept of mutual cooperation and community assistance. Sundanese people believe in helping each other in various activities, such as agricultural work, building houses, or organizing ceremonies. This principle fosters a strong sense of unity and social harmony within the community.

2. *Sabagi Munding Lepat*, this phrase represents Sundanese modesty and humility. It suggests that when someone experiences good fortune or success, they should not boast or show off but remain humble and grateful.

3. *Ngaraksa Bumi*, Sundanese people have a strong bond with nature and believe in protecting and preserving the environment. "Ngaraksa Bumi" means taking care of the earth and maintaining harmony with nature.

4. *Silih Asih*, this phrase represents the values of respect, learning, and nurturing. It emphasizes the importance of showing affection (*silih asih*), pursuing knowledge (*silih asah*), and taking care of one another (*silih asuh*) within the Sundanese society.

Our research represent local wisdom with LW, these are just a few examples of the local wisdom practiced by the Sundanese people. Sundanese culture is vast and diverse, and these principles and customs play a vital role in maintaining their unique identity and heritage.

Rural Entrepreneur

An entrepreneur in a village context refers to an individual who starts and manages their own business or enterprise within a rural or small-town setting. This person takes the initiative to identify opportunities, develop innovative ideas, and create a sustainable venture that addresses the needs and demands of the local community. In a village setting, an entrepreneur faces unique challenges and opportunities. Here are some key aspects to consider:

The study on rural entrepreneurs (RE) reveals that communities frequently priorities the identification of distinct necessities within their community, such as agricultural innovations, essential services, educational opportunities, healthcare provisions, or technological accessibility. In order to foster the development of effective business ideas, it is important to possess a comprehensive understanding of the local context and the specific needs and demands of the villagers (Dong J, et al., 2020)

Rural areas typically possess distinct resources, including agricultural land, natural reserves, local craftsmanship, and traditional wisdom. Entrepreneurs have the ability to creatively leverage these resources, capitalizing on the unique attributes of the community in order to establish enterprises that are both viable and culturally suitable (Escandón-Barbosa DM, et al., 2019). Rural communities frequently encounter a dearth of employment prospects, resulting in the phenomenon of rural-to-urban migration. Entrepreneurs possess the potential to significantly contribute to the generation of job opportunities inside the local village, thereby facilitating the retention of local talent and fostering the holistic development of the community.

Entrepreneurs residing in rural areas have the potential to derive advantages by forging alliances with indigenous institutions, governmental bodies, non-governmental organizations (NGOs), or even fellow enterprises. Collaborations have the potential to provide entrepreneurs access to financial resources, specialized knowledge, and a wider market scope, so facilitating the expansion of their business and enhancing its overall influence. The importance of sustainability cannot be overstated when considering long-term performance. Entrepreneurs must to take into account the integration of ecologically sustainable practices, the promotion of social responsibility, and the maintenance of

economic viability in their endeavors, while avoiding the depletion of local resources or any detrimental impact on the community

METHODOLOGY

Financial literacy and creative thinking are essential skills for rural entrepreneurs as they navigate the challenges and opportunities of running a business in rural areas. To foster financial literacy and creative thinking among rural entrepreneurs, it is crucial to provide targeted support and resources (Cunha C, 2020 & Gao J, 2022). This can include training programs, workshops, mentorship, and access to networks that encourage skill development and knowledge sharing. Governments, non-profit organizations, and financial institutions can play a significant role in promoting these skills through initiatives tailored to the needs of rural entrepreneurs. Theoretical framework this paper as follows:

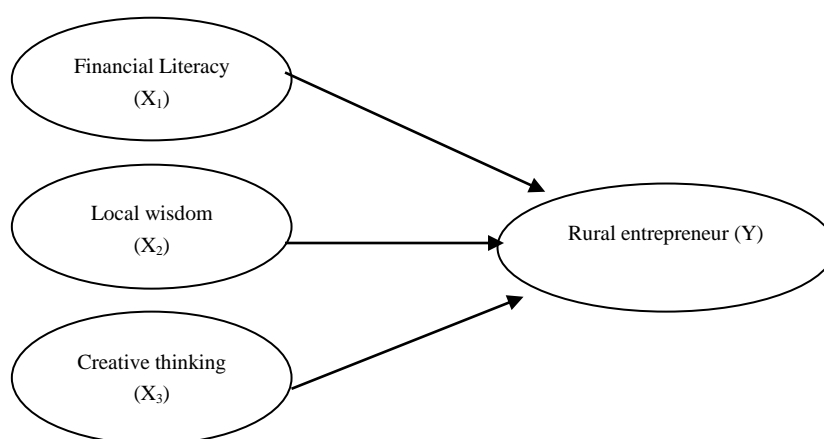


Figure 1
RESEARCH THEORETICAL FRAMEWORK

This work aims to investigate several independent variables, including financial literacy (X1), innovative thinking (X2), local knowledge (X3), and rural entrepreneurship (Y), in relation to the dependent variable of rural economic growth. The framework being offered is derived from the findings of a theoretical investigation, which will be expounded upon in the subsequent section. In order to enhance comprehension of this framework, it is visually represented in figure 1.

This research employs a quantitative methodology, utilising primary data for analysis and interpretation. The Taro Yamane formula is employed, 97 sample villages were obtained, while the sampling technique was carried out by stratified cluster random sampling (Klege RA, 2019). In the questionnaire there are several questions and the answers are represented on a scale of 1-4. In this paper questionnaire using a Likert Scale, based hypothesis such as follows:

1. H1: Financial literacy influence the growth of rural entrepreneur (X1);
2. H2: Local wisdom affect the growth of rural entrepreneur (X2);
3. H3: Creative thinking influences the growth of rural entrepreneur(X2).

RESULT

Financial literacy, local wisdom and creative thinking are crucial skills for entrepreneurs in any setting, including rural areas. In the case of Sundanese local wisdom in West Java, Indonesia, these skills can play a significant role in empowering rural entrepreneurs and fostering economic growth. Let's explore how financial literacy, creative thinking and local wisdom can benefit rural entrepreneurs in this context (Klege RA, 2019).

Source :	Type III Sum of Squares	df	Mean Square	F	Sig
Corrected Model	34.892 ^a	28	1.246	1.11	472
Intercept	4.243	1	4.243	3.77	88
FLQ1	0	0	-	-	.
FLQ2	0	0	.	.	.
FLQ3	0	0		.	
FLQ4	1.535	3	512	455	721
CT1	0.241	1	241	214	0.7
CT2	2.934	3	978	0.87	496
CT3	0.715	3	0.238	0.21	0.9
LW1	0	0	.	.	
LW2	, 000	0	.	.	
RE1	0	0			
RE2	1.988	1	988	0.88	0.4
RE3	1.344	3	448	0.4	0.8
RE4	599	3	200	177	0.9
Error	9	8	1.125		
Total	652	37			
Corrected Total	43.892	36			

Financial literacy refers to the knowledge and understanding of financial concepts and the ability to make informed decisions regarding personal and business finances. The value of the table, is calculated that financial literacy has significant impact to rural entrepreneurs growth, except FLQ4 has strong impact but need to developing some areas, the f value 0.721 (table 1). Based on the findings obtained from doing calculations using the SPSS version 23 software, it is evident that the T Test was employed to determine statistical significance, as indicated by the presence of a known significance value. The statistical analysis reveals that the observed relationship between X1 and Y is not statistically significant, as the p-value of 0.472 exceeds the standard significance level of 0.05. Moreover, the obtained t-value of 0.088 surpasses the critical value, so offering supplementary support for the statistical significance of the association between variable X1 and variable Y. Based on the t-table value of 0.721, it may be inferred that the alternative hypothesis (H1) is supported, indicating a significant influence of H1 on the variable Y. Therefore, the acceptance of H1 implies the acceptance of the first hypothesis, which posits that a higher level of financial literacy is associated with greater economic growth in the village

Creative thinking enables entrepreneurs to tackle challenges in resource-constrained environments. Applying Sundanese local wisdom, entrepreneurs can develop solutions that

are contextually relevant, sustainable, and aligned with the cultural values and traditions of the community. The statistical analysis reveals that the p-value for the association between X2 and Y is CT1: 0.656, CT3: 0.858, which above the predetermined significance level of 0.05, except for CT2: 0.496. Based on these findings, it can be inferred that the null hypothesis (H2) is rejected, suggesting that there is no significant influence of X2 on Y. Therefore, by rejecting H2, we can conclude that the second hypothesis, which posits a positive relationship between creative mentality and support for file provision, is also rejected see table 2.

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	0.54	901		0.599	0.554
	FLQ4	0.032	0.174	0.027	0.181	0.858
	CT1	0.821	0.418	0.58	1.964	0.06
	CT2	0.129	230	0.128	0.56	0.58
	CT3	115	237	0.107	0.486	0.631
	LW1	0.403	203	0.386	1.985	0.058
	LW2	0.234	200	222	1.17	0.253
	RE1	0.558	0.15	0.526	3.728	0.001
	RE2	-1.274	0.506	-823	-2.517	0.018
	RE3	-0.035	276	-34	-127	0.9
	RE4	-0.107	0.194	-111	-554	0.584

Entrepreneurs to add value to their products or services by incorporating unique elements inspired by Sundanese local wisdom. This can differentiate their offerings in the market and attract customers who appreciate cultural authenticity and traditional craftsmanship. Sundanese local wisdom, with its rich cultural heritage and traditional practices, can provide a unique foundation for fostering creative thinking among rural entrepreneurs. Sundanese local wisdom emphasizes the use of local resources and traditional techniques. Encouraging creative thinking, entrepreneurs can find innovative ways to utilize these resources, such as introducing new products, improving production processes, or exploring alternative markets (Kesa DD, 2021).

The statistical analysis indicates that the p-value for the association between X3 and Y is 0.000, which is below the preset significance threshold of 0.05. Furthermore, the computed t-value of 0.058 surpasses the crucial t-value of 0.0253 obtained from the t-table. Therefore, it may be deduced that the alternative hypothesis (H3) is supported, suggesting a substantial impact of H3 on the dependent variable Y. Therefore, the acceptance of H3 implies the acceptance of the third hypothesis, which posits a positive correlation between the level of local wisdom and the efficacy of community economic growth. The statistical analysis indicates that the significant value (Sig.) for the impact of X3 on Y is 1.985, which is below the preset significance level of 0.05. Furthermore, the computed t-value (t count) is 0.554, indicating that it is lower than the crucial t-value (t table) of 1.170. Therefore, drawing from these results, it can be deduced that the alternative hypothesis (H3) is refuted, suggesting the existence of a substantial impact of X4 on Y. Therefore, the acceptance of H3 implies the acceptance of the third hypothesis, which posits that the development of entrepreneurship in rural areas leads to an increase in their economic growth.

Rural entrepreneurs in West Java, developing financial literacy can have several advantages: Financial literacy enables entrepreneurs to effectively manage their business finances, including budgeting, record-keeping, and cash flow management. This can help them make informed decisions, avoid unnecessary expenses, and allocate resources effectively. Financially literate entrepreneurs are more likely to understand and navigate formal financial systems, such as banks and microfinance institutions. They can leverage these services to access credit, savings accounts, insurance, and other financial products essential for business growth and risk management (Kesa DD, 2021).

		28.511	10	2.851	4.819	.001 b
1	Regression					
	Residual	15.381	26	0.592		
	Total	43.892	36			
	a. Dependent Variable: REG					

Understanding financial concepts like risk and return allows entrepreneurs to assess and mitigate financial risks. By making informed decisions, they can protect their business against unexpected events and build resilience. Financial literacy empowers entrepreneurs to identify and evaluate investment opportunities. They can make informed decisions about expanding their business, diversifying into new ventures, or investing in assets that generate additional income. Creative thinking is the ability to generate innovative ideas and solutions by combining existing knowledge in novel ways see table 3.

The F test is a statistical test utilised to evaluate the influence of independent variables on the dependent variable. The supplied value for the F-table is 4.819. The statistical analysis conducted using SPSS version 23 indicates that the computed F value of 4.819 exceeds the crucial F value of 0.001, suggesting statistical significance. Furthermore, the calculated significance level of 0.000 is below the predefined threshold of 0.05. The findings suggest that the factors of financial literacy, innovative thinking, local wisdom, and entrepreneurial development have a collective and substantial impact on the progression of rural economic growth.

The obtained coefficient of determination (adjusted R²) is 0.077, as indicated by the results of the computations. This implies that a significant portion, specifically 77%, of the economic growth in rural areas may be accounted for by the factors of financial literacy, innovative thinking, entrepreneurial development, and local wisdom. The unexamined variables in this study report account for the remaining 23% of economic growth, as determined by the difference between 100% and 77%.

Entrepreneurs to collaborate and network with other stakeholders, such as artisans, craftsmen, and local communities (Piras S, 2020 & Polas MRH, 2023) by building partnerships, entrepreneurs can exchange ideas, pool resources, and collectively contribute to the economic development of the region. In order to cultivate financial literacy and promote innovative thinking among rural entrepreneurs in West Java, a number of tactics can be employed:

1. Training and education: Offer customized financial literacy initiatives specifically designed to cater to the requirements of rural enterprises. It is recommended that these programs encompass subject matters like fundamental accounting principles, strategic financial planning, availability of financial services, and potential investment

prospects. Moreover, the provision of workshops and seminars focused on fostering creative thinking can serve as a valuable resource for entrepreneurs seeking to delve into novel ideas and enhance their problem-solving capabilities.

2. Implementation of mentorship and coaching initiatives: Introduce mentorship programs aimed at pairing seasoned entrepreneurs or experts with rural entrepreneurs, with the objective of fostering the enhancement of their financial literacy and creative thinking abilities. Individualized mentorship can offer valuable perspectives and facilitate the actual application of entrepreneurial expertise.

3. Networking platforms: Establish digital platforms to facilitate connectivity, knowledge exchange, and collaborative opportunities among rural businesses. These platforms have the potential to assist the flow of knowledge, development of ideas, and formation of commercial partnerships, thereby establishing a culture that promotes creative thinking and innovation.

4. Facilitation of the incorporation of Sundanese indigenous knowledge: Advocate for the inclusion of Sundanese native wisdom into entrepreneurial education and support initiatives. The process of integration can facilitate entrepreneurs in developing an enhanced understanding and appreciation of their cultural history. Additionally, it enables them to effectively utilize traditional knowledge and identify distinctive business prospects that are deeply embedded within the local context.

5. Enhancing access to financial services: Foster collaboration with financial institutions to enhance the accessibility of financial services for rural enterprises. This may encompass customized financial goods, streamlined procedures, and endeavors to enhance knowledge regarding accessible services. By integrating financial literacy and creative thinking, rural entrepreneurs in West Java have the potential to utilize their indigenous knowledge to stimulate economic growth, foster sustainable development, and safeguard their cultural legacy.

CONCLUSION

The significance of financial literacy and innovative thinking among rural entrepreneurs is underscored by the case of Sundanese local wisdom in West Java, Indonesia. Through a comprehensive analysis of this particular example, it is possible to derive multiple conclusions. Financial literacy plays a vital part in the success of rural entrepreneurs. The importance of comprehending fundamental financial concepts, such as budgeting, saving, and investment, is underscored by the Sundanese local wisdom, as it enables individuals to make well-informed business decisions. Entrepreneurs who possess a strong understanding of financial literacy are more adept at effectively managing their financial resources, identifying lucrative business prospects, and minimizing potential financial hazards. Furthermore, the cultivation of creative thinking skills seems to be a highly advantageous attribute for businesses operating in rural areas. The Sundanese indigenous knowledge exemplifies the capacity of entrepreneurs to employ innovative strategies in addressing commercial obstacles.

The possession of a creative thinking enables individuals to effectively respond to dynamic market conditions, discern specialized market segments, and generate pioneering offerings. The ability to think creatively empowers businesses to establish a unique identity in the market and cultivate long-term, viable expansion. Furthermore, the incorporation of Sundanese indigenous knowledge into financial literacy and creative thinking serves to augment the business ecosystem. The local wisdom of the Sundanese people covers a range of cultural traditions, values, and practices that play a significant role in fostering the social and economic progress of rural communities. When entrepreneurs integrate financial literacy and creative thinking into their business strategies, they are able to harness the strength of

their cultural history and distinct viewpoints to achieve commercial success, all while maintaining the integrity of their local culture.

Furthermore, the instance of Sundanese indigenous knowledge highlights the necessity of tailored assistance and adequate resources for businesses in rural areas. The provision of financial education programs, training, and mentorship has the potential to augment financial literacy competencies and cultivate innovative cognitive processes within rural businesses. Collaboration among government agencies, non-profit organizations, and private sector entities is necessary in order to facilitate the provision of resources and establish a conducive climate that fosters the success of rural entrepreneurs. In summary, the study of Sundanese local wisdom in West Java, Indonesia, reveals that the acquisition of financial literacy and the cultivation of creative thinking skills are crucial for entrepreneurs operating in rural areas. Through the provision of financial information and the cultivation of a creative attitude, rural communities have the potential to leverage their cultural history as a catalyst for both economic growth and sustainable development. The provision of focused assistance and necessary resources to entrepreneurs residing in rural areas will be crucial in actualizing their whole capabilities and fostering a prosperous business environment in these regions.

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