Social entrepreneurship for beneficiaries of the Program Keluarga Harapan (PKH) toward sustainable development

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Abstract. The Program Keluarga Harapan (PKH) is a conditional cash transfer for poor families for accessibility to education, health and social welfare services. So that PKH plays a role in social, environmental and economic sustainability. This study aims to find a social entrepreneurship model for the beneficiaries or the so-called Keluarga Penerima Manfaat (KPM) towards sustainable development. This model will be expanded by the Ministry of Social Affairs of the Republic of Indonesia into a national program. Data collection was conducted in July 2020. Method used was qualitative. The research location was determined purposively based on certain characteristics, namely rural areas (West Bandung and Garut), urban areas (Serang and Pekalongan) and coastal areas (Cilacap and Subang). This study reveals three important problems, namely business journey, the parties involved and the social entrepreneurship model aimed at sustainable development. The results showed that the KPM PKH business journey went through a process and was not immediately successful. Parties involved in the business journey include family, local government, PKH facilitators, financial institutions, and local customers. The business models developed in the research area include business incubation, mentoring, online marketing, joint business groups and nurseries.

1. Introduction

Sustainable development is an interaction between economic development, social development and environmentally sustainable development. All three will have an impact on welfare or poverty [1]. One of the evidences of the Indonesian government in showing its seriousness towards SDGs is poverty alleviation through the Program Keluarga Harapan (PKH). PKH as a conditional cash transfer seeks to change the attitude and behavior of Beneficiary Families (KPM) related to the components of health, education and/or social welfare so that they become prosperous and independent. KPM is encouraged to have access to and take advantage of basic social services for health, nutrition and food, education, housing and other basic social protection programs which are complementary programs on a sustainable basis. The social assistance is integrated as an effort to increase family welfare and independence.

The social welfare programs launched by the government are always increasing every year. PKH in 2018 is targeted to be 10,000,000 beneficiaries, whereas previously in 2017 there were only 6,000,000 beneficiaries. In order to increase the effectiveness and accuracy of the distribution of social assistance targets and to promote financial inclusion, the President of the Republic of Indonesia gave directions for social assistance and subsidies to be channeled non-cash using the banking system[2]. The following are the recipients of the PKH program each year.
The indicator of PKH success is "Graduation" which means that KPM PKH is already independent and voluntarily leaves itself to no longer receive assistance. Therefore, this targeted graduation must be carried out in a measured and systematic manner. Data on KPM PKH for Graduation until January 7, 2020 are 2,012,201. Of that number, 1,631,848 graduated because they no longer met the requirements and 380,353 graduated independently[2]. If PKH is not managed properly, beneficiaries will always depend on assistance. PKH must incorporate the concept of empowerment which has the principle of helping people to help themselves. So that the purpose of this program is the social functioning of individuals, groups and communities. One of the forms of empowerment that is being developed is economic development in order to achieve a sustainable life. Economic community empowerment is significant in poverty headcount poverty, and the possibility to reduce inequality and reduce poverty in Indonesia [3].

One of the government's efforts through the Indonesian Ministry of Social Affairs to strengthen KPM PKH is through social entrepreneurship. This program combines business and social perspectives in poverty alleviation efforts. The government seeks to increase economic added value for the poor and create social value. The social goals that are carried out will have an impact on empowering his family and are expected to empower other KPM PKH. Social value creation and innovation is at the heart of social entrepreneurship [4]. Social entrepreneurship plays an important role in poverty reduction efforts. So that social entrepreneurship becomes an economic lever for the community to improve the economy and increase income. In addition, social entrepreneurship encourages economic development, although in a limited term, however, the long-term path of the poverty alleviation agenda can be realized [5]. So that poverty alleviation for KPM PKH through social entrepreneurship will lead to sustainable development can be achieved.

The lesson learned from the results of this study is to optimize the affordability of KPM PKH for various social protection and poverty alleviation programs organized by the government through social entrepreneurship. In connection with that, the Research and Development Center of Social Welfare conducted research on: "Social Entrepreneurship for Beneficiaries of the Program Keluarga Harapan (PKH) toward Sustainable Development". It is hoped that the results of this study will provide benefits for determining poverty reduction programs. Furthermore, this research can provide input to the government on the importance of social entrepreneurship in empowering KPM PKH.

The indicator of PKH is that KPM can graduate independently. Data for independent graduation from KPM PKH is still very small, namely 380,353 families (3.9%) of 9,842,270 families. This requires an empowerment program that can improve their economy. Social entrepreneurship is the best
way to eliminate or reduce poverty. Creating a livelihood for KPM PKH through social entrepreneurship is the first step towards sustainable development.

This study describes the problems of social entrepreneurship which are answered through the following questions: 1) How is the journey of KPM PKH that has been running social entrepreneurship? 2) Who is involved in the process of empowering the KPM PKH to become a social entrepreneur? 3) How can the KPM PKH empowerment model through social entrepreneurship contribute to sustainable development?

Literature Review

The social entrepreneurship program will make KPM PKH dependent with assistance in order to help others. Social entrepreneurship is KPM PKH not only oriented to economic benefits, but also oriented to social goals. So it is hoped that through social entrepreneurship it can accelerate the achievement of the goals of sustainable development.

PKH and Sustainable Development: Poverty data in Indonesia as of March 2020 amounted to 9.78 percent, an increase of 0.56 percent compared to September 2019[6]. The concept of sustainable development leads to three areas of sustainability that are interconnected between aspects, namely environmental, economic, and social [7]. One of the sustainable development agendas is poverty reduction. PKH targets are poor and vulnerable families and/or individuals who are registered in the integrated data program for handling the poor. The objectives of PKH are: 1) to improve the standard of living of KPM; 2) reduce expenditure burdens and increase the income of poor and vulnerable families; 3) creating changes in behavior and independence of KPM in accessing health, education and social welfare services; 4) introduce the benefits of formal financial products and services to KPM; and 5) reducing poverty and inequality [2].

Social entrepreneurship: One form of empowerment that can overcome the social problems of KPM PKH is through social entrepreneurship. The social entrepreneurship approach is an empowerment approach that uses entrepreneurial principles to solve social problems in society. This model can be developed in an integrated manner, with conventional business systems, go hand in hand or separately [8]. Basically poverty is not created by the poor themselves [9]. According to a sustainable development perspective, social entrepreneurship is a sustainable resource and a determinant factor [10]. Social entrepreneurship initiates social changes that occur in society. As initiators, they have social innovation and the capacity for development to have a social impact through social entrepreneurship. Social entrepreneurship as a dynamic process is created and managed by individuals or teams who seek to take advantage of social innovation with an entrepreneurial mindset to create new social values in the market and society[11]. So as to support and foster social entrepreneurship to solve social problems [12].

2. Methodology

The type of research used is qualitative with the aim of being able to gain appreciation, experience, perceptions of understanding and giving meaning in describing social entrepreneurship. In the process, researchers make observations and interact with research subjects to try to understand their language and interpretation naturally. The selection of informants was carried out by purposive sampling with predetermined characteristics. Informants who can contribute in providing data in direct research are: KPM PKH who have succeeded in running social entrepreneurship as many as 30 people and Stakeholders who play a role in the process of running social entrepreneurship as many as 90 people.

Data collection was carried out in July 2020 with interviews, Focus Group Discussions (FGD) and documentation studies. Interviews were conducted to dig deeper into the social entrepreneurship journey of KPM PKH. Focus Group Discussion (FGD) was conducted for stakeholders involved in developing social entrepreneurship. Previously, the researcher made an interview guide that included the important points of the important information needed. These guidelines were then developed during interviews or FGDs to obtain more in-depth and complete information. Meanwhile, a documentation study was conducted to study all documents related to social entrepreneurship.

The research location is determined purposively based on certain characteristics that represent the conditions of the region in Indonesia. There are three distinct regional groups. First, rural areas,
namely West Bandung Regency and Garut Regency. Second, the city, namely the City of Serang and the City of Pekalongan. Third, Coastal, namely Cilacap Regency and Subang Regency.

The qualitative data are presented descriptively and analyzed using theories related to social entrepreneurship, poverty and sustainable development. Data analysis is done by working with the data, organizing the data, sorting it into manageable units, synthesizing it, looking for and finding patterns, finding what is important and deciding what to use in writing.

This research was carried out in a force majeure condition where when the discussion of the design was completed, the researcher could not go to the field because there was a disaster on a national and even international scale, namely the Covid-19 pandemic. So that the research is delayed from the predetermined time. Likewise, the research location was changed to a location that could be reached in a pandemic condition, but did not change the characteristics of the area that had been determined. This research is limited only to answer research problems. The objectivity associated with generalizations depends on certain situations and conditions. If the conditions of the community are almost the same, this research can be used. On the other hand, if the conditions are different, this research cannot be used. Thus, an assessment of the condition of the community is important.

3. Result and Discussion

3.1. The business condition of the KPM PKH graduation
The Covid-19 outbreak since the beginning of 2020 until this research took place, the impact was felt by most of the KPM PKH who run pilot businesses because they could not run their business properly. Lack of livelihood opportunities is a cause of underdevelopment and poverty[13]. The social impact of social entrepreneurship is getting new jobs and increasing income. Various social entrepreneurship for KPM PKH that has been developed in several regions in Indonesia include business incubation, mentoring, online marketing training, adaptation and development of joint business groups (KUBE) and nurseries. The marketing aspect is the main key to the success of the business which has been an obstacle for KPM PKH.

3.1.1. Rural areas. In this study, the characteristics that describe rural areas are represented by West Bandung Regency and Garut Regency. Data sourced from the West Bandung Regency Social Service shows that the number of KPM PKH that already has a pilot business is 290 KPM. The type of business is divided into 6 clusters, namely culinary, automotive, agribusiness, technology, fashion and retail. West Bandung Regency develops social entrepreneurship with an incubation model in collaboration with Padjadjaran University and coordinates across sectors. Most of the businesses that are run are food will synergize with tourism. Garut Regency currently has 134,385 KPM PKH that are active. Of these, 4,141 have graduated. A total of 2805 with independent graduations and 1,336 natural graduations. They develop entrepreneurial models based on local characteristics, especially agribusiness and food innovation because of soil fertility and its strategic position for Garut as the economic hinterland of Bandung Raya and as the economic center of the West Java government.

The rural area represented by West Bandung and Garut whose main business is agriculture must be given special attention in the field of creating a conducive business environment, providing socio-economic facilities to stem the rate of migration to the city and providing access to life for villagers[14]. Priorities that need to be considered include skills acquisition, rural development, agriculture, animal husbandry, community participation, forestry, public health, irrigation, rural education, infrastructure, land development and empowerment of small businesses in rural areas[15]. Sustainability in rural areas considers the local economy as another important factor[16]. The experiences of countries that are successful in rural development show the importance of rural industrialization in creating jobs and preventing rural-urban migration[17]. Thus, the institutional arrangement of farmers is expected to improve welfare[18].

3.1.2. Urban areas. The characteristics of urban areas are represented by Serang City and Pekalongan City. In Serang City, PKH beneficiaries are currently 9,300 KPM. Until July 2020, a number of 190 KPM had graduated independently. The social entrepreneurship model that is developing is still on a
small scale and is still a family business. Poverty alleviation programs through social entrepreneurship are carried out in an integrated manner, including with the DP3AKB Office, the Cooperatives, Trade and UMKM Offices, PKK, UP2K, and Baznas. Pekalongan City until 2020 has reached 8,650 KPM who have received PKH. Of these, 173 KPM graduated independently and 1,445 KPM were naturally graduated. Pekalongan City has developed a business model with mentoring, namely being guided by someone who is experienced in running a business.

The urban poor depend on cash-based income for their livelihoods[19]. In addition, increasing human resources is also very important for urban life. Policies that prioritize improving the quality of human resources are effective in reducing poverty directly[20]. The problems of urban communities are more complex than rural or coastal communities, so the strategy does not only use economic indicators but also other indicators such as social, cultural, political, business and technical skills[21].

3.1.3. Coastal areas. In this study, the characteristics of the coastal areas are represented by Cilacap Regency and Subang Regency. Cilacap Regency currently has 88,000 KPM and 1,011 people who have graduated. Cilacap Regency develops a social entrepreneurship model based on capacity building and market networking. Cilacap is one of the regions with the highest KPM graduation rate due to its unique approach where there is an entrepreneurial emphasis on KPM even though it is only a subsystem business. Subang Regency, developing a business with a nursery model and online marketing. The marketing of KPM products is carried out in groups and each member markets the products of each other, which in the local language is called "rereongan". The Office of Social Affairs will provide technical digital marketing guidance to 45 KPM PKH women. This is based on the consideration that KPM PKH has business potential to be developed through digital marketing.

The development of social entrepreneurship in coastal areas can be done through the development of the service sector and the introduction of appropriate technology [22]. For example, Subang has developed fish-based foods that still require appropriate technology to reach a wider market. In addition to appropriate technology, it is hoped that social entrepreneurship can help coastal communities to increase their capacity, both in skills, capital and marketing[23].

3.2. Stake holder involved in business success
In carrying out pilot and development efforts, of course, it cannot be separated from the involvement of other parties. Family plays an important role in KPM PKH social entrepreneurship both as employees, providers of business capital and partners in marketing. This shows that the creation of new jobs and increased income for the sustainability of the family economy. Apart from their families, there are some who have started to develop by involving their neighbors in running their businesses. There are still a few employees from the PKH member element. Almost all companies are supported by blood ties. The relationship between parents and children makes business flourish. Social entrepreneurship can instill fraternal values and instill trust in all parties.

Local governments, do not have a special empowerment program from the regional budget (APBD) aimed at KPM PKH graduation. So far, the interventions that have been carried out are limited to including them in business fairs, data collection and assistance. Various sectors, both central and regional, have programs that intersect with the KPM PKH social entrepreneurship program, but there is no data integration yet. PKH Facilitators are still given the task of carrying out data collection, monitoring and assistance for KPM PKH in their area. Assistance programs focused on developing KPM PKH businesses, both from the government and the private sector, have so far been limited.

Financial institutions or banks are very important in the development of social entrepreneurship. Some KPM PKH have started to access capital from banks. There is also the fulfillment of capital needs with the trust of the raw material distributor by paying after the product is sold. The role of financial institutions such as banks in supporting social entrepreneurship in KPM PKH is still very minimal. In the aspect of business development, banking can be used as a solution for KPM PKH in working capital. However, when starting a business, access to capital assistance is still very limited because the business is still at the micro or ultra-micro level and there are no assets as collateral.

Local customers play an important role in the aspects of business sustainability and development. One party that is often overlooked is the buyer or customer who has purchased and subscribed to the
goods/services themselves. Apart from the quality of goods/services, aspects of social networks that are built during business are also valuable assets, especially for business development and sustainability.

Two important things that must be considered, namely stakeholder management and finance. So that in the development of social entrepreneurship programs to be successful, it must involve many parties. The key to business success is stakeholder management including investors, employees, customers, suppliers and government [24]. The solution to financial problems is to develop financial inclusion for the poor and financial institutions in collaboration with the government to increase the effectiveness of poverty alleviation in the context of sustainable development of financial poverty[25].

3.3. Social entrepreneurship model towards sustainable development

This research on poverty alleviation deals with social entrepreneurship within the framework of the global development agenda, namely Sustainable Development Goals (SDGs). The results of research from various regions show that the Social Service in collaboration with related agencies has begun to look for KPM PKH empowerment models through social entrepreneurship that are in accordance with regional characteristics and potential. The entrepreneurial empowerment model that runs in general is still very traditional. In carrying out business activities, it is still limited to meeting family needs. Some of the things that can be key factors in achieving the SDGs through social entrepreneurship meeting agendas, partnerships, established programs, alternative funding, database innovation, learning from best practices[26]. Entrepreneurship has the potential to reduce poverty, promote economic growth, promote innovation, improve social and environmental sustainability [27]. Stagnant economic growth has led to an increase in the poverty rate[28]. Overcoming unemployment can be done by developing economic, religious, and community skills empowerment [29]. Social Entrepreneurship has been practiced daily and has become the soul of the Indonesian nation, but for KPM PKH has special characteristics. There are several characteristics of KPM PKH that already have business startups. The research results reveal that; first, KPM PKH in running its business through a long process and has even failed. Second, not all KPM PKH have a vision for the future in business development. Third, feel sufficient with today’s business. Fourth, business management is generally still mixed with household management. The KPM PKH social entrepreneurship model developed from the research results can be seen in Figure 2.

Entrepreneurship of KPM PKH will contribute to sustainable development, especially in the first (no poverty) and eighth goals (decent work and economic growth). In principle, sustainable development through social entrepreneurship is transforming KPM PKH from a recipient of social assistance to providing social assistance. Transformation is to give up dependence on PKH to ensure its survival. KPM PKH must have transformative power by having new ideas in facing big problems, being tireless in realizing its mission, like challenges, having high resilience, not giving up until it succeeds. Through social entrepreneurship, KPM PKH, can help other KPM. The beneficiaries who have started to develop and empower the surrounding community have certainly made a positive contribution to the community[30].

Social Value Creation in Social Entrepreneurship is different from ordinary businesses with one main characteristic, namely paying attention to efforts to help the welfare of others rather than one's own welfare[5]. Helping KPM PKH in reducing poverty and improving its welfare. Those who are assisted by social entrepreneurship are the poorer or poorer groups in society. Social entrepreneurship plays the role of an agent of change to create social value, recognizes and endlessly pursues new opportunities, engages in continuous innovation, adaptation and learning processes, is online to act without being constrained by existing resources, and demonstrates an increased sense of accountability.
The development of the business world today requires independent, creative and innovative human resources to face competition[31]. Social innovation is at the heart of social entrepreneurship for KPM PKH. Innovation is the ability to generate positive social impacts better than traditional approaches. This positive social impact is characterized by an increase in the quality of life or welfare. So that the beneficiaries of KPM PKH are required to innovate in facing any changes that occur in society.

Social entrepreneurship is expected to have an impact on providing a way for an inclusive economic because it can absorb labor accompanied by increased skills in entrepreneurship. Social entrepreneurship is essential for job creation, poverty alleviation and sustainable economic growth so that a high failure rate will have an impact on sustainable development[32]. The use of digital technology in entrepreneurship which increasingly produces more social entrepreneurs with a variety of modern business ideas is expected to be an important factor in running a business today. In the process of starting their business, they have experienced many advantages and disadvantages due to various factors including skills, business management and capital.

The goal that must be achieved when faced with the problem of poverty, namely the realization of a welfare. This can be done through positive actions in the surroundings, such as attention to the environment in which they live, guaranteed education, and open employment opportunities. so, the problems of the SDGs can develop to solve the problem.[33]. Synchronization and acceleration of SDGs implementation needs to be built in institutions including structure, coordination and communication mechanisms, information sharing, monitoring and evaluation[34].

4. Conclusion
In order for the entrepreneurship program at KPM PKH launched by the Ministry of Social Affairs to run well and contribute to sustainable development, the following points must be considered: Social entrepreneurship can only be successful if there is commitment from the leadership of both the central and regional governments. It is important to remember that the commitment of regional leaders in developing social entrepreneurship must be strong to develop the economy, the productive sector at the micro, small and medium scale. Thus regulations must be built. This commitment can be in the form of policies that can build a marketing system that favors KPM PKH to utilize their products.

Realizing the importance of the synergy of various parties in developing social entrepreneurship, the government must build cross-sector cooperation, so that business development must involve various parties and there is data integration so that each sector will carry out its role and function. Parties that can be involved in social entrepreneurship programs include the Ministry of Villages, the
Ministry of Cooperatives, the Ministry of Industry, the Badan Pengawas Obat dan Makanan (BPOM) Agency and so on.

The Ministry of Social Affairs must collaborate with financial institutions in terms of capital, both banking and non-banking experienced in developing social entrepreneurship in accordance with the characteristics of KPM PKH. These financial institutions include government banks, Permodalan National Madani (PNM), Cooperative Institutions and so on. In order for the Social Entrepreneurship Program to run well, it is necessary to have business assistance to generate innovation in the development of social entrepreneurship. The central government, in this case the Ministry of Social Affairs, needs to establish a social entrepreneurship program companion who is competent and has experience running a business. One form of assistance that needs to be provided is business management, especially in financial recording.

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