



Article

The Role of the Family Hope Program in Fostering Entrepreneurial Spirit in Bima

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Abstract: This study explores the potential of the Family Hope Program (FHP) in fostering entrepreneurship among underprivileged families in Bima City, Indonesia, as a means of poverty alleviation. The FHP, a government initiative, provides financial assistance to improve living standards, but challenges such as limited capital, market access, and distribution channels hinder entrepreneurial efforts. Using thematic analysis, the research examines how the FHP influences entrepreneurial development through training, seminars, mindset shifts, and support mechanisms. Findings show that FHP effectively encourages beneficiaries to adopt an entrepreneurial mindset, enhancing their potential for self-reliance. The study highlights the need for targeted interventions to overcome capital and market access barriers, contributing to poverty reduction efforts.

Keywords: Family Hope Program, Entrepreneurship, Poverty Alleviation, Bima City, Market Access

1. Introduction

Several developed countries, such as the United States and Japan, as well as Indonesia's neighbouring countries like Singapore and Malaysia, have shown that entrepreneurship plays a crucial role in determining national progress (Dewi, 2017). In the United States, over 12% of the population are entrepreneurs, a new entrepreneur is born every eleven seconds, and one in twelve Americans is directly involved in entrepreneurial activities. In Japan, more than 10% of the population are entrepreneurs, with over 240 Japanese companies of various sizes operating in Indonesia. Similarly, Singapore and Malaysia have higher rates of entrepreneurship, with 7.2% and 3% of their populations engaged in entrepreneurial activities, respectively, compared to Indonesia, where only 1.65% of the population were entrepreneurs in 2016.

Entrepreneurial interest is vital for driving economic growth, creating jobs, and enhancing Indonesia's global competitiveness. Entrepreneurs contribute significantly to GDP and employment [1]. They empower the Indonesian economy by providing opportunities for individuals to take control of their economic lives, offering significant economic empowerment for the broader community [2]. Entrepreneurs help create economic diversification by developing various new business sectors and reducing dependence on specific sectors, thereby mitigating the risks associated with dependence on limited economic sectors [3]. Entrepreneurship plays a crucial role in improving local economies and creating jobs in Bima city. By starting new businesses, entrepreneurs create employment opportunities, which help reduce unemployment rates and improve the

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overall economic well-being of communities [4]. Not only does entrepreneurship generate economic value, but it also serves as the backbone of sustainable development in the region.

Bima City, located in West Nusa Tenggara Province, has diverse economic potential and is rich in natural and cultural resources. Bima City boasts a rich history, unique culture, and stunning natural beauty, all of which create opportunities for entrepreneurs to develop various businesses that blend traditional values with contemporary trends. Local government and related institutions also play a role in creating a conducive environment for entrepreneurial growth. Moreover, entrepreneurial spirit has been a major driver among the population, as entrepreneurship is crucial in creating jobs and supporting the local economy [5].

In the city of Bima, the Conditional Cash Transfer program, known as the Family Hope Program (FHP), also plays a very important role in fostering an entrepreneurial spirit among beneficiary families. Bima City, like much of Indonesia, has diverse economic potential but also faces social and economic challenges, such as high unemployment and poverty rates. Addressing these challenges requires community empowerment efforts to achieve sustainable development. One of the programs introduced by the Indonesian government to address these issues is the Family Hope Program (FHP).

The FHP, launched by the Ministry of Social Affairs in 2007, aims to alleviate the burden of households classified as extremely poor by the Central Statistics Agency using economic and asset-based poverty measures. The FHP is designed to enhance human resources quality through education and health. BPS compiles a list of eligible households for assistance and submits it to the Ministry of Social Affairs, the authority responsible for approving the list of Beneficiary Family members. The FHP provides assistance funds every three months, or four times a year, with varying amounts allocated for each component of Beneficiary members. The FHP not only focuses on providing assistance but also includes mentoring and education/literacy programs for Beneficiary members.

The issues faced by entrepreneurs among FHP beneficiaries in Bima City require serious attention due to their role in creating sustainable economic opportunities. While FHP aims to support poor families, the challenges faced by FHP entrepreneurs in starting their businesses are quite complex. One of the main obstacles for FHP entrepreneurs is limited capital. Adev.co.id. (2021) documented indicates that most FHP entrepreneurs have limited capital, making it difficult for them to invest in business development. A significant number of these entrepreneurs face challenges in making investments to grow their businesses due to insufficient financial resources. Studies reveal that many FHP recipients have limited access to training, job placement services, and local grant schemes, which hinders their economic progress. This lack of capital makes it difficult for them to invest in their businesses and improve their livelihoods.

Limited access to markets and distribution channels is also a problem that needs attention. Research findings by van Tilburg et al. (2012) indicate that Some entrepreneurs, including those receiving support through the Family Hope Program (FHP), face challenges in marketing their products beyond their local areas. Limited access to modern marketing networks and platforms significantly restricts their ability to reach a broader market, which hinders business growth and income diversification. A study on market linkage practices highlighted that poor facilitation, lack of information about market opportunities, and inadequate integration among stakeholders contribute to inefficiencies in market linkages. Small businesses often struggle with these issues, resulting in limited market reach and growth potential.

In addition to economic factors, social stigma is a significant issue. The research by Dziak et al. (2010) indicates that perceptions of stigma can significantly impact the emotional well-being and social support received by single mothers. This stigma can also restrict their access to crucial resources and support, such as access to employment or

healthcare services. This stigma not only affects the confidence of the entrepreneurs but can also impact the image of their business in the eyes of consumers and potential business partners.

In this context, it is important to note that as of now, there has been no detailed research that explains the relationship between the Family Hope Program (FHP) and entrepreneurial spirit in the city of Bima. The lack of specific studies exploring this aspect indicates that there is still an urgent need for more in-depth research in this area. Therefore, future research has a significant opportunity to fill this knowledge gap and uncover a deeper relationship between FHP and entrepreneurial spirit in the region. Additionally, this study employs a case study approach in a region beyond Java, namely Bima City in West Nusa Tenggara [6].

2. Materials and Methods

2.1 The Design of Family Hope Program

The Family Hope Program (FHP) is a social assistance initiative in Indonesia that was launched in 2007. This program is part of the government's efforts to reduce poverty levels and improve access to education and healthcare for poor families. The primary objective of FHP is to enhance the quality of life and provide social protection for poor and vulnerable families.

FHP targets poor families through Statistics Indonesia (BPS), which uses economic and asset-based criteria to classify poverty. BPS then submits a list of eligible households to the Ministry of Social Affairs, the authority responsible for approving the list of beneficiaries. However, not all poor households qualify as recipients. From the proposed list, BPS conducts a selection process using data from health and education surveys to demographically filter and identify households that meet the program's criteria. Eligible households typically include those with pregnant or breastfeeding women, infants or toddlers, school-aged children, elderly individuals aged 70 years or older not covered by other social protection programs, and individuals with severe disabilities [7].

FHP provides direct financial assistance to beneficiary families under specific conditions. Families that meet certain criteria, such as having school-aged children or members requiring healthcare, receive periodic financial aid. This assistance is primarily given to mothers to ensure that their children receive adequate education and healthcare. FHP also incorporates monitoring and evaluation mechanisms to ensure the program's effectiveness and verify that the assistance reaches the intended families.

In addition to financial support, FHP focuses on empowering women within the family and community, encouraging behavioural changes, and achieving long-term poverty alleviation. This holistic approach aims to enable poor families to become economically self-sufficient and reduce their reliance on government aid programs [8].

2.2 Characteristics of Families Benefiting from FHP

Characteristics of families benefiting from FHP in Bima City or elsewhere may vary, but generally, here are some characteristics that families benefiting from FHP may have:

- a. Low-income families
Families benefiting from FHP generally have low incomes and fall into the category of poor or vulnerable households.
- b. Families with children
FHP often prioritizes families with children, especially school-aged children. This can help address gaps in access to education.
- c. Housewives as primary recipients
Assistance from FHP is typically provided to housewives, aiming to ensure proper resource management and support.

- d. Families exposed to social and economic risks
Families exposed to social and economic risks, such as lack of access to health services, education, and employment, are often prioritized in the FHP program.
- e. Families with elderly or disabled members:
Families with elderly members or members with disabilities may also be included in the category of FHP beneficiaries.

Table 1. Number of FHP Beneficiaries in Bima City, 2016-2022

Number of Beneficiary Households	2016	2017	2018	2019	2020	2021	2022
	2,067	3,745	6,114	5,910	5,976	6,221	9,432

Source: Social Agency of Bima City, 2023

The poverty rate in Bima City experienced a decline since 2016 but increased again in 2021 due to the Covid-19 pandemic, reaching 8.88%. Efforts to alleviate poverty are closely tied to the expansion of beneficiaries under the FHP program, as seen in Table 1 where the number of recipient households continues to increase annually. From 2017 to 2018, the number of recipient households significantly rose from 3,745 to 6,114 due to flash floods in Bima City. A year later, conditions began to improve as the community started to enter a more economically stable phase, leading to some recipients graduating from the program. At the beginning of 2020, the Covid-19 pandemic hit Bima. To mitigate its impact, the central government allocated additional quotas for FHP recipients, including elderly and disabled households, resulting in a significant increase in program beneficiaries by 57.83% in 2022. This increased from 5,910 individuals in 2020 to 9,432 individuals [9].

2.3 The Economic Structure of Bima City

The significance of various economic sectors in producing goods and services greatly determines the economic structure of a region. The economic structure formed by the added value created by each sector reflects how much a region relies on the production capabilities of each sector. Over the past five years (2018-2022), the economic structure of Bima City has been dominated by five sectors: Wholesale and Retail Trade, Repair of Motor Vehicles and Motorcycles; Agriculture, Forestry, and Fisheries; Government Administration, Defence, and Compulsory Social Security; Transportation and Warehousing; and Construction. This can be seen from the contribution of each sector to the Gross Regional Domestic Product (GRDP) of Bima City.

In 2022, the largest contribution to the GRDP of Bima City came from the Trade sector. The role of the Wholesale and Retail Trade, Repair of Motor Vehicles and Motorcycles sector reached 25.40% (up from 24.60% in 2021). This was followed by the Agriculture, Forestry, and Fisheries sector at 13.43% (down from 13.73% in 2021), the Government Administration, Defence, and Compulsory Social Security sector at 11.36% (down from 11.85% in 2021), the Construction sector at 8.33% (down from 9.11% in 2021), and the Transportation and Warehousing sector at 9.11% (up from 8.54% in 2021).

In 2021, the workforce in Bima City amounted to 103,498 people, consisting of 99,811 employed and 3,687 unemployed. In Bima City, the service sector absorbs a relatively large workforce compared to other industries. According to the 2021 National Labor Force Survey, around 67.36% of the population works in the service sector, followed by 21.53% in the manufacturing sector, and 11.12% in the agricultural sector. The number of employed males is slightly higher than that of females, with a ratio of 55:45. Based on educational attainment, the majority of the population are junior high school graduates (31.06%), followed by college graduates (26.03%) [10].

2.4 Poverty in Bima City

Poverty is generally defined as a condition where individuals or families have limited access to the resources and services necessary for a decent life. However, the definition of poverty can vary depending on cultural, social, and economic contexts. According to Sen (1981), poverty also involves inequalities in income distribution and access to opportunities. Poverty can be caused by various factors that interact in complex ways. Research by Darity Jr. and Hamilton (2012) identifies structural factors such as racial discrimination, income inequality, and lack of access to education and employment as causes of poverty in certain communities. These structural factors affect individuals' opportunities and social mobility [11].

Economic factors also play a crucial role in influencing poverty levels. Ravallion (2016) argues that economic fluctuations, commodity price instability, and low economic growth can negatively impact poverty levels. The effects of poverty can permeate various aspects of individual and societal life. Currie and Almond (2011) discuss the impact of poverty on children's health, highlighting the link between poverty levels and higher health risks, as well as reduced quality of life for children. Poverty also has long-term impacts on education and employment opportunities. Psacharopoulos and Patrinos (2004) observe that individuals who grow up in poverty have limited access to quality education, which in turn restricts their future employment prospects [12].

Table 2. Poverty Line, Number, and Percentage of Poor Population in Bima City, 2015 – 2022

Year	Poverty Line (IDR per capita per month)	Number of Poor Population (thousands)	Percentage of Poor Population
2015	274,394	15.70	9.85
2016	293,048	15.42	9.51
2017	299,346	15.36	9.27
2018	323,187	14.84	8.79
2019	352,593	14.80	8.60
2020	383,161	14.66	8.35
2021	399,193	16.22	8.88
2022	432,959	16.44	8.80

Source: Statistics of Bima City, 2023

Table 2 illustrates the development of poverty in Bima City from 2015 to 2022. Bima City ranks among the top three poorest cities in West Nusa Tenggara Province. In 2015, the poverty line was IDR 274,394 per capita per month, with approximately 15.70 thousand people or 9.85% of the total population living below the poverty line. In the following years, the poverty line gradually increased, reaching IDR 432,959 per capita per month in 2022. Despite the increase in the poverty line, the number of poor people fluctuated, with the lowest figure in 2019 (14.80 thousand people) and the highest in 2022 (16.44 thousand people). This fluctuation was influenced by the global Covid-19 pandemic. The number of poor people was 14,660 in 2020 and increased to 16,220 in 2021. The percentage of the population classified as poor also increased from 8.35% to 8.88%, representing an increase of 0.53%. Nevertheless, the overall percentage of the poor population decreased from 9.85% in 2015 to 8.80% in 2022, indicating a relative improvement in the poverty conditions in Bima City [13].

Methods

2.5 Participants and Procedures

This research is based on a qualitative approach that combines in-depth semi-structured interviews with 22 participants of the Family Hope Program (FHP) in Bima, Nusa Tenggara Barat Province. Bima city consists of five sub-districts, namely Raba, Rasana'e Barat, Rasana'e Timur, Mpunda, and Asakota. Therefore, each sub-district serves as the focus of interviews, involving 4 informants from each sub-district. Additionally, the study also includes 1 representative from the FHP program coordinator, and 1 representative from the Social Services of Bima City. The researcher considered that a total of 20 informants were sufficient to gain an in-depth understanding and reach data saturation required for this research. Saturation occurs when the researcher identifies repetitive patterns during the data analysis, leading to the absence of new information [14]. In qualitative research, selected informants do not need to represent the entire population.

In this study, the process of informant selection was carried out meticulously based on predefined criteria. These criteria include that the informants must still be receiving assistance from the FHP program, have adequate communication skills, be willing to actively participate as informants, and reside in Bima city. To identify program participants who meet these criteria, we utilized a purposive sampling approach in collaboration with the program facilitator coordinator in Bima city.

Through this collaboration, we will identify prospective informants who meet the established criteria. Subsequently, we will contact these prospective informants via telephone to provide further explanations regarding the purpose and scope of this research. Additionally, we will assess their willingness to participate in in-depth interviews. We employ this method with the aim of ensuring that the selected informants are capable of providing relevant and in-depth information in response to our research questions. Therefore, the informant selection process becomes a crucial step in ensuring the quality of the data obtained.

2.6 Instrument

This study follows the methodology applied in the research conducted by Yildirim et al. (2014) and Hartarto et al. (2021). This methodology utilizes a semi-structured interview approach as the data collection method, chosen due to time constraints in this research and to allow flexibility in the responses provided by the informants. In-depth interviews were conducted using interview guidelines covering predefined topics. The entire interview process was recorded to facilitate accurate transcript writing. Before informants agreed to participate in this research, researchers provided a consent letter outlining the scope and objectives of the study.

In the initial stage, prospective informants were informed about the core questions to be asked and the purpose of this research. The researchers also assured informants that all responses and personal information would be kept strictly confidential. Informants were given the freedom to terminate the interview at any time if they felt uncomfortable or did not wish to continue, with the assurance that previous interview recordings would be deleted. All interviews were conducted in the Indonesian language, with the use of audio recordings to ensure transcript accuracy. The estimated duration of each interview ranged from 90 to 120 minutes for each informant, with the timing agreed upon in advance with the informants [15].

In this study, we implement a triangulation approach as the primary strategy to enhance the accuracy in data collection and testing. The triangulation approach encompasses three key aspects: data sources, data collection techniques, and the research period. The objective of this approach is to enable cross-comparison and validation of research findings while reducing potential systematic biases. Triangulation, as described

by Maxwell (2012), allows researchers to employ various data sources, procedures, or methods in data collection. In the context of this research, we apply triangulation by seeking more comprehensive information. We do not solely rely on the perspectives and experiences of the Beneficiary Family Members, but also approach the facilitators of the Family Hope Program (FHP).

FHP facilitators play a crucial role in ensuring that all program requirements are met by program participants. Consequently, involving them in the research provides deeper insights into the characteristics and attitudes of the beneficiaries. Additionally, FHP facilitators are instrumental in the strict validation and verification processes associated with the program. Apart from facilitators, we also engage social service institutions responsible for program implementation. They can offer different and valuable perspectives regarding the evaluation of this program. These institutions have a broader viewpoint as they can assess how program achievements are measured through their roles in program execution. Thus, the triangulation approach in this research allows us to obtain a more comprehensive and accurate understanding of the FHP program, while also reducing potential biases and enhancing research validation.

2.7 Data Analysis

The data analysis employs a thematic approach, which involves identifying overarching themes to capture the narratives and patterns present in the dataset. This process begins with a thorough reading and re-reading of the transcribed data in a systematic manner, as described by King (2004). To ensure a comprehensive analysis, both deductive and inductive methods are applied, drawing on the approaches discussed by Braun and Clarke (2006).

In the deductive phase of analysis, a predefined set of themes is initially used as a starting point. These themes are derived from the existing literature relevant to the study's research questions. The aim here is to examine the data in relation to these predetermined themes, aligning the analysis with established concepts and ideas from prior research. However, the analysis also incorporates an inductive approach. During the inductive phase, the researcher remains open to the possibility of new and unexpected themes emerging from the data. This allows for the exploration of unanticipated insights and findings that may not have been covered by the predetermined themes. When these interesting pieces of information or unexpected themes are encountered in the data, they are noted and coded accordingly.

Coding is the process of labeling sentences or phrases in the transcripts based on their relevance to specific themes or topics of interest. Each identified code is recorded, and a list of codes is generated. These codes are then synthesized and grouped together to form the main themes that are most pertinent to addressing the research question. These themes are not static but continue to evolve as the data analysis progresses. To ensure that the identified themes accurately represent the broader context of the data, they are refined and defined in a way that aligns with the overall narrative and findings of the study. This iterative process of data analysis and theme development helps provide a comprehensive and nuanced understanding of the research topic, incorporating both existing knowledge from the literature and fresh insights derived directly from the data [16].

3. Results and Discussion

FHP in Bima City has significant potential to influence the entrepreneurial spirit of beneficiary families. In this context, entrepreneurial spirit refers to the enthusiasm, knowledge, and skills necessary to develop and run a business. Through various pathways, FHP can positively contribute to stimulating and strengthening the entrepreneurial spirit of beneficiary families in Bima City.

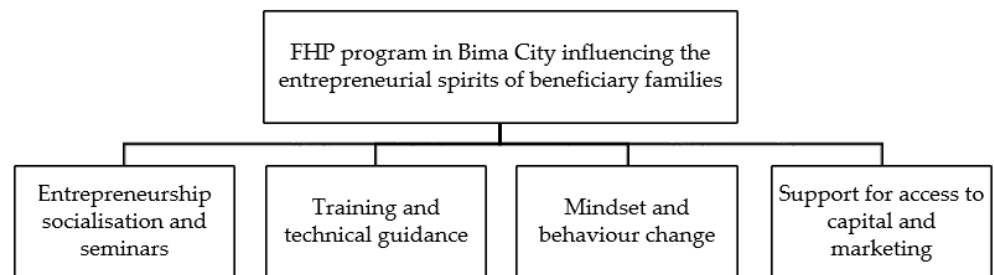


Figure 1. Pathways of Influence of FHP in Bima City on the Entrepreneurial Spirit of Beneficiary Families

3.1 Socialization and Entrepreneurial Seminars

Several research findings support the effectiveness of this approach in motivating and preparing individuals to become entrepreneurs. A study by McMahon & Santos (2018) found that entrepreneurial seminars and training involving experienced speakers can significantly increase individuals' interest and intention to start a business. The speakers provide practical insights into the challenges and opportunities in the entrepreneurial world, helping participants understand and overcome potential obstacles. Additionally, entrepreneurial socialization programs that include group meetings and practical information about the benefits and opportunities of entrepreneurship can help individuals develop a realistic view of business prospects. In the case of FHP in Bima City, this approach assists beneficiaries in gaining a deeper understanding of how entrepreneurship can positively contribute to family welfare [17].

The combination of socialization and entrepreneurial seminars is also supported by research conducted by Sambasivan et al. (2020). This study showed that combining these two approaches can have a stronger positive impact on developing entrepreneurial intentions and increasing knowledge about the practical aspects of entrepreneurship. Referring to these research findings, the steps taken by FHP in Bima City in socializing and conducting entrepreneurial seminars have a strong empirical basis. Both play a role in providing the inspiration, knowledge, and perspectives needed to encourage interest and tangible actions in business development among beneficiary families [18].

"All FHP beneficiaries are required to attend meetings every month." (Recipient 01, 40 years old, East Rasanae)

"Every month, there is a group meeting with other FHP members. During the meeting, issues such as health, education, FHP fund usage, and simple business are discussed." (Recipient 05, 54 years old, Raba)

"Yes, there is a regular meeting once a month, with a socialization session led by Mr. Bagas as the FHP facilitator." (Recipient 14, 47 years old, Mpunda)

"The FHP facilitator holds meetings with the 384 groups of FHP beneficiaries at least once a month." (Program facilitator, male, 31 years old)

3.2 Training and Technical Guidance

The strategies adopted by FHP of Bima City to enhance entrepreneurial spirit among beneficiary family members through Training and Technical Guidance are strongly supported by research findings. By integrating these two components, the program aims to provide a deep understanding of entrepreneurship and practical knowledge necessary to initiate and manage successful businesses.

A key component of this strategy is structured entrepreneurship training. The training covers various essential aspects of entrepreneurship, including business planning, financial management, marketing, and product development, as well as interpersonal and managerial skills. Research by Prayogo and Ismail (2019) reveals that entrepreneurship

training positively impacts entrepreneurial success. The study indicates that participants who undergo training have better knowledge of managing their businesses.

In addition to training, FHP of Bima City also offers personalized technical guidance for beneficiary family members. This guidance may involve individual consultation sessions with experienced mentors who assist in overcoming challenges that may arise in business development. According to research by Susanti, Purnamasari, and Ramadani (2021), technical guidance has a positive impact on entrepreneurial success. The findings show that entrepreneurs who receive technical guidance are more likely to achieve better business performance [19].

Research by Kautonen, van Gelderen, and Tornikoski (2013) also supports the effectiveness of this approach. The study demonstrates that entrepreneurship training positively influences entrepreneurial intentions, and the presence of technical guidance support can strengthen the relationship between intention and actual entrepreneurial actions. Through the right combination of in-depth entrepreneurship training and personalized technical guidance, this strategy encourages FHP Kota Bima beneficiaries to be more prepared and enthusiastic in facing the challenges of entrepreneurship. Supported research proves that this approach has the potential to enhance the competencies and readiness of beneficiary family members in developing their businesses, with positive impacts on their economic well-being and the community.

"In practice, we provide daily assistance or mentoring in the field." (Social Service, male, 39 years old)

"Every month, there is a training school where FHP beneficiaries are taught by us, the FHP mentors/facilitators, how to earn money in addition to receiving FHP assistance. " (Program facilitator, male, 31 years old)

"To encourage creativity among FHP beneficiaries, we teach them how to sell products and utilize their home gardens to grow food crops. " (Program facilitator, male, 31 years old)

"Training for FHP beneficiaries on making snacks to sell in local shops. " (Recipient 07, 50 years old, Asakota)

3.3 Changing Mindsets and Behaviours

The strategies implemented by FHP of Bima City to foster an entrepreneurial spirit among beneficiary families involve a mindset and behaviour change approach. This approach is designed to alter their thinking and actions related to entrepreneurship, to encourage active participation in self-employment. FHP of Bima City begins by transforming the participants' mindset about entrepreneurship. They organize inspirational talks, case studies of local entrepreneurial successes, and success stories that can motivate the beneficiary families.

This approach aims to stimulate interest, confidence, and optimism towards the opportunities available in the entrepreneurial world. Research by Chowdhury (2018) found that entrepreneurship education has a significant impact on students' entrepreneurial intentions. Education that emphasizes mindset and behaviour changes can alter individuals' perceptions of entrepreneurship and increase their desire to engage in self-employment. The long-term impact of entrepreneurship education in changing attitudes and entrepreneurial intentions is substantial. The mindset and behaviour changes resulting from entrepreneurship education can have a lasting effect on individuals' interest in engaging in business [20].

Furthermore, FHP Kota Bima provides training and guidance that focuses on behaviour changes supporting entrepreneurship. This involves developing practical skills needed to run a business, such as business planning, time management, communication skills, and adaptability. A study by Ismail & Ismail (2015) shows that entrepreneurship education and training play a crucial role in changing individuals' behaviour and mindset. The findings of this study support FHP Kota Bima's strategy in altering participants'

thinking and actions in the context of entrepreneurship. By strengthening these skills, beneficiary families will be better prepared to face challenges and take strategic steps in developing their businesses.

"We empower beneficiaries of the FHP program to change their mindset while also monitoring other aspects." (Program facilitator, male, 31 years old)

"As program facilitators, we regularly update information and provide education to the FHP beneficiaries." (Program facilitator, male, 31 years old)

"We hold monthly FGD meetings focused on family capacity building (PK2) to change mindsets, allowing beneficiaries to share their experiences with each other." (Program facilitator, male, 31 years old)

"We try to change their mindset to help them manage what they can for their children's future." (Social Service, male, 39 years old)

"The main goal is to teach the mothers to become more productive." (Social Service, male, 39 years old)

3.4 Assistance with Access to Capital and Marketing

FHP of Bima City has implemented measures to boost the entrepreneurial spirit among its beneficiary families by providing initial capital assistance as an incentive to start new businesses. This financial support is offered in the form of grants or loans with more favourable conditions. This initial capital assistance plays a crucial role in overcoming the financial barriers that often hinder the establishment of new businesses. Many beneficiary family members may not have access to sufficient funds to finance the first steps of starting a business. By providing this capital, FHP helps reduce the financial risks that often deter individuals from starting their businesses.

Research by Agrawal and Goldfarb (2011) highlights the importance of marketing and funding through crowdfunding models. Effective marketing and access to capital can help entrepreneurs gain financial support and customers. Adequate access to capital and resources enables entrepreneurs to identify market opportunities and take appropriate actions [21]. By providing initial capital assistance, FHP Kota Bima not only offers financial support but also provides moral encouragement to beneficiary families. This initiative sends a message that the government and the program actively support entrepreneurship. Through these efforts, FHP Kota Bima hopes to stimulate the interest and confidence of beneficiary families to take crucial steps in establishing their own businesses, which in turn will contribute positively to the local economy and the welfare of families [22].

"We discuss FHP funds to be utilized optimally, focusing on how to manage FHP finances effectively." (Recipient 14, 47 years old, Mpunda)

"The support was more than just financial; it gave me the confidence to take the risk of starting the business." (Recipient 05, 54 years old, Raba)

"The training sessions provided by FHP helped me learn how to market my products better." (Recipient 18, 39 years old, Asakota)

"I learned how to budget and plan for expenses, which helped me keep the business running smoothly." (Recipient 15, 51 years old, West Rasanae)

4. Conclusion

The Family Hope Program (FHP) in Bima City demonstrates a comprehensive and strategic approach to fostering entrepreneurship among underprivileged families by integrating socialization, training, behavioral change, and financial assistance. This study highlights that FHP's efforts in providing entrepreneurial knowledge and skills, coupled with financial support, have effectively encouraged beneficiaries to develop an entrepreneurial mindset, thereby enhancing their capacity for self-reliance and business

creation. The implications of these findings suggest that a multi-faceted approach is crucial for poverty alleviation, as it not only addresses immediate financial needs but also promotes long-term economic sustainability through entrepreneurship. However, further research is needed to evaluate the long-term outcomes of FHP interventions and explore additional strategies, such as enhancing access to broader markets and distribution channels, to ensure the sustained growth of beneficiary businesses.

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