Commencing Self Directed Learning to Heutagogy Skill in Lieu of Spiritual Entrepreneurship

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Abstract- The problems faced by the retirement age group are increasingly complex. Declining productivity, income and welfare. The transition period from the productive workforce to the gray entrepreneurship has not been followed by an optimal learning process. The research objective is to obtain an overview and analyze the entrepreneurial orientation of retirees who have the ability to learn independently. The explanatory survey method on the entrepreneurship training participants in the preretirement program at an educational and training institution is at PT Meta Bright Vision (MBV) in Bekasi. Questionnaires were distributed to 155 respondents. Path analysis was used to analyze the data. The research then revealed that respondents who successfully applied Self Directed Learning had the ability to create value as basic skills to face a productive period of retirement. The ability to identify the knowledge, skills and processes needed for meaningful learning about entrepreneurship leads to an understanding of value creation. Independent learning to understand the learning process determines how entrepreneurial behavior in the retirement age group. Encouraging heutagogy skills in the retirement age group is a need to remain productive in the golden age.

Keywords- Heutagogy Skill; Self Directed Learning; Spiritual Entrepreneurship; Pension.

1. INTRODUCTION

The process of creating value requires the support of an independent learning process. Changes from the way of thinking of "workers" to what Schumpeter (1939) described requires the ability of heutagogy in retirement age groups in developing countries like Indonesia. Weak structure of learning experience to learn to make the value creation process difficult to realize. Courage to take risks, take advantage of opportunities, explore local productive economic potential is difficult to realize due to lack of understanding of learning entrepreneurship. Self Directed Learning (SDL) is how we "think about the contents of the problem, the problem solving process, or the premise of the problem" (Mezirow, 1997)[30]. The learning process directs change in identity and personality described by Firat (2016). There is a relationship between SDL and changes in knowledge construction. The weakness of the independent learning process causes the orientation of the action in the creation of value is not directed. Lack of understanding about learning how learning inhibits the activities of retirees to optimize productive economic potential in society. Hase and Kenyon (2001) promote that heutagogy, which is a study of self-determined learning, can be seen as a natural development of previous educational methodologies and may provide an optimal approach to learning in the 21st century. Entrepreneurship has a responsibility orientation in developing countries (Azmat & Samaratunge, 2009)[5]. Entrepreneurship to give meaning (Pio, 2010)[35]. Kautonen (2015) explains the importance of promoting the development of self-image. The process of increasing entrepreneurial behavior focus more on the vision and membership of religious institutions is a learning process on the experience of being in relevant activities. Anderson et al (2000)[2] explained the importance of religion in a company. While Zsolnai (2015)[39] argued that without spiritual motivation, business initiatives become ineffective and meaningless, and sometimes even counter-productive and destructive. Howell (2001) [23] pointed out the characteristics of Indonesian society which are currently popular with spiritual terms. Even Shobir (2017)[37] further stated the implementation of the concept of prophetic intelligence in business activities. Even so, not many people implement spiritual values in business activities based on a process of understanding learning to learn. The average spiritual activity is more influenced by the background of tradition. Only a small part was based on the process of understanding learning to learn about spiritual entrepreneurship. Gumusay (2014)[20] emphasizes that the social sciences of management and entrepreneurship research must consider the religiosity of business people.

Retirees need a framework for innovative, proactive, and risk-taking to create value and achievement orientation as entrepreneurial traits. Understanding of how to learn to: a) define problems, b) information gathering, c) identification of alternative problem solving, d) decision making, and e) implementation of value creation actions.
influenced by understanding of the meaning of learning as an independent process. The purpose of this study is to analyze self-directed learning and its influence on entrepreneurial behavior after having heutagogy skills. Understanding the meaning that independent learning processes in self-regulation, interaction, or management of information about the structure of behavior and environmental events that are transformed into symbolic representation as a gray entrepreneurship.

2. REVIEW OF LITERATURE

2.1 Self Directed Learning

Independent learning theories related to adults are presented by Knowles (1975). Furthermore, Mezirow (1997)[30] proposed the idea of Jurgen Habermas on the nature of three generic domains of adult learning, constitutive knowledge, determining modes, finding knowledge and determining whether knowledge claims are guaranteed. Three main technical, practical and emancipatory cognitive interests in adult learning. Habermas (1976) proposes both dimensions of production learning and socialization, determining the level of community development. Mezirow (1997)[30] also suggested that SDL involves analysis of meaning structures of adults and how they are transformed through reflection, rational discourse, and emancipatory action. Experience in transformative learning becomes three types of reflection, namely from the point of content, process and premise. Hase and Kenyon (2000) defined SDL as self-determined learning. Merriam (2001) stated the importance of SDL in adult learning. A holistic approach, learning as an active and proactive process, participants learn as "the main agents in independent learning as a result of personal experience" (Hase & Kenyon, 2007). Salim (2015), in the other hand, seen it as a relatively new concept to adult education. Blaschke (2012) suggested that in a heutagological approach to teaching and learning, participants learn very autonomously and are self-determined and emphasis is placed on developing the capacity and capability of learners with the aim of producing learners who are well prepared to solve the complexity of workplace problems. Msila & Sethlako (2013) viewed heutagogy as the idea of learning how to learn. Jhons et al (2014) stated that a process determined by students can be classified as heutagogy. Arnett & Ecclesfield (2015) conveyed heutagogy as a practice of independent training. While Blaschke and Hase (2016) recommended one of the differences between andragogy and heutagogy is that heutagogy further broadens the role of human agency in the learning process. Thus, heutagogy is related to development. Karakas and Manisaligil (2012) suggested how changes in the independent learning landscape in the digital era which can be carried out by transforming the environment with the support of digital technology. Some of the changes in digital environment settings such as virtual collaboration, technological convergence, global connectivity, online communities and digital creativity. Hia et al (2016) stated that in this technology era and the reliability of Communication Information Technology (ICT) preparations can be used to optimize the results of education and training. Garnet (2010), Cohrane (2013) explained that reconception in learning requires a change in the professionalism of the implementation of education and training. Change in training from pedagogy-andragogy-heutagogy. SDL as stated by Brocket (1985) shown an increase in the relationship between SDL and the level of satisfaction in the elderly group. Independence appeared to be the main of successful and productive aging.

2.2 Heutagogy Skill

The ability in understanding learning how to learn developed skills related to learning independence. Blaschke (2012) described the use of existing social media/technology. Hase & Kenyon (2000) revealed the ability and capacity of learning learners. This ability can be seen as preparation for the future. More specifically, Feldmen (2015) described heutagological skills related to basic abilities to direct themselves to face the age challenges. To face the challenges of negotiation then became very important and essentials skill in business activities.

2.3 Spiritual Entrepreneurship

Propositions about entrepreneurship proposed by Schumpeter (1939) supported by Bygrave (1994) assert that entrepreneurs are people who destroy the economic order by introducing new products and services, creating new organizational forms or by utilizing new raw materials. Agbim et al (2013)[1] describes entrepreneurship as a process of actualizing the intention to innovate both individuals or groups within a company through networks to obtain the necessary capabilities that can increase business success in the face of environmental uncertainty. Kasor et al (2017) [25] argued that some business people use the word "spirituality" in the work environment, instead of "religion" as the word "spirituality" viewed as relatively generic and inclusive than "religion." Spirituality emphasized on how values are being applied and manifested in value creation activities. Some prefer values and ethics when describing spirituality. Spiritual entrepreneurship is a group of entrepreneurs identified as retired entrepreneurs. For retirement entrepreneurs, spirituality is a multidimensional concept. Jue (2007) explained that understanding spirituality can be the foundation in developing new approaches to managerial action: spiritual entrepreneurship. Pio (2010)[35] believed that spirituality gives meaning to existence in the community. Agbim (2013)[1] explained that entrepreneurship growth is basically caused by the reality of humans. Dimensions in the spiritual are vision, hope/faith, altruistic love, meaning/calling, and membership. Balog et al (2010) stated that construction on entrepreneurship and
spirituality provides an understanding of how high entrepreneur awareness in terms of personal values and beliefs. Cornwall & Naughton (2003) described successful entrepreneurs in Catholic social traditions. Should the practice of virtue makes it more humanizing, working, practicing as a virtue, then entrepreneurship becomes humanize. Kauanui et al (2012) explained the value of influencing how business orientation and definition of success as entrepreneurs, Gumusay (2014) described entrepreneurs in an Islamic perspective. Religion is the foundation for developing an understanding of spiritual entrepreneurship. Nandram (2016) [31] proposed religion as an institution that facilitates entrepreneurial processes and activities through a "coping" style that functions as an internal resource in all entrepreneurial processes. Bandura and Walters (1965)[7] stated that artificial behavior is a form of association of an stimulus with other stimuli.

2.4 Hypothesis
The process of heutagogy learning is a reflection process of experience that directs emancipatory action in the retirement age group based on understanding the meaning of learning. Canning (2010)[14] heutagogy as a strategy to empower adult learning. Learning activities that are consistent with the characteristics of retirees with environmental support. Learning resources are not just individual experiences. Information available in information and communication technology with more open access. Retirees learn to understand how to learn to create value through the development of a productive economic society. Schunk (2012) suggests learning is a cognitive phenomenon that involves reorganizing experiences. Understanding how the learning process can strengthen cognitive structures to the courage to take productive actions. Learning as an activity to gain insight into the learning process by integrating technology information resources with solving entrepreneurial problems in the retirement group. Entrepreneurial orientation of retirees develops along with awareness of their role to be more meaningful based on self-confidence and personal values. Kapasi et al (2017)[24] explains the relationship between SDL and entrepreneurship. Maritz et al (2016) suggested how entrepreneurship education programs encourage the development of entrepreneurship. Brocket (1985) independence as successful aging. Khiat et al (2015) states that adult learners have the possibility of being able to carry out studies while fulfilling family, work and other commitments. Behavioral change is a process of social learning that occurs in social interactions. This process encourages the process of imitation of behavior that is in accordance with the model. Tams (2008) suggests that rather than relying on formal training and guidelines, people need to develop their abilities through ongoing involvement with their tasks and social environment.

The ability to face age and learning challenges can be seen from the effort in determining entrepreneurial behavior change itself. Each challenge is an event that influences how the learning process shapes behavior become more spiritually oriented. Based on this, the research hypothesis is shown as:

3. METHODOLOGY
An expansatory survey approach to the pre-retirement program training participants at PT Meta Bright Vision

Figure 1

(MBV), 130 cities in Indonesia were becoming the respondents based on Hair et al (2012). There were 14 indicators. Instruments in measuring heutagogy were proposed by Blaschke & Hase (2016)[11]. Design elements in self-determined learning were: exploration, creation, collaboration, connection, sharing and reflection of experience. Questionnaires were used to determine changes in entrepreneurial behavior before and after participating in a program that focuses on improving heutagogy skills. Heutagological skills were developed based on Feldmen (2015), namely the ability to self-directed, the ability to face the challenges of retirement age (health & economic aspects) and meet the basic demands of being able to manage a business. Spiritual entrepreneurship referred to Agbim (2013)[1]. Data collection was carried out 2 months after the training assuming the trainees practiced independent learning, randomly. The test used the Analysis of Moment Structure (AMOS) to confirm the theory of spiritual entrepreneurial behavior through an independent learning process. Data analysis were used covariant based Structural Equal Modeling (SEM).

4. FINDINGS
The results showed the effect of SDL on the skill formation is 0.81. The influence of entrepreneurial behavior skill as a process of social learning is 0.90. While the effect of SDL on heutagogical skill is 81%, from heutagogical to spiritual entrepreneurship 90%. Each variable indicator has a factor weight value of more than 0.4, which means it is accepted. The latent variable can be explained by the observed variable. The relationship between SDL and behavior 0.03. as can be seen in the following table:

| Skill (SDL) | Estimate | S.E. | C.R. | P | Label |
|-------------|----------|------|------|---|-------|
| Skill (SDL) | .087     | .125 | 6.43 | *** | par_12|
| Spiritual (Skill) | .896     | .108 | 8.31 | *** | par_13|
| Spiritual (SDL) | -0.030   | .053 | -0.57 | .567 | par_14|

Table 1
The estimated value of SDL effect on skill is 0.81. The critical ratio (CR) value is two times more than the...
standard error value of 6.43, whereas the higher the meaning, the more valid the indicator measurement is at the level of 5%. Effect of entrepreneurial spiritual skill is 0.90 with significant CR value. The effect of SDL on spiritual is -0.30 with a CR value, means not significant. The test results show the fit value of CMIN/DF = 3.03 model. PNFI 0.686, CFI is 0. 89, AGFI is 0.744, IFI is 0.9. Almost half of the criteria used have good value (although there are still some substandard model test requirements, but the value is relatively close to the standard). Therefore, modification of the model is done so that this model can be well received. The test results are as follows:

5. DISCUSSION

The low influence of SDL on spiritual entrepreneurship is based on the fact that business is a practice. Retired self-learning activities that produce heutagological skills that can encourage spiritual entrepreneurial behavior. The results of the study are in line with Hia et al (2018) [22] who stated that there were behavioral changes in the retirement group who took part in entrepreneurship training. In the spiritual dimension, there is a change in vision, hope/fait, altruistic love, meaning/calling, and membership based on its awareness of its meaningful role. Religion as an institution is the foundation for creating value. This is in line with Pio (2010)[35] concerning the meaning of spirituality in the community and Gumusay (2014) concerning Islamic entrepreneurs. While Nandram (2016)[31] saw religion as an institution that facilitates entrepreneurial processes and activities. This is in line with Kapasi et al (2017)[24] which reveals how SDL implementation in entrepreneurial education.

Training for retirees to have an understanding and ability to learn independently about entrepreneurship has brought about change. Retirees are encouraged to make transformations both individually and for the surrounding community through the development of a productive economy. Interaction and communication with the community both directly and through communities with existing technology broadens innovation and creativity activities. Business activity is not only at the level of ideas. Having the courage to take action is an important aspect that encourages retirees to explore productive economic opportunities. In line with Allen Tough (1971) that independent learning is a deliberate effort by every part of society to learn. The process of pedagogy to andragogy then to heutagogy has led to changes in participants’ understanding of entrepreneurial learning as an ongoing process. This is corresponding to Knowles (1975), who stated that a process in which individuals take the initiative, with or without the help of others, in diagnosing their learning needs, formulate their learning goals, identify human and material resources for learning, choose and apply appropriate learning strategies, and evaluate learning outcomes.

The independent learning process encourages the increasingly understanding of the retired self-concept as stated by Kautonen et al (2015) that age-based positive self-image increases the likelihood that individuals change their intention to start a business into actual behavior. Retirees are in productive age and remain an important part of the structure of the labor force and the productive economy of society. Promoting the development of age-based self-image is a prospective policy choice for fostering entrepreneurship among older age groups.

The lack of self-meaning through business activities as stated by Pio (2010)[35] for business activities based on religious views is a stalled learning process. Retirees have not fully optimized the function of the existence of independent learning resources. Improved thinking construction which describes the linearity between knowledge, affection and psychomotor is an ongoing process. Value creation based on understanding the discipline of religious institutions is the basis of these actions. The process will continue with the existence of independent learning activities where retirees understand learning to learn independently. Religion is an institution that facilitates the process of independent learning. The values that exist in vision, hope/fait, altruistic love, meaning/calling, and individual membership in religious institutions are the source of the orientation of value creation actions.

The SDL process accomplishment is indicated by the presence of heutagogy skills in participants who adopt interest, practical and emancipatory in business activities. SDL becomes self determined learning and ultimately encourages changes in entrepreneurial behavior. The process of building a new culture of learning and teaching among retirees is based on collaborative work between retirees and communities, consultative with regard to business problems and ideally involving stakeholders to maintain the authenticity of the process and build trust. Although in heutagogy, the learning participants have threatened instructors who still see themselves as instructors and sources of knowledge.
Entrepreneurial behavior is a process behavior imitation on the model being imitated by imitators through the process of associations. The formation of a community of retirees for training participants allows the process to occur, including how pensioners create inhibitory effects and remove barriers (dis-inhibition). Spiritual entrepreneurial behavior; which is not in accordance with the behavior of the model being imitated is hampered by its appearance. Obstacles that can block the imitation process are eliminated so that the behavior becomes more apparent than the imitator according to the model being imitated. Retirees bring out behaviors by observing the behavior of the model (facilitation effect).

Entrepreneurial behavior in terms of forming behavior is a process of social learning. Interaction in the community helps retirees to learn behaviors that show a self-image as an entrepreneur. Therefore, SDL can produce heutagogic skills as an ongoing process that influences entrepreneurial behavior. Retirees do not only understand how the learning process. Retirees learn to reflect and understand the content of knowledge that can lead to the formation of spiritual entrepreneurial behavior. As stated by Tams (2008) about self directed social learning, spiritual entrepreneurship is a business practice that requires skill support so that business activities and the learning process understand how spiritual entrepreneurship increases. This is consistent with Gumusay (2014) who said that the role of religion in business becomes very common in post-secular societies. Its metaphysics into social truths and scholars should not avoid it, but consider it as an important phenomenon in research management and business practices including for the retirement age group.

6. RESEARCH LIMITATION

Limited to pension groups who have attended retirement training in PT MBV, which are spread in several cities in Indonesia, have no prior entrepreneurial experience. The possibility cause of unrestrained control variables are the entrepreneurial experience among the pension group environment that can affect business activities and understanding of religious values; in which quite diverse before training.

7. CONCLUSION

Changes in spiritual entrepreneurial behavior in the perspective of social learning are influenced by heutagological skills. SDL affects how these skills increase among retirees. The results of the study can be used as a framework for understanding how to improve the behavior of entrepreneurial spirituality through an independent learning process.

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