



Beyond Social Protection: Advancing Economic Independence Among Family Hope Program Beneficiaries In Sidoarjo

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ABSTRACT

This study aims to analyze the effectiveness of business management education, community empowerment, and willpower on entrepreneurial motivation and economic independence for KPM of the Family Hope Program (PKH) in Sidoarjo District. This study uses a quantitative method to analyze the influence of independent variables, namely business management education, community empowerment and willpower, on the dependent variable consisting of entrepreneurial motivation and economic independence for KPM (Beneficiary Families) of PKH (Family Hope Program) in Sidoarjo District. The research location to test the hypothesis is in the study at KPM PKH Sidoarjo District. The number of respondents in this study is estimated at 150 people. The expected results are that each independent variable influences the dependent variable and the independent variables have a positive and significant effect together on the dependent variable.

INTRODUCTION

One of the government's efforts to increase empowerment can be implemented by forming economic independence by managing businesses.(Wulandari & Firdaus, n.d.)Business management is an activity carried out by a person in a useful activity to fulfill life's needs by prioritizing the abilities, skills and potential possessed by the beneficiary family.(Ismawati, Destryana, & Wibisono, 2022). In handling poverty, it should not be separated from the overall development program but rather focus on the symptoms of the development gap in various fields that occurs between large regions or areas and the areas of origin of migrants.(Saputro, 2022). Regarding poverty alleviation, the selection of strategies for community use and rehabilitation or those aimed at prevention and risk reduction programs, which of course are also assisted by relevant agencies.(Yuandina, 2022)

The main objective in achieving the SDGs (Sustainable Development Goals), namely poverty in all forms and directions must build empowerment with the elimination of extreme

poverty by 2030. The existence of poverty alleviation programs in Indonesia, one of which is the Family Hope Program (PKH). Beneficiary Families (KPM) of the Family Hope Program (PKH) are formed into groups as a place to transfer education to increase economic independence.(Istiyanti, 2020). Development strategy as the focus of the central issue of development today. Community empowerment as a primary goal is now increasingly recognized by society.(Noviantoro & Rahmawati, 2017).With economic independence, the family can improve its welfare and reduce dependence on government assistance (Lestari, Nurlaela, & Dewi, 2021).

Based on the facts, researchers are interested in researching the effectiveness of business management education, community empowerment, and willpower through business management education carried out by the government to overcome poverty in Sidoarjo sub-district in achieving economic independence in the community with the Family Hope Program that has been implemented by the Sidoarjo government. The objects in this study are KPM (Beneficiary Families) PKH (Family Hope Program) in the Sidoarjo sub-district area.(Duckworth, Milkman, & Laibson, 2018).

This research is motivated by gap research that uses business management education as the dependent variable, focusing on the effectiveness of government efforts. The independent variable, using economic independence, focuses on beneficiary families who actively receive social assistance. Further development is carried out on the community empowerment indicators used in the study.(Rizqy Aiddha Yuniawati, 2021)This research is different from the KPM (Beneficiary Families) of PKH (Family Hope Program) who have a business start-up or an existing business. In addition, in(Firdaus, 2017)research showsThere are differences and this research focuses on the willpower dimension which shows success in achieving economic independence in beneficiary families in Sidoarjo District.

LITERATURE REVIEW

Business Management Education

The importance of knowledge in managing a business refers to the main factor for someone who will develop a business.(Sripada, 2014). knowledge of saving is a way to get business capital(Handayani, Amalia, & Sari, 2022).Education IndicatorsBusiness management includes four dimensions, namely:

- Planning: preparation of training tutorials
- Organizing: understanding related to financial, production and marketing issues according to regulations and a more positive quality of life
- Implementation: assistance with initial recording. Initial assistance in recording cash books, calculating production costs and marketing strategies.
- Business control: evaluation of the results achieved

Interest in having theoretical knowledge should be able to understand it practically in order to provide family knowledge to become creative, independent individuals, and oriented towards creating added value.(Noviantoro & Rahmawati, 2017) Previous findings(Sripada, 2014):(Rachman et al., 2022);(Putri, Christiana, & Rahayu, 2023);(Ramdan & Septiana, 2024);(Sun, Chen, Wu, & Yang, 2020) shows that business management education has not shown any research that has an impact on economic independence.

Community Empowerment

Empowerment in society links knowledge from an early age as part of the growth and development of nature, family thinking power and community traditions and customs.(Harahap, 2018)Understanding the concept of empowerment requires an effort to understand its contextual background. The community empowerment approach is used because the source of the problem is poverty, backwardness, inequality, injustice, and

community powerlessness.(Saputro, 2022)These basic needs include primary, secondary, and tertiary needs. In obtaining primary sources of livelihood, communities increase their income and obtain the goods and services they need with good quality. Indicators refer to the objectives of empowerment.(Haris, 2014)includes:

- Educational improvement: Changes in material, ways of thinking, related to time and place, as well as the relationship between facilitators and beneficiaries, as well as fostering enthusiasm and a desire to gain knowledge.
- Accessibility improvements: the growth and development of learning innovations improves direction towards information, sources of financing/finance, product providers, equipment and marketing institutions.
- Action improvement: provision of education and various resources (human resources, natural resources and other/artificial resources), giving rise to behavioral support.
- Institutional improvement: actions taken at agencies, development of business partnership networks, creating a strong bargaining position for individuals/families
- Business improvement: a pattern of management changes implemented to produce better products/services
- Income improvement: family financial income and expenditure management is well organized
- Environmental improvement: changes in environmental adaptation to poverty or limited income.
- Improvement of life: sufficient income level and healthy environment, optimized can change the situation of every household.
- Community improvement: able to place better individuals, and supported by the surrounding environment (physical and social) in achieving a better life for citizens.

Community empowerment of families involves providing assistance in empowerment activities, meaning that families can improve their skills and economic independence.(Noviantoro & Rahmawati, 2017). Previous findings show that community empowerment in research(Ismawati et al., 2022);(Putri et al., 2023);(Noviantoro & Rahmawati, 2017);(Istiyanti, 2020)that community empowerment has not been able to show an influence on economic independence.

Willpower

Willpower indicates a person's condition of having determination refers to a series of mental processes that function to regulate (i.e., weaken, suppress, block, or modify the motivational properties of) a person's desires and other attitudes that include motivation.(Ramdan & Septiana, 2024). The dimensions of willpower are divided into 3,(Rizqy Aiddha Yuniawati, 2021)that is :

1. Strength: strong will,
2. self-management skills: can form a positive individual concept
3. the tendency to exert the first two types of willpower.

Willpower used to describe this direct and brute force approach to doing what is in one's best interest when an attractive alternative appears.(Sripada, 2014).Previous findings(Sripada, 2014);(Duckworth et al., 2018);(Goschke & Job, 2023)showthat*willpower*has not shown research that can influence economic independence.

Entrepreneurial Motivation

Entrepreneurial motivation shows the existence of a thought process that can explain a person's actions, motivation is the force that drives a person to take action to achieve a goal.(Feriarysyah & Febriansyah, 2023). An entrepreneur is someone who organizes, operates and takes risks for a business that makes a profit.(Firdaus, 2022). Families receiving benefits

(KPM) from the Family Hope Program (PKH) must have the desire to become entrepreneurs. This is due to a certain motive, namely the achievement motive.(Zakiy, 2021). Indicators refer to the characteristics of entrepreneurial motivation, including:

- a. Commitment: the existence of individual belief with high reinforcement
- b. Have a vision: the main goal to be achieved
- c. Self-confidence: showing your identity well
- d. Creative; able to provide ideas in forming actions
- e. Innovative; demonstrate expertise in the form of innovation

Entrepreneurial motivation is greatly influenced by the personality of the person setting up the business, such as having independence in trying not to set up a business just by following current trends.(Firdaus, 2017). Opening a business is done with the aim of determining the characteristics of having a commitment and vision that is not yet directed and cannot survive sustainably in business competition.(Sripada, 2014). Previous findings(Omar, 2021);(Yuandina, 2022);(Anggraini & Wijaya, 2022);(Firdaus, 2017)shows that there is no research on entrepreneurial motivation that can influence economic independence.

Economic Independence

Economic independence refers to the concept of empowerment, which is a process of obtaining or providing power and strength to weak individuals and communities so that they can identify, analyze, determine the needs and potential as well as family problems and optimize the resources and potential they have independently.(Rizqy Aiddha Yuniawati, 2021). Economic Independence Indicators refer to the Strategy(Putri et al., 2023), among others :

- Providing education: having knowledge of achievement, personal independence has the power to support business independence.
- Implementation of Training: mentoring and providing knowledge by utilizing opportunities available in the village and its environment.(Duckworth et al., 2018)

Business independence creates economic independence without dependence on Beneficiary Families (KPM) of the Family Hope Program (PKH). The Family Hope Program is aimed at its administrators, namely a group of household administrators, namely mothers/fathers who have free time at home and productive activities so that they can become a source of income, with the hope that beneficiary families will not only be household administrators in general, but can become economically independent household administrators.(Wulandari & Firdaus, n.d.).

METHOD

This study uses a quantitative method with descriptive analysis. The population in this study were all 2,214 PKH beneficiary families (KPM PKH) in Sidoarjo District who had received the P2K2 economic module. The sampling technique used in this study was cluster sampling, namely PKH beneficiaries who had received the P2K2 economic module or FDS with beneficiaries who already had a business. The division of areas focused on 7 villages/sub-districts with high business potential. To determine a representative sample size in this study, calculations were carried out using the Slovin formula.

$$n = \frac{N}{1 + N \cdot (e)^2}$$

Where:

n = Sample size

N = Total Population

e = Critical value or error tolerance limit

With a margin of error of 8% for the 2,214 PKH beneficiary families (KPM PKH) in Sidoarjo District who had received the P2K2 economic module, the required sample size was 150 respondents. The following is a distribution of the sample in each sub-district/village.

Table1. Population and Number of Respondents in Each Village/Sub-district in Sidoarjo District

No	Village/City	Number of PKH KPM	Number of Respondents
1	Gate	129	36
2	Sidoklumpuk	44	20
3	Pekauman	32	7
4	Tenant	77	22
5	Cemengbakalan	75	17
6	South Bluru	87	35
7	Pucang	43	13

Data source: Ministry of Social Affairs, 2025

Data were collected through a questionnaire structured on a Likert scale. The data for analysis were derived from primary and secondary data. Descriptive analysis using Structural Equation Modeling (SEM) was conducted with the AMOS 24 program to measure the effectiveness of business management education, community empowerment, and willpower on motivation and economic independence.

RESULTS

Descriptive Characteristics Of Respondents

The respondents for this study were 150 PKH beneficiary families (KPM PKH) in Sidoarjo District. The following presents demographic statistics for the respondents, who are PKH beneficiaries in Sidoarjo District.

Table 2. Descriptive Statistics of Respondent Demographics

Criteria		Frequency (people)	Percentage (%)
Age	Under 30 years old	2	1.3
	30 – 50 years	109	72.7
	Over 50 years old	39	26.0
	Amount	150	100.0
Education	Junior High School	31	20.7
	High School	119	79.3
	Amount	150	100.0
Length of Entrepreneurship	5 years or less	62	41.3
	6 – 10 years	86	57.3
	Over 10 years	2	1.4
	Amount	150	100.0
Duration of PKH Assistance Receipt	3 years or less	26	17.3
	4 – 5 years	112	74.7
	Over 5 years	12	8.0
	Amount	150	100.0

Source: Processed data, 2025

Based on these results, it can be stated that the majority of respondents in this study, KPM PKH in Sidoarjo District, were aged between 30 - 50 years (72.7%), had a high school education level (79.3%), had a length of entrepreneurial experience of between 6 and 10 years (57.3%), and had received PKH assistance for between 4 - 5 years (74.7%).

Descriptive Analysis Of Research Variables

The descriptive analysis of the research variables aims to determine the frequency distribution of respondents' statements regarding the distributed questionnaire. The following is a description of each research variable.

Table 3 Frequency Distribution of Respondents' Answers to the Business Management Education Variable (X1)

No	Item	Score										Amount	
		5		4		3		2		1		F	Average
		F	%	F	%	F	%	F	%	F	%		
1	X11	54	36.0	71	47.3	18	12.0	4	2.7	3	2.0	150	4.13
2	X12	65	43.3	56	37.3	21	14.0	7	4.7	1	0.7	150	4.18
3	X13	51	34.0	70	46.7	20	13.3	7	4.7	2	1.3	150	4.07
4	X14	51	34.0	74	49.3	17	11.3	5	3.3	3	2.0	150	4.10
5	X15	55	36.7	70	46.7	17	11.3	4	2.7	4	2.7	150	4.12
6	X16	44	29.3	77	51.3	19	12.7	1	6.7	0	0.0	150	4.03
Total Average													4.11

Source: Processed data, 2025

Based on Table 3, it can be seen that the business management education variable for PKH Beneficiary Families (KPM PKH) in Sidoarjo District is generally perceived as good. This can be seen from the overall average value of 4.11 and has a mode value of 4. The assessment of good business management education for PKH Beneficiaries in Sidoarjo District can be seen from receiving material from the P2K2 economic module on business planning; after gaining knowledge, understanding financial management records correctly; the desire to gain knowledge in planning business problems that are being undertaken; coaching on financial management material is very important in planning family economic balance; business management material makes it better at evaluating financial records; and getting instructions for making a cash book.

As seen from the average value for the whole of 4.01 and has a mode value of 4. The good community empowerment of KPM PKH in Sidoarjo District can be seen from being able to improve the way of thinking by establishing a business; being able to run a business; wanting to get information on making products/services; P2K2 economic material, making it possible to correct previous mistakes in business; wanting to get information on making products/services that match interests; wanting to get material on utilizing assistance as business capital; wanting to get business assistance from related agencies; wanting to get a bigger income; establishing a business to help the family economy; getting a better environment for me to be able to process in establishing a business; and being able to make a cash book in and out systematically for the business to be sustainable.

Table 4 Frequency Distribution of Respondents' Answers to the Community Empowerment Variable (X2)

No	Ite m	Score										Amount	
		5		4		3		2		1			
		F	%	F	%	F	%	F	%	F	%	F	Average
1	X21	41	27.3	73	48.7	26	17.3	6	4.0	4	2.7	150	3.94
2	X22	53	35.3	68	45.3	17	11.3	9	6.0	3	2.0	150	4.06
3	X23	41	27.3	73	48.7	25	16.7	11	7.3	0	0.0	150	3.96
4	X24	36	24.0	88	58.7	17	11.3	6	4.0	3	2.0	150	3.99
5	X25	50	33.3	66	44.0	24	16.0	9	6.0	1	0.7	150	4.03
6	X26	45	30.0	74	49.3	19	12.7	10	6.7	2	1.3	150	4.00
7	X27	43	28.7	78	52.0	19	12.7	9	6.0	1	0.7	150	4.02
8	X28	42	28.0	78	52.0	22	14.7	8	5.3	0	0.0	150	4.03
9	X29	33	22.0	89	59.3	18	12.0	8	5.3	2	1.3	150	3.95
10	X210	51	34.0	72	48.0	18	12.0	8	5.3	1	0.7	150	4.09
Total Average													4.01

Data Source processed, 2025

Table 5 Frequency Distribution of Respondents' Answers to the Willpower Variable (X3)

No	Item	Score										Amount	
		5		4		3		2		1			
		F	%	F	%	F	%	F	%	F	%	F	Average
1	X31	50	33.3	67	44.7	26	17.3	7	4.7	0	0.0	150	4.07
2	X32	52	34.7	63	42.0	28	18.7	7	4.7	0	0.0	150	4.07
3	X33	44	29.3	75	50.0	25	16.7	5	3.3	1	0.7	150	4.04
4	X34	46	30.7	71	47.3	26	17.3	7	4.7	0	0.0	150	4.04
5	X35	50	33.3	68	45.3	25	16.7	6	4.0	1	0.7	150	4.07
6	X36	48	32.0	64	42.7	32	21.3	5	3.3	1	0.7	150	4.02
Total Average													4.05

Data Source processed, 2025

Based on Table 5, it can be stated that the average value for the whole is 4.05 and has a mode value of 4. The good willpower of KPM PKH in Sidoarjo District can be seen from having to be able to convince myself that life is sustainable; being able to survive, if I get information that always supports me to be better; having a great desire for the ideal of building a harmonious and prosperous family; not wanting to depend on my life by receiving continuous assistance for the poor; wanting some of the PKH social assistance to be planned for business capital; and being skilled in managing family finances.

Table 6 Frequency Distribution of Respondents' Answers to the Entrepreneurial Motivation Variable (Z)

No	Item	Score										Amount	
		5		4		3		2		1		F	Average
		F	%	F	%	F	%	F	%	F	%		
1	Z1	49	32.7	72	48.0	18	12.0	9	6.0	2	1.3	150	4.05
2	Z2	43	28.7	81	54.0	18	12.0	5	3.3	3	2.0	150	4.04
3	Z3	34	22.7	73	48.7	33	22.0	9	6.0	1	0.7	150	3.87
4	Z4	43	28.7	75	50.0	21	14.0	10	6.7	1	0.7	150	3.99
5	Z5	35	23.3	80	53.3	23	15.3	10	6.7	2	1.3	150	3.91
6	Z6	38	25.3	76	50.7	24	16.0	11	7.3	1	0.7	150	3.93
7	Z7	42	28.0	69	46.0	26	17.3	10	6.7	3	2.0	150	3.91
8	Z8	32	21.3	79	52.7	27	18.0	7	4.7	5	3.3	150	3.84
9	Z9	46	30.7	69	46.0	18	12.0	17	11.3	0	0.0	150	3.96
10	Z10	37	24.7	83	55.3	18	12.0	7	4.7	5	3.3	150	3.93
Total Average													3.94

Source: Processed data, 2025

Based on Table 6, it can be stated that the average value for the whole is 3.94 and has a mode value of 4. Good entrepreneurial motivation can be seen from having a strong determination to establish a business; being able to make the right decision for selecting business products that are ready to sell; having a goal in building family welfare; having expertise in providing the best service to sell products/services; being able to show that I can establish a business/be an entrepreneur; believing in superior products/services; being able to have different values from other products; being able to make products/services according to customer interests; being able to show products/services in various MSME activities; being able to create new products/services when there is a customer desire; and being enthusiastic about things that increase the income of the business being run. The results of the distribution of respondents for the answers to each indicator of economic independence (Y) are as follows:

Table 7 Frequency Distribution of Respondents' Answers to the Economic Independence Variable (Y)

No	Item	Score										Amount	
		5		4		3		2		1		F	Average
		F	%	F	%	F	%	F	%	F	%		
1	Y1	52	34.7	64	42.7	18	12.0	14	9.3	2	1.3	150	4.00
2	Y2	51	34.0	69	46.0	13	8.7	15	10.0	2	1.3	150	4.01
3	Y3	52	34.7	65	43.3	14	9.3	16	10.7	3	2.0	150	3.98
4	Y4	55	36.7	60	40.0	16	10.7	17	11.3	2	1.3	150	3.99
Total Average													4.00

Source: Data processed 2025

Based on Table 7, it can be stated that the economic independence variable (Y) in KPM PKH in Sidoarjo District is perceived well. This can be seen from the overall average value of 4.00 and has a mode value of 4. The good economic independence of KPM PKH in Sidoarjo District can be seen from getting an increase in income from business sales after business coaching; having a business goal to increase family income; getting a business coaching group from mentors and related agencies through business groups; and being able to share knowledge with business groups in implementing cash books for business financial reports and product promotions.

Validity And Reliability Test Results

An instrument can be said to have high validity if it produces appropriate measurement results. A summary of the validity and reliability test results can be seen in the following table.

Table 8 Validity and Reliability Test Results

Variables	Indicator	Loading Factor	λ	$1 - \lambda^2$	CR
X1	X11	0.805	0.648	0.352	0.929
	X12	0.839	0.704	0.296	
	X13	0.840	0.706	0.294	
	X14	0.793	0.629	0.371	
	X15	0.859	0.738	0.262	
	X16	0.835	0.697	0.303	
	Amount	4,971		1,878	
X2	X21	0.790	0.624	0.376	0.956
	X22	0.836	0.699	0.301	
	X23	0.755	0.570	0.430	
	X24	0.841	0.707	0.293	
	X25	0.833	0.694	0.306	
	X26	0.858	0.736	0.264	
	X27	0.867	0.752	0.248	
	X28	0.843	0.711	0.289	
	X29	0.826	0.682	0.318	

	X210	0.836	0.699	0.301	
	Amount	8,285		3,126	
X3	X31	0.801	0.642	0.358	0.920
	X32	0.824	0.679	0.321	
	X33	0.803	0.645	0.355	
	X34	0.793	0.629	0.371	
	X35	0.832	0.692	0.308	
	X36	0.811	0.658	0.342	
	Amount	4,864		2,056	
Z	Z1	0.858	0.736	0.264	0.946
	Z2	0.843	0.711	0.289	
	Z3	0.749	0.561	0.439	
	Z4	0.788	0.621	0.379	
	Z5	0.810	0.656	0.344	
	Z6	0.776	0.602	0.398	
	Z7	0.799	0.638	0.362	
	Z8	0.795	0.632	0.368	
	Z9	0.792	0.627	0.373	
	Z10	0.775	0.601	0.399	
	Amount	7,985		3,615	
Y	Y1	0.907	0.823	0.177	0.943
	Y2	0.883	0.780	0.220	
	Y3	0.881	0.776	0.224	
	Y4	0.917	0.841	0.159	
	Amount	3,588		0,781	

Source: Processed data, 2025

Based on Table 8, it can be seen that each indicator used in the research variables has a loading factor value greater than 0.50. The test results also show that the CR value of each latent variable used in this study exceeds its cut-off value of 0.7. This indicates that each latent variable is reliable. This means that the indicators used in this research variable are suitable or valid for use as data collectors.

Structural Equation Modeling (Sem) Assumption Test

SEM assumption tests are used to see prerequisites, including multivariate normal assumptions, absence of multicollinearity or singularity and outliers.

1. Normality Test

Normality tests are necessary for both univariate and multivariate data, where multiple variables are used simultaneously in the final analysis. The results of the normality test can be seen in Appendix 4, yielding a multivariate CR value of 1.633, which means the CR falls between -2.58 and 2.58. Therefore, the multivariate data can be declared normal. In addition, normal univariate data is indicated by all critical ratio values of all indicators lying between $-2.58 \leq CR \leq 2.58$.

2. Multicollinearity Test

Multicollinearity can be seen through the determinant of the covariance matrix, where a very small d value or close to zero indicates the presence of multicollinearity or singularity problems, so the data cannot be used for research. The results of the multicollinearity test (Appendix 4) provide a determinant of sample covariance matrix value of 25.011. This value is far above zero, so it can be concluded that there are no multicollinearity or singularity problems in the analyzed data.

3. Outliers Test

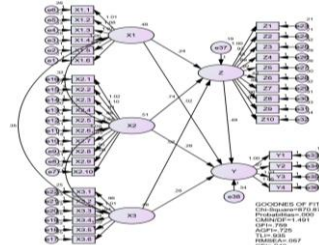
Attachment4 shows the magnitude of the Mahalanobis d-squared value. Data with probability (p) namely p1 and p2 are greater than 58,619 means experiencing outliers and vice versa p1 and p2 are smaller than 58,619 means there are no outliers. Based on the test

results, the values of p1 and p2 are smaller than 58,619 means there are no outliers or it can be said that there are no significant differences between the data and the data groups.

Structural Equation Modeling (Sem) Analysis

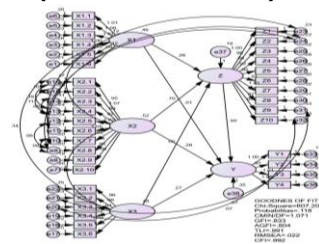
At this stage, we will discuss the model suitability test and the causality significance test. Test results with The AMOS program provides SEM model results as shown in the following image.

Figure 1 SEM Analysis Results (Initial Model)



Source: SEM Output Amos 24, 2026

Figure 2 SEM (Saturated Model) Analysis Results



Source: SEM Output Amos 24, 2026

Goodness Of Fit Test

Testing The SEM model aims to see the suitability of the model, the results of the model suitability test in this study are presented in the following table.

Table 9. SEM Fit Index (Initial Model)

Criteria	Cut Off Value	Test Results	Information
Chi Square	Expected to be smaller than X2 at df = 584, namely 666.434	870,873	Poor Fit
Sig. Probability	≥ 0.05	0,000	Poor Fit
RMSEA	≤ 0.08	0.057	Good Fit
GFI	≥ 0.90	0.759	Poor Fit
AGFI	≥ 0.90	0.725	Poor Fit
CMIN/DF	≤ 2 or 3	1,491	Good Fit
TLI	≥ 0.95	0.935	Good Fit
CFI	≥ 0.95	0.940	Good Fit

Source: SEM Output Amos 24, 2026

Based on the table, it can be seen that of the eight criteria used to assess the suitability of a model, four remain unmet. Therefore, the model is considered to be unsuitable for the data and requires improvement using Modification Indices (MI). The results of the model improvement are shown in Figure 2, and the results of the model fit test in this study are presented in the following table.

Table10. SEM (Saturated Model) Fit Index

Criteria	Cut Off Value	Test Results	Information
Chi Square	Expected to be smaller than X2 at df = 567, namely 648.268	607,207	Good Fit
Sig. Probability	≥ 0.05	0.118	Good Fit
RMSEA	≤ 0.08	0.022	Good Fit
GFI	≥ 0.90	0.833	Marginal Fit
AGFI	≥ 0.90	0.804	Marginal Fit
CMIN/DF	≤ 2 or 3	1,071	Good Fit
TLI	≥ 0.95	0.991	Good Fit
CFI	≥ 0.95	0.992	Good Fit

Source:SEM Output Amos 24, 2026

Based onTable 9 shows that the model has fulfilled most of the model suitability criteria and is acceptable.(Solimun, Fernandes, & Nurjannah, 2017).

Direct Effect Test

This stage of testing is to test the causality used to interpret eachcoefficienttrack.TestingThe detailed path coefficients are presented in the following table.

Table 11 Direct Effect Test Results

			Estimate	SE	CR	P	Information
X1	---->	Z	0.256	0.096	2,652	0.008	H1 accepted
X2	---->	Z	0.704	0.085	8,324	0,000	H2 accepted
X3	---->	Z	0.001	0.092	0.007	0.994	H3 is rejected
X1	---->	Y	0.009	0.134	0.069	0.945	H4 is rejected
X2	---->	Y	0.281	0.133	2,108	0.035	H5 is accepted
X3	---->	Y	0.272	0.126	2,156	0.031	H6 is accepted
Z	---->	Y	0.496	0.137	3,624	0,000	H7 accepted

Source: SEM Amos 24 Output (2026)

Based on the table, it can be stated that the results of the path coefficient test, in this case business management education has a significant effect on entrepreneurial motivation among KPM of the Family Hope Program (PKH) in Sidoarjo District, are proven true or H1 is accepted. The results of the path coefficient test, in this case community empowerment has a significant effect on entrepreneurial motivation. So the hypothesis stating that community empowerment has a positive effect on entrepreneurial motivation among KPM of the Family Hope Program (PKH) in Sidoarjo District is proven true or H2 is accepted.

The results of the path coefficient test in this case willpower does not have a significant effect on entrepreneurial motivation in KPM Family Hope Program (PKH) in Sidoarjo District is not proven true or H3 is rejected. The results of the path coefficient test in this case business management education does not have a significant effect on economic independence in KPM Family Hope Program (PKH) in Sidoarjo District is not proven true or H4 is rejected. The results of the path coefficient test in this case community empowerment has a significant effect on economic independence in KPM Family Hope Program (PKH) in Sidoarjo District is proven true or H5 is accepted.

The results of the path coefficient test in this case willpower has a significant effect on economic independence in the Family Hope Program (PKH) beneficiaries in Sidoarjo District are proven true or H6 is accepted. The results of the path coefficient test in this case entrepreneurial motivation has a significant effect on economic independence in the Family Hope Program (PKH) beneficiaries in Sidoarjo District are proven true or H7 is accepted.

Indirect Effect Testing With The Sobel Test

The Sobel Test aims to answer research questions regarding the indirect influence of exogenous variables on the endogenous variable of lecturer performance (Y) through the intervening endogenous variable (Z). The calculation results for each variable can be detailed as follows.

Table12 Results of Indirect Effect Test

	Estimate	SE	CR	P	Information
X1---> Z---> Y	0.1270	0.059	2,147	0.032	H8 accepted
X2---> Z---> Y	0.3492	0.105	3,317	0.001	H9 accepted
X3---> Z---> Y	0.0005	0.046	0.011	0.991	H10 rejected

Source: SEM Amos Output 24, 2026

The results of the Sobel Test calculation for the influence of business management education on economic independence through entrepreneurial motivation obtained a t-value of 2.147 and a P-value of 0.032. The P-value is smaller than $\alpha = 5\%$. That statistically obtained evidence of entrepreneurial motivation is an intervening variable of the influence of business management education on economic independence (H8 is accepted).

The results of the Sobel Test calculation for the influence of community empowerment on economic independence through entrepreneurial motivation obtained a t-value of 3.317 and a P-value of 0.001. The P-value is smaller than $\alpha = 5\%$. That statistically obtained evidence of entrepreneurial motivation is an intervening variable of the influence of community empowerment on economic independence (H9 is accepted).

The results of the Sobel Test calculation for the influence of willpower on economic independence through entrepreneurial motivation obtained a t-value of 0.011 and a P-value of 0.991. The P-value is greater than $\alpha = 5\%$. That statistically obtained evidence that entrepreneurial motivation is not an intervening variable of the influence of willpower on economic independence (H10 is rejected).

DISCUSSION

Business Management Education For Entrepreneurial Motivation

The results of this study demonstrate that business management has a significant positive effect on entrepreneurial motivation. This demonstrates that the more educated the community is in the science of improving entrepreneurial behavior, the more motivated PKH (Family Hope Program) recipients are to become entrepreneurs. This is possible because beneficiary families are enthusiastic about receiving business management materials. These findings align with research findings.(Noviantoro & Rahmawati, 2017) and not in line with(Sripada, 2014);(Rachman et al., 2022);(Putri et al., 2023);(Ramdan & Septiana, 2024);(Sun et al., 2020). The characteristics of the length of time in entrepreneurship between 6 – 10 years show entrepreneurial knowledge of 57.3%.

Business management education encompasses several indicators, including financial management, business mentoring, and ongoing motivation. The largest contribution is made to

the business mentoring indicator. This is possible because beneficiary families can foster enthusiasm for learning about business management. Business management education has a significant impact on entrepreneurial motivation because it inspires entrepreneurs to innovate and create effective businesses. This is supported by the majority of respondents who strongly agree with the provision of knowledge on proper financial management records. The more entrepreneurial knowledge they receive, the more they plan and prepare accurate financial management reports.

Community Empowerment Ton Entrepreneurial Motivation

Based on the results of this study, it is proven that community empowerment has a significant positive effect on entrepreneurial motivation. This proves that the more empowered a person is in the spirit of accepting the scope of independent empowerment knowledge, the more motivated they are to become entrepreneurs. This makes it possible to maximize family financial income through independent empowerment. These research results align with (Noviantoro & Rahmawati, 2017) and is not in line with research (Ismawati et al., 2022); (Putri et al., 2023); (Noviantoro & Rahmawati, 2017); (Zakiy, 2021); (Istiyanti, 2020). The characteristics of independence are focused on the age of 30-50 years during the productive period of entrepreneurship.

Community Empowerment is based on several indicators, including: Improved education (better education), Improved action (better action), Improved business (better business), Improved income (better income), Improved life. The largest contribution to the indicator of improved action. This is possible because beneficiary families are able to improve the way the family tries to manage business cash. The influence of community empowerment on economic independence is formed from the attitude of the family in creating autonomous business fields. This is supported by the majority of respondents who strongly agree in running their businesses. The more empowered business management is, the more enthusiastic families are able to manage the business.

Willpower Ton Entrepreneurial Motivation

Based on the results of this study, it is proven that willpower has a significant positive effect on entrepreneurial motivation. This proves that willpower. The more the individual beneficiary family members are motivated, the more they will not necessarily be brave enough to innovate in entrepreneurship. This may be because the family is not yet ready to think solidly about choosing to build a successful business. This research is in line with (Sripada, 2014) and is not in line with research (Duckworth et al., 2018); (Goschke & Job, 2023). The characteristics of the strength of the beneficiary family emphasizes the length of time receiving PKH assistance between 4-5 years does not necessarily indicate a willingness to be ready to make the decision to become an entrepreneur.

Dimensions Willpower has several indicators, namely strength, skills, and rational thinking. The largest contribution is in the skills indicator. This is possible because beneficiary families are not yet able to think according to the realities of life towards the future. The influence of willpower on entrepreneurial motivation has not been proven true in providing support to beneficiary families can foster creativity in marketed products. This is supported by the majority of respondents who still need continuous learning with better mentoring. The more determined a beneficiary family is, the more it will not necessarily be able to generate further business development.

Business Management Education For Economic Independence

The results of this study demonstrate that business management does not have a significant positive effect on economic independence. This demonstrates that the more educated beneficiary families are through activities that provide entrepreneurial knowledge and

character, the less empowered and economically powerful PKH (Family Hope Program) recipients are. This is likely because beneficiary families have not been optimally educated on business management. The results of this study align with the findings of other studies.(Noviantoro & Rahmawati, 2017) and not in line with(Sripada, 2014);(Rachman et al., 2022);(Putri et al., 2023);(Ramdan & Septiana, 2024);(Sun et al., 2020). The characteristics of having been an entrepreneur for 6-10 years indicate that entrepreneurial knowledge is not yet seen as independent.

Business management education is built on several indicators, namely financial management, business mentoring, and ongoing motivation. The largest contribution is from the business mentoring indicator. This is possible because beneficiary families have not yet received business management education. The influence of business management education on economic independence is the need for ongoing knowledge in building a business with creativity and efforts to implement it in a well-planned manner. This is supported by the majority of respondents who strongly agree with the provision of knowledge on proper financial management records on an ongoing basis. They hope that the more entrepreneurial knowledge they receive, the more focused they will be on recording financial management properly.

Community Empowerment Ttowards Economic Independence

BBased on the results of this study, it is proven that community empowerment has a significant positive effect on economic independence. This proves that the more empowered a person is in receiving planning materials, the more successful they will be as an entrepreneur. This allows them to maximize their family's financial income and become self-sufficient. These research results align with(Noviantoro & Rahmawati, 2017)and is not in line with research(Ismawati et al., 2022);(Putri et al., 2023);(Haris, 2014);(Istiyanti, 2020). The characteristics of independence are focused on the age of 30-50 years during the productive period of entrepreneurship.

Community Empowerment is based on several indicators, namely: Improved education (better education), Improved action (better action), Improved business (better business), Improved income (better income), and Improved life. The largest contribution is to the improved action indicator. This is possible because beneficiary families are able to improve their way of thinking in managing business income. The influence of community empowerment on economic independence is formed from community behavior in improving family welfare independently. This is supported by the majority of respondents who strongly agree in running their businesses. The higher the business income, the more able the family is to be economically independent.

Willpower Ttowards Economic Independence

BBased on the results of this study, it is proven thatwillpower has a significant positive effect on economic independence. This proves thatwillpowerThe more focused a beneficiary family is on their desires, the more confident they are in making entrepreneurial decisions. This means the family is more mentally prepared to choose to run a better business. This research aligns with(Sripada, 2014) dan is not in line with research(Sripada, 2014);(Duckworth et al., 2018);(Goschke & Job, 2023). The characteristics of the strength of the beneficiary family emphasizesThe duration of receiving PKH assistance between 4-5 years shows a willingness to be ready to make decisions not depending on assistance.

DimensionsWillpower has several indicators, namely, Strength, Skills, rational thinking. The largest contribution to the rational thinking indicator. The largest contribution to the indicator This is possible because the beneficiary family is able to think according to the reality of life towards the future. The influence of willpower on economic independence because in the assistance of the beneficiary family's business is proven by planning family income records

effectively. This is supported by the majority of respondents who strongly agree in persisting and dynamically obtaining better information. The stronger the will of the beneficiary family, the more persistent in running the business in the future.

Entrepreneurial Motivation For Economic Independence

The results of this study demonstrate that entrepreneurial motivation has a significant positive effect on economic independence. This demonstrates that the more motivated a community is to gain entrepreneurial insight, the more courageous PKH (Family Hope Program) recipients are in running businesses. This is possible because beneficiary families have demonstrated innovation in achieving self-reliance. These findings align with research findings (Noviantoro & Rahmawati, 2017) and not in line with (Sripada, 2014); (Rachman et al., 2022); (Putri et al., 2023); (Ramdan & Septiana, 2024); (Sun et al., 2020). The characteristics of the length of time in entrepreneurship between 6 – 10 years show entrepreneurial knowledge of 57.3%.

Entrepreneurial motivation encompasses several indicators, including commitment, vision, self-confidence, creativity, and innovation. The greatest contribution to the self-confidence indicator is the family's strong determination to establish a business based on sound planning. The influence of entrepreneurial motivation on independence is due to the entrepreneur's desire and drive to own a business with product promotions that can be sold to generate maximum income. This is supported by the majority of respondents who strongly agree that a strong family determination in business results in increased family income.

Entrepreneurial Motivation Mediates The Influence Of Business Management Education On Economic Independence

The results of this study demonstrate that the indirect influence of business management education, mediated by entrepreneurial motivation, has a significant positive effect on economic independence. This demonstrates that the more educated the beneficiary families are about business management, the more motivated they are to run their businesses independently. This is possible because the beneficiary families possess innovation and creativity that encourage self-reliance. These findings align with those of other studies (Noviantoro & Rahmawati, 2017) and not in line with (Sripada, 2014); (Rachman et al., 2022); (Putri et al., 2023); (Ramdan & Septiana, 2024); (Anggraini & Wijaya, 2022). The characteristics of the length of time receiving assistance of more than 5 years as educational assistance for business capital for beneficiary families are able to establish a business.

Entrepreneurial motivation encompasses several indicators: commitment, vision, self-confidence, creativity, and innovation. The commitment indicator contributes the most. This is likely due to the family's strong determination to establish a business based on sound planning. Entrepreneurial motivation mediates the influence of business management on independence due to the desire and drive of entrepreneurs to own a business with product promotions that can be sold to generate maximum income. This is supported by the results of the Sobel test calculation, which can be stated statistically that there is an influence of business management education on economic independence through entrepreneurial motivation.

Entrepreneurial Motivation Mediates The Influence Of Community Empowerment On Economic Independence

The results of this study demonstrate that the indirect effect of community empowerment education, mediated by entrepreneurial motivation, has a significant positive effect on economic independence. This demonstrates that the more empowered recipient families are, the more inspired they are to manage their businesses independently. This is possible because recipient families have insights that encourage them to generate profits. These findings align with those of other studies (Istiyanti, 2020) and not in line with (Ismawati et al., 2022); (Putri et al.,

2023);(Noviantoro & Rahmawati, 2017);(Haris, 2014). The characteristics of the length of time in entrepreneurship between 6 – 10 years show entrepreneurial knowledge of 57.3%.

Entrepreneurial motivation encompasses several indicators, namely commitment, vision, self-confidence, creativity, and innovation. The commitment indicator contributes the most. This is possible because families have a strong determination to establish a business according to good planning. Entrepreneurial motivation mediates the influence of business management on independence due to the desire and drive of entrepreneurs to own a business by promoting products that can be sold to generate maximum income. This is supported by the results of the Sobel test calculation, which can be stated statistically that there is an influence of community empowerment on economic independence through entrepreneurial motivation.

Entrepreneurial Motivation Mediates The Influence Between Willpower Towards Economic Independence

Based on the results of this study, it is proven that there is an indirect influenceCommunity willpower mediated by entrepreneurial motivation does not have a significant positive effect on economic independence. This proves that the more determined a recipient family is, the less likely they are to be motivated to run a business independently. This is likely because the recipient family lacks the strong will to make decisions about running their business. The results of this study align with those of other studies.(Istiyanti, 2020) and not in line with(Sripada, 2014);(Duckworth et al., 2018);(Goschke & Job, 2023);(Firdaus, 2017). Characteristics of high school education history influence the thinking patterns of beneficiary families showing entrepreneurial knowledge

Entrepreneurial motivation encompasses several indicators, namely commitment, vision, self-confidence, creativity, and innovation. The commitment indicator contributes the most. This may be due to the family's lack of strong support for establishing a planned business. Entrepreneurial motivation mediates the influence.Willpower's influence on independence has not been able to maximize the desire and drive of entrepreneurs to own a business by promoting products that can be sold to generate maximum revenue. This is supported by the results of the Sobel test, which statistically shows that there is no influence of willpower on economic independence through entrepreneurial motivation.

CONCLUSION

Based on the explanation above, to encourage entrepreneurial motivation and economic independence, Family Hope Program (PKH) beneficiaries in Sidoarjo District need to pay attention to several factors, including business management education, community empowerment, and willpower. For Family Hope Program (PKH) beneficiaries in Sidoarjo District, these three aspects are effective strategies related to efforts to optimize entrepreneurial motivation and encourage economic independence. This reflects that although beneficiary families receive educational materials, they are not sufficient to significantly influence entrepreneurial desires. Conversely, community empowerment and willpower have been shown to play a significant role in building economic independence. The greatest influence is on *willpower*.

LIMITATIONS

The limitation of this research is that it does not explain the requirements for long-term entrepreneurial goals because beneficiaries must be empowered independently in managing family income.

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