



# Analysis of family economic education in fostering entrepreneurial spirit: A phenomenological study of beneficiary families with businesses

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## ABSTRACT

**Background:** This study aims to explore information on how family economic education influences the growth of entrepreneurial spirit among the beneficiaries of the Family Hope Program/*Program Keluarga Harapan* (PKH) who own businesses in Tellulimpue District, Sidrap Regency. **Methods:** This research is a quantitative study with a descriptive quantitative approach. The subjects of this research are the PKH beneficiaries who own businesses. Data collection methods were conducted through interviews and observations. **Findings:** The results show that family economic education has been instilled by PKH beneficiaries who own businesses in Tellulimpue District. They do this by involving their children in business activities to foster discipline. **Conclusion:** Family economic education is capable of nurturing the entrepreneurial spirit of PKH beneficiaries with businesses in Tellulimpue District because it motivates children to aspire to have their own businesses in the future through an entrepreneurial spirit. **Novelty/Originality of this article:** The novelty of this research lies in analyzing how family economic education among recipients of the Family Hope Program (PKH) contributes to fostering an entrepreneurial spirit not only for parents, but also for their children.

**KEYWORDS:** entrepreneurship; family hope program; informal economic education.

## 1. Introduction

Indonesia has a high level of responsiveness in terms of human resources, despite being a developing country. The high rejection rate comes from the fact that the number of job vacancies is lower compared to the number of graduates seeking employment across all educational levels. Indonesia faces widespread unemployment issues. The resistance level of this nation is becoming increasingly contaminated. Every year, a new generation of graduates ready to work emerges, ranging from elementary school graduates to post-secondary education graduates. This indicates that not all graduates can be employed in available positions (Daulay & Ginting, 2021).

Family members can provide economic education, which is the study of how to prepare the community as economic actors and equip them with the necessary economic knowledge and attitudes to meet the demands of the modern world. Of course, this is not the same as the education that takes place in traditional classrooms. Although this occurs organically

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and informally in the family environment, it is structured in schools to meet curricular requirements (Narvekar et al., 2020).

The provision of capital in the form of labor through training and education is what is meant by education. As one of the key components in improving the quality of the human workforce, education—both psychomotor and cognitive—is essential to help the community develop their ideas and, ultimately, perform more work. A child receives direction and basic education from their family, making the family the primary source of education. To ensure that their child grows into a strong, independent adult with positive traits, parents must instill values that are crucial for the formation of their child's personality (Nevatia & Guibas, 2019).

Education is a conscious effort to realize the cultural heritage from one generation to another. Education is realized through a learning atmosphere and the learning process, so that learners actively develop their potential to possess religious strength, self-control, personality, intelligence, noble morals, and skills that are necessary for themselves and society. Family is a small group that collectively fulfills social, spiritual, and economic needs (kinship) through kinship relations. The family strives to meet its needs as much as possible and fulfills them. It is the owner of production factors, at least the labor factor, and ensures reproduction. The family is the smallest social system in society, consisting of a father, mother, and children. The family serves as the first and primary educational institution for children. This means that the family lays the foundation of education in the formation of the child's character (Soviany et al., 2020).

The family environment greatly influences an individual's entrepreneurial spirit because the family environment is the first basic education. It explains that the family plays a very significant role in preparing children to be entrepreneurs in the future. Therefore, in this environment, habits are formed, and children are motivated to observe the behaviors practiced by their parents at home (Polu et al., 2019).

Entrepreneurship has helped develop positive attitudes toward entrepreneurship training and positive perceptions of business sustainability. Positive attitudes toward learning new things and practicing creativity, fear of unemployment, personal values, the pursuit of autonomy, financial independence, and self-actualization are other reasons that further drive individuals, particularly students, to become entrepreneurs (Charles, 2019). Entrepreneurship arises when countries, organizations, and individuals recognize opportunities and take action on them. It is a key component of the future well-being of any sovereign nation. Although this is widely accepted, relatively small steps have been taken to develop entrepreneurial activities in many countries (Rosca et al., 2020; Paudel, 2021).

The ability to create something new and unique is the main goal of the field of entrepreneurship. One technique for achieving fair wealth and welfare distribution for all is entrepreneurship. The act of creating or discovering business opportunities, followed by decisions and actions to exploit them, is known as the entrepreneurial process. The essence of entrepreneurship lies in the entrepreneurial spirit, which essentially is an attitude and behavior demonstrated by an individual with a drive to creatively realize innovative ideas in reality (Rohan & Rana, 2021; Pradana et al., 2018).

While focusing on how to effectively manage the current hierarchy, entrepreneurship concentrates on developing the abilities or qualities that allow for the fulfillment of opportunities. Both strategies aim to generate a type of "profit," which can be realized through lower costs, better customer/citizen/client responsiveness, or improved services in nonprofit or government organizations (Onyema, 2020). Beneficiary Families (KPM) identified as recipients of the PKH program are eligible to receive conditional social assistance from the Family Hope Program, or PKH. This is seen as a faster way to reduce poverty. Aimed at being a foundation for poverty alleviation by combining various social security initiatives and national empowerment, the Family Hope Program (PKH) offers conditional cash transfers to households and families. As mentioned earlier, the Family Hope Program (PKH) can break the intergenerational cycle of poverty by improving health and nutrition, education, and long-term capacity building. In the short term, it helps poor households by easing their financial burden. The future income of children (price effects for

children from low-income families). The total budget allocated for PKH in 2021 was IDR 28,709,816,300,000. Every three months, PKH funds are disbursed: in January, April, July, and October for the first, second, and third stages, respectively. The total PKH budget received by the public at all levels is presented in the table below.

Table 1. PKH assistance distribution scheme

Category	Indeks/year (IDR)	Indeks/3 moths (IDR)
Pregnant women	3,000,000	750,000
Early childhood	3,000,000	750,000
Elementary school children	900,000	225,000
Junior high school children	1,500,000	375,000
Senior high school children	2,000,000	500,000
Seniors 70+	2,400,000	600,000
Severe disabilities	2,400,000	600,000

As shown in the image above, residents receive assistance based on the PKH plan in various categories, with different budget allocations for each group. In every country, poverty is a serious and complex issue. Any country can only strive to reduce or alleviate poverty; no country can completely eradicate it. In Indonesia, poverty is an issue visible at the micro level. The government is still working on the macro components of development, but the actual development targets have not been precise (Alsharhan et al., 2021).

According to data from the Central Bureau of Statistics, the number of poor people in Indonesia in 2020 reached 27.55 million. By 2021, the number of poor people decreased to 2.50 million. This change was partly due to the COVID-19 pandemic. South Sulawesi Province also saw a decrease in the number of poor residents, including in Sidenreng Rappang Regency. The following image will show the number of poor residents in Sidenreng Rappang Regency from 2017 to 2021.

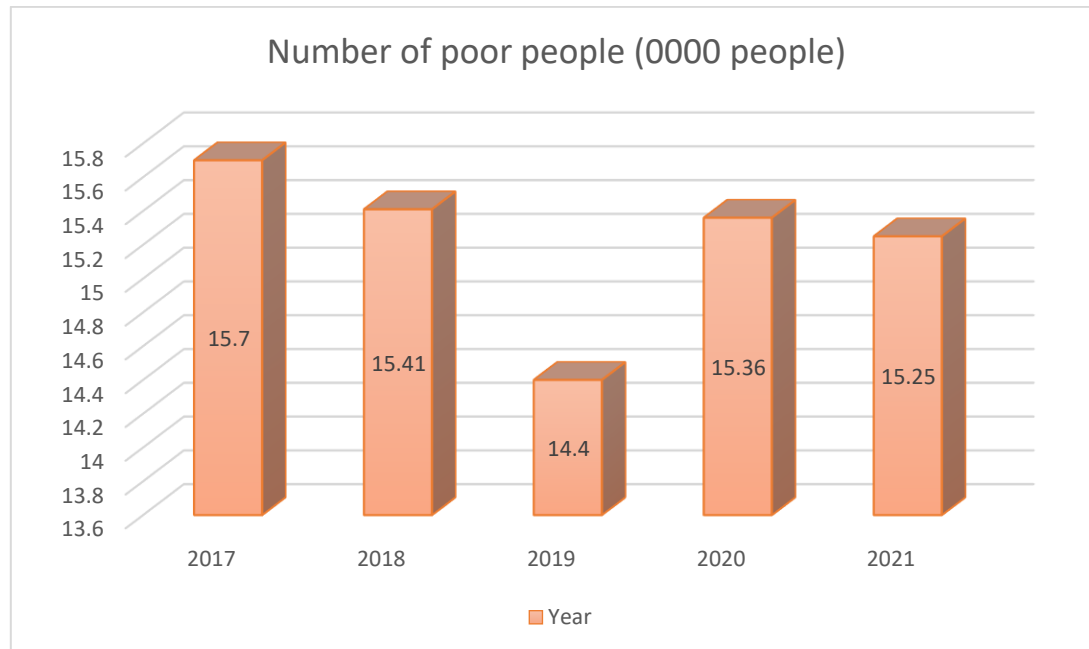


Fig. 1. Number of poor residents in Sidenreng Rappang regency from 2017-2021 (Central Bureau of Statistics, 2022)

As shown in the attached image, several factors, including COVID-19, have contributed to shifts in the number of poor residents in Sidenreng Rappang Regency between 2017 and 2022. The entrepreneurial mindset is instilled in children by families of business owners who are recipients of the PKH program, according to a study by Oktaviana at Universitas Negeri Malang. Using a phenomenological perspective, the procedure was qualitative. Based

on the findings, children were involved in the family business to develop self-control, creativity, and risk-taking abilities. This study highlights the importance of economic literacy at home for effective money management and for inspiring children to start their own businesses in the future.

The PKH program has been assessed in four districts in Java based on research conducted by The SMERU Research Institute. According to this study, many members of PKH recipient families have low education levels and limited skills, yet there is considerable potential for household economic improvement through entrepreneurship. Further cooperation with the relevant ministries is recommended to enhance the success of this program, as the specific initiatives within the PKH program have yet to provide significant economic impact.

This research aims to study families who are recipients of the Family Hope Program (PKH) in the Tellulimpue Subdistrict, Sidrap Regency, particularly those with low and unstable income businesses. To manage their finances effectively, families need to make efforts to improve the economic literacy level of each family member. A strong entrepreneurial attitude must also be instilled in children by business-owning families. The goal is to inspire the younger generation to start their own businesses in the future, which will improve their living standards and create new job opportunities. In order to help their children manage money wisely and cultivate an entrepreneurial mindset, parents must provide a basic understanding of economics and foster entrepreneurial spirit within them. Understanding how parents instill an entrepreneurial spirit in their children is the main objective of this study.

### *1.1 Theory*

Education plays a vital role in human life, forming the cornerstone of progress and civilization. Without it, humanity would stagnate, leading to regression or even collapse. Education is thus an irreplaceable necessity for human existence, as emphasized by Simanjuntak et al. (2022) Economic education delves into issues related to economics and serves as a structured effort to foster learning environments that facilitate interactions between teachers and students. Its purpose is to develop students' potential in knowledge, skills, ethics, and religious values. This field examines societal life, focusing on economic aspects, and equips individuals and groups to make informed decisions that optimize resources to achieve specific objectives (Secundo et al., 2020).

Family economic education highlights the critical role of the home environment in shaping adolescents' consumer behavior. Parents influence their children's thinking patterns, attitudes, and behaviors through daily routines, explanations, and role modeling. These elements collectively form the foundation of family-based education, which significantly impacts how adolescents approach economic decisions.

Economic literacy refers to the ability to apply economic principles in managing income, savings, expenditures, and resource allocation. As described by Kong et al. (2018), this literacy helps individuals make informed financial decisions, such as saving, investing, and meeting basic needs. Hiep et al. (2020) add that economic literacy enables communities to transition from uninformed to informed behaviors. By understanding concepts like macroeconomics, budgeting, and inflation, economically literate individuals can manage personal finances effectively and participate actively in an economy that values informed decision-making.

Entrepreneurship is a dynamic process that generates value and welfare by creating new and innovative goods and services. According to Peter F. Drucker (1994), entrepreneurship involves the ability to develop something unique, while Thomas W. Zimmerer (1996) views it as a blend of imagination and ingenuity to identify opportunities and address challenges. Chauhan (2021) emphasizes that entrepreneurship opens doors through inventive ideas and methods. Its importance lies in its economic impact, including job creation and income generation, making it a priority for governments worldwide

(Kamaludin et al., 2021). The entrepreneurial spirit, as noted by Ramdhani (2014), thrives in individuals who embrace creativity, innovation, and the challenges of change and progress.

Entrepreneurs exhibit several key characteristics. Self-confidence enables them to make independent, well-considered decisions while maintaining emotional stability and strong social skills (Dabić & Dana, 2021). A focus on processes and results drives entrepreneurs to prioritize achievements over prestige, fostering motivation and resilience (Audretsch & Moog, 2020). The willingness to face risks and challenges, such as market fluctuations and competition, requires careful planning and perseverance (Thompson et al., 2020). Leadership qualities, honed through training and adaptability, empower entrepreneurs to guide teams effectively while embracing feedback (Si, et al., 2020). Originality, marked by creativity and autonomy, distinguishes their work and ideas from others (Drobyazko et al., 2019). Lastly, future orientation enables entrepreneurs to develop long-term visions and strategies, ensuring sustainable success (Chalmers et al., 2021). This comprehensive understanding of education, economic literacy, and entrepreneurship underscores their interconnected roles in fostering individual and societal growth.

## 2. Methods

The research methodology in this study is a qualitative descriptive approach. Sociological phenomena are understood descriptively through the application of a qualitative descriptive approach (Yuliani, 2018). According to Sugiyono (2011), the researcher uses a qualitative method, which involves collecting data naturally, with the researcher themselves serving as the main instrument. Instead of drawing broad conclusions, qualitative research produces meaningful knowledge.

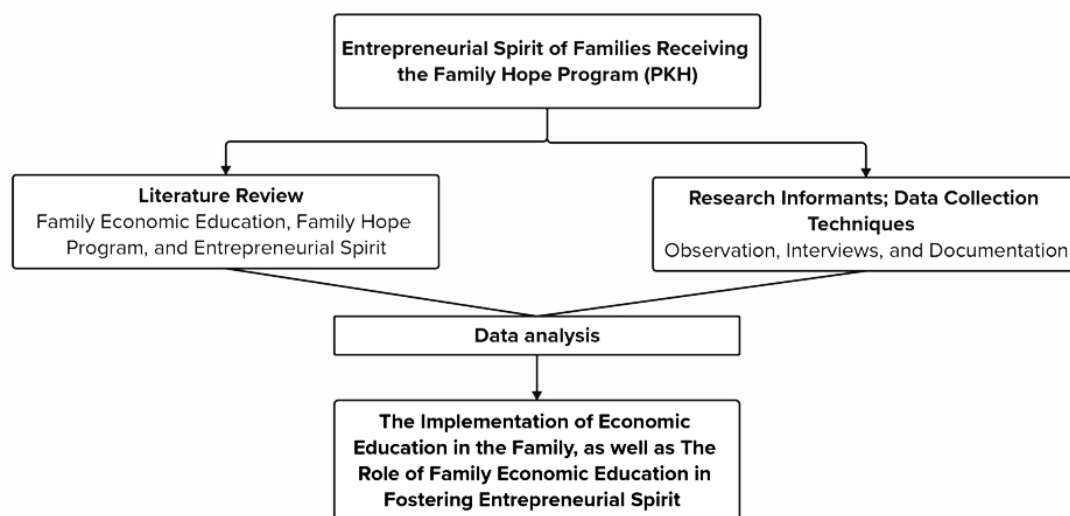


Fig. 2. Research framework

The aim of qualitative research is to provide a comprehensive explanation of an event by collecting in-depth information that provides a complete picture of the phenomenon being studied. Researchers who are naturally interested in the research topic gather data in a natural setting using natural methods as part of qualitative research. Descriptions based on sentences created through a natural approach are a part of the qualitative approach.

With an emphasis on natural objects, post-positivist methodology provides the philosophical foundation for qualitative research. As a result, research that emphasizes meaning and processes that are not precisely measured or tested through descriptive data is conceptualized differently in qualitative research. This research falls into the category of

scientific research that replicates real-world events while maintaining their original characteristics.

Five families running businesses in Tellulimpue Subdistrict, Sidenreng Rappang Regency, became informants in this study. These families are recipients of the Family Hope Program (PKH). The purposive sampling method was used to select informants for this investigation. In research, purposive sampling refers to sampling based on predetermined criteria. The criteria for this research are as follows: 1) participation in the Family Hope Program (PKH); 2) ownership of a business; 3) residency in Tellulimpue Subdistrict, Sidrap Regency. These five informants, each running different businesses, are profiled in the following information. To understand how family economic education can encourage the entrepreneurial spirit in families receiving the Family Hope Program and running businesses in Tellulimpue Subdistrict, Sidenreng Rappang Regency, the research framework is designed with this objective. This research framework is presented in the attached Figure 2.

### 3. Results and Discussion

#### 3.1 *The implementation of family economic education for PKH beneficiaries*

Family education often lacks an organized curriculum and its success is difficult to measure. As children grow up, their behavior may be assessed by those involved, and this is where the impact of family education can be felt. Therefore, a child's interests are greatly influenced by the role of family members, especially parents, in providing intensive education.

In general, society, and specifically the research informants, view working as a farmer, trader, or entrepreneur as difficult and not guaranteeing a stable income. As a result, parents in this community desire for their children to pursue higher education and work as civil servants (PNS). Most people believe that their children's welfare can be assured by working as a civil servant. The fixed monthly salary, better life prospects compared to alternative careers—particularly in terms of job security, pension guarantees in old age, and the respected social status in the community—are some of the benefits of working as a civil servant. Consequently, many graduates choose to work as civil servants. The following is a transcript of an interview with Mrs M:

*“Most people here want their children to become civil servants, soldiers, or police officers. The reason they want their children to become civil servants is that once they are employed as civil servants, their lives will be secured until old age. This civil servant job is also considered a decent, even highly respectable, job, especially for farmers who certainly want their children to have better employment. Also, becoming a civil servant will elevate the family's image and status in society.” (T)*

Currently, the number of available job vacancies is smaller than the number of job seekers, making the civil servant position a highly competitive and challenging job. As a result, there is a generation of unemployed individuals. Therefore, fostering entrepreneurship is one way to address this issue. Family economic education should be used to instill entrepreneurial values in children at a young age so that they can change the perceptions of parents and future generations in this district. This is an informal family-based educational environment in which entrepreneurial values are instilled. Families in Tellulimpue District, Sidenreng Rappang Regency, practice this informal family economic education approach that can be implemented anytime and anywhere.

Children in families who have been taught entrepreneurial values by their parents can apply this knowledge in their daily lives and future business ventures. Individuals learn values, attitudes, skills, and knowledge from their daily experiences and from influences and educational sources around them, such as family, neighbors, play or work environments,

markets, libraries, and media. This is known as informal education, or the family educational environment. Every family approaches the educational process differently.

Interviews with families in Tellulimpue District indicate that each family employs different strategies in teaching entrepreneurial aspirations to their children. Not all of the characteristics of an entrepreneur—such as honesty, leadership, discipline, perseverance, independence, responsibility, motivation, curiosity, action orientation, resilience in facing adversity, teamwork, dedication, realism, or communication skills—can be taught all at once. On the contrary, these values are instilled gradually and progressively. Children of warteg (warung tegal) owners often assist their parents in running the business during holidays or after school. Typically, they go shopping with their parents to buy goods that will later be resold. An interview with Mrs S and the family of Warteg H.H. P revealed:

*"Yes, usually I invite my child when I go to the market to buy goods and ingredients for the warung. Occasionally, I ask him to help carry the merchandise. I do this so that my child can understand how heavy and difficult my husband's work is. This way, he won't be lazy to go to school and won't follow in his father's footsteps." (T)*

S also mentioned, *"Usually, when my child comes home from school, I ask him to look after the warung if I have other matters to attend to. If I don't have anything to do, I let him play with his friends, but not too far, so if anyone needs help, he can be called." (T)*

Based on these interviews, the researcher concludes that several families in Tellulimpue District have successfully instilled entrepreneurial values, although not all traits can be passed down through family alone. According to the interviews, parents most frequently teach their children the following entrepreneurial values: independence, perseverance, honesty, discipline, and responsibility. For example, children voluntarily help their parents in commercial activities, such as going shopping together or managing the stall. Based on the actions of these children, who willingly assist their parents in trading or running the warung, this evaluation is made.

### *3.2 Economic education can foster entrepreneurial spirit in PKH beneficiary families with businesses*

In this situation, parents can involve their children in various family-managed businesses. Parents give their children the opportunity to learn from the realities and routines of daily life that they live. Through this process, children begin to see and identify the ways in which the family comes together to meet daily needs. In this way, children are introduced to the working world, which will spark their interest in engaging in such activities. Children often help their parents sell goods after school, such as at a warteg (local food stall) at another house. In addition, they help when their parents purchase goods to resell at the food kiosk. One example is the agricultural equipment business owned by Mr. N family:

*"Usually, my children help me to manage the store if I have other matters or work outside. When I'm not busy or have no other matters, either my wife or I will manage the store, and I let my children go play with their friends. At least, they have helped me manage the store. But when I ask my child to accompany me to shop for store supplies, my child is really diligent." (T)*

Based on the researcher's observations, the children of business owners often help with selling at the kiosk after school or during school holidays. Additionally, they are frequently asked to help buy goods to offer at the kiosk. However, families that are not involved in trade or civil service face a different scenario. After returning from school, children usually play or attend English lessons in their free time. Therefore, the trading families in Tellulimpue

District have adopted the practice of involving their children in the family business, while non-trading households, such as civil servants, have not implemented this strategy.

Parents can instill self-confidence in their children by providing business funds after they have learned and applied entrepreneurial values. In this scenario, children begin to launch their own businesses, and parents allow them to be imaginative and innovative. To ensure that their children do not make mistakes, parents must supervise and provide guidance in their entrepreneurial efforts. Children will learn how to overcome obstacles to earning a living and develop their independence in the workplace when they start launching their own businesses. As stated in an interview with Mr. SA:

*"I have two children. My eldest child has finished college and already has a job. My second child is still in 10th grade. Indeed, my eldest child now has a job, but when he returns home, he always helps me with the culinary business I started. I am very happy because my child still wants to help me earn a living. That's because I used to train him to help me. My second child is the same; I've trained him to help me once he's back from school."* (T)

Based on the interview findings, not all entrepreneurial values are practiced by families in the Tellulimpue District community. Some values can be reinforced in terms of internalizing values such as hard work, discipline, and honesty. A child's participation in the family's economic activities is one way to observe this; for example, families who own food stalls ask their children to help at the stall when the parents have other commitments. When children do not steal money from sales at the kiosk or engage in other dishonest behavior, their honesty will be evaluated. Moreover, children demonstrate discipline by utilizing their time effectively if they manage to study, play, and assist their parents. Additionally, since they are tasked with running the family business, these children show a work ethic, perseverance, maturity, and independence through their involvement in it.

### 3.3 The implementation of family economic education for PKH beneficiaries

The aspirations of family economic education have become ingrained in households, particularly among PKH (Family Hope Program) beneficiaries in Tellulimpue District, Sidenreng Rappang Regency, where parents play a crucial role in instilling entrepreneurial values in their children. This is intended as the first step to help children understand the various aspects of the businesses run by their parents. It also aims to instill entrepreneurial values from an early age, such as honesty, self-control, leadership, hard work, independence, creativity, and responsibility, as well as motivation, curiosity, action orientation, risk-taking courage, perseverance, cooperation, commitment, realism, and communication skills. The development of children is said to benefit from the instillation of entrepreneurial principles.

The impact of PKH in fostering an entrepreneurial spirit in Bengkayang Regency was studied by Sabinus Beni and Blasius Manggu in a research article published in the *\*Jurnal Pendidikan Ekonomi\** (JURKAMI). The findings show that the emphasis of this program on human resource development can ultimately contribute to poverty alleviation. The study underscores the importance of social facilitators and village heads in verifying beneficiary information to ensure the smooth implementation of the program.

Recipients of the Family Hope Program (PKH) derive significant benefits from family economic education because it provides knowledge and skills that can enhance the family's capacity to manage finances, improve welfare, and ensure economic sustainability. The PKH program is a social assistance initiative aimed at poor and vulnerable families in Indonesia. The goal of family economic education is to help PKH recipients become more independent so they can make the most of the assistance they receive. First introduction to basic economics, members of PKH beneficiary families can first benefit from a basic understanding of economics as part of family economic education. Basic concepts such as



income, expenses, savings, and investment are included. Families can gain a foundational understanding of managing family finances through this introduction.

Second family financial planning, one area emphasized in family economic education is budgeting. The management of financial resources, creating budgets, and setting priorities are all taught to family members. Families should be able to improve overall financial management, reduce debt, and eliminate waste through financial planning. Third, enhancement of entrepreneurial skills, improving entrepreneurial abilities is an important component of family economic education. Training in small business management and understanding the potential of the local market can be provided to PKH beneficiaries. As a result, they may be able to develop additional sources of income and improve their financial independence.

Fourth understanding of investments and savings, understanding savings and investments is another aspect of family economic education. Family members receive education about various investment options available for wealth accumulation and the importance of setting aside money for emergencies. This encourages the development of sustainable saving and investment practices. Fifth understanding social assistance programs and their benefits, understanding social assistance programs such as PKH can be a focus of family economic education. PKH beneficiary families need to understand the benefits of the program and how to make the most of it to improve their family's welfare. Sixth emphasis on child education, prioritizing children's education becomes crucial in addition to family economic education. Families can help create better future opportunities for their children by improving their access to education.

A comprehensive and long-term strategy is needed to implement family economic education for PKH (Family Hope Program) beneficiaries. To create a relevant, accessible, and successful educational program that improves the financial condition of PKH recipient families, relevant stakeholders such as the government, academic institutions, and non-governmental organizations must collaborate. PKH beneficiary families can grow more independent and empowered by creating a supportive environment for them.

Children in these families' ability to understand business values, such as capitalizing on current business opportunities and innovating for the future growth of their parents' or their own business, is referred to as understanding entrepreneurial values. In turn, applying entrepreneurial values requires children to implement the principles taught by their parents in their daily lives. Providing straightforward but essential advice to children, such as always being careful in everything, is a good starting point for instilling entrepreneurial aspirations in them. Such advice is often given by mothers to their children. Undoubtedly, having economic education in the family helps each family member think financially healthy. When we talk about economic education, we are referring to parents who try to teach their children about saving, managing finances well, and earning a living through trade or other jobs. Since children do not yet fully understand how money is earned, spent, and saved, it is crucial to pay particular attention to the development of habits and behaviors as they grow into economic beings.

Young children face the risk of financial dependency if they are not taught responsible money management techniques. To prevent children from falling into excessive consumption habits, proper economic education should be provided early on. If children are given the opportunity to practice this behavior, they will better understand the process of earning money. Depending on their developmental stage, children from low-income families can begin learning how to work and help their parents meet their needs. It is crucial for parents to understand the challenges associated with earning money to convince their children that hard work is necessary for financial success. Parental guidance is the main influence in shaping the character of children so that they can live independently and frugally in everyday life.

Based on interview findings, families in Tellulimpue District, Sidenreng Rappang Regency, are only taught some of the entrepreneurial values. However, it is still reasonable to instill additional entrepreneurial values. Each entrepreneurial value has its own

advantages in developing an entrepreneurial spirit. For example, parents can instill values oriented toward task completion and results. The term “task and result-oriented” describes someone who completes tasks according to instructions and produces acceptable outcomes. Maintaining alignment between tasks and results requires a laser-like focus on task execution.

Furthermore, one of the key components of entrepreneurship is the courage to seize opportunities. A business owner must face dangers and challenges such as competition, price changes, low demand for their products, and more. In addition, leadership values play a critical role in managing a company. Important skills include being a good leader, interacting with others, and responding to criticism and ideas. One of the secrets to success in business is effective leadership. Moreover, managing a company requires a forward-looking perspective. The importance of maintaining the quality of raw materials, finished goods, and customer service in a business passed down from generation to generation is critical. A vision for the future and a goal-oriented mindset are crucial for an entrepreneur. Anticipating the future means fostering innovation in products. This perspective aligns with Coombs’ explanation about informal education, which is knowledge acquired through daily experiences, whether consciously or unconsciously, from birth to death. This situation can arise in the workplace, in the family, in social settings, or in everyday conversations.

Teaching children to manage their allowance (provided by parents) wisely is a goal of economic education in schools. Understanding humans as economic beings, as well as learning about rational economic actions, motives, economic principles, daily economic activities or actions, consumer and producer behaviors, the benefits and values of goods, are all included in economic education at school to achieve this goal. Families often do not have formal economic education programs, and measuring their effectiveness can be challenging. However, as the child ages and begins to behave like an adult, others will be able to assess how well the family’s economic education has worked. In this regard, the role of family members, especially parents, in educating children is crucial and requires close participation. It is common for parents to accompany their children in finding interests related to economic education.

Family economic education plays a vital role in influencing financial literacy and the behaviors of family members. To manage funds, make sound financial judgments, and foster a prudent attitude toward money, family members acquire a set of values, information, and skills from their parents or guardians. Besides impacting individuals, family economic education can also affect the overall financial stability of the family unit. A fundamental understanding of economic ideas is part of family economic education. Family members receive education about distribution, production, consumption, and resources. Their foundation for understanding how markets work, how economic decisions are made, and how economic considerations affect daily life lies in this understanding.

Financial planning is another aspect of economic education within the family. The importance of creating budgets, setting spending priorities, and developing long-term financial strategies is explained to family members. This encourages financial stability for the family, reduces waste, and improves debt management. Fostering entrepreneurial skills is one important way of providing family economic education. Families are instructed on starting small businesses, marketing strategies, and risk management. Through this, families can gain practical knowledge on how to generate additional streams of income and increase their financial independence.

Family education emphasizes economic principles and ethics in addition to economic information. Family members are instilled with values of honesty in financial matters, respecting others’ property rights, and understanding fairness in transactions. Therefore, making sound moral financial judgments becomes possible. Understanding the importance of investments and savings is another aspect of family economic education. Family members are taught how to diversify their portfolios, make multiple investments, and the importance of saving for the future. A family’s financial future is secured through savings and investment habits nurtured by this awareness. Additionally, family economic education

programs should include teaching about wise consumption. Family members are trained to evaluate advertisements, consider costs, and make purchases based on information. This helps prevent uncontrolled consumer behavior.

The ultimate goal of economic education within the family is to foster an environment where its members are capable of making sound and independent financial decisions. Family members with experience in economics will be better prepared to make the right decisions, manage finances wisely, and lead a prosperous economy in the long term. A more financially resilient generation is also produced through family economic education. Younger generations who receive quality household economic education will be better prepared to face future financial difficulties. They will possess the necessary skills to thrive in challenging economic environments, develop wise financial habits at an early age, and appreciate the value of hard work.

Family economic education is becoming increasingly important in a world that constantly changes. Developing attitudes and behaviors that support family financial sustainability is just as important as providing knowledge about it. A strong foundation for personal economic development and, ultimately, a constructive contribution to the broader society lies in family economic education. Comprehensive economic education within the family environment can shape individuals into diligent, wise, and economically-minded people (*homo economicus*). Children and future generations of families can be raised with practical and efficient economic attitudes and skills necessary to become heads of households. Developing attitudes that support effective and efficient money management requires an understanding of the productive and frugal tasks carried out by family heads. Economic education within the family environment can achieve all of this.

#### *3.4 Family economic education foster an entrepreneurial spirit among PKH (Family Hope Program) recipient families who run businesses*

The cultivation of an entrepreneurial spirit in the future is greatly supported by family-based economic education. Tjahjono stated in Majdi (2012) that the family is the first environment that has a significant influence on individual development. The choice to start one's own business is influenced by both external and internal factors, such as family, friends, the environment, personality, perception, motivation, and learning (attitude). Economic education within the family can create attitudes necessary for children to have effective and efficient economic abilities when they grow up and become heads of families. That a person's logical mentality plays an important role in decision-making and forming attitudes toward various aspects of life. This is directly correlated with the level of education and learning opportunities that an individual receives in daily life. One of the main factors influencing the development of children toward independence in adulthood is the financial component of their education at home.

The entrepreneurial spirit of family members can be nurtured through family-based economic education. The combination of attitudes, skills, and beliefs that encourage innovation, creativity, calculated risk-taking, and competent business management are key components of entrepreneurial spirit. Early exposure to economic education at home can help shape a strong entrepreneurial mindset in children. Providing children with a comprehensive understanding of economic and business principles is one of the main functions of economic education in the family business. How the economy works, how to create value, and how to identify opportunities when facing difficulties are all taught to family members. This knowledge provides a solid foundation for the growth of entrepreneurial skills.

A focus on business planning is another benefit of family economic education. To achieve business goals, family members are trained on how to create plans and develop strategies. To do this, one must understand the market, competitors, and how to create relevant goods and services. In this way, family members can refine the planning and analytical skills necessary to manage a business. Additionally, the development of

entrepreneurial skills is influenced by family economic education. This requires the ability to launch small businesses, oversee daily operations, and adapt to changing market conditions. Family members can become more competitive and overcome barriers in the corporate sector by acquiring these talents.

Risk management is another aspect of family economic education. Entrepreneurs often face financial risks. Family members can learn how to identify, evaluate, and manage risks wisely by receiving economic education. This strengthens their determination and capacity to overcome setbacks when managing a business. In addition to transferable skills, family economic education contributes to the development of an entrepreneurial mindset. From a young age, values are instilled, including creativity, perseverance, a love for learning, and adaptability. Developing a strong entrepreneurial spirit requires a positive outlook on change and uncertainty.

Family economic education fosters an environment that promotes the growth of entrepreneurial concepts. Family routines may include discussions about business prospects, challenges, and solutions. This provides a forum for family members to exchange ideas, think through creative solutions, and collaborate in developing tactical plans in response to changes in financial conditions. Furthermore, emotional support from the family also plays a crucial role in helping children develop an entrepreneurial spirit. Family support can provide inspiration and mental resilience, as running a business is not always easy. Family members learn how to support each other and provide encouraging words to overcome challenges through economic education.

Therefore, acquiring knowledge about business and finance ideas is just one aspect of family economic education; another important aspect is developing character and traits that promote entrepreneurial spirit. A key factor in forming entrepreneurial-minded individuals can be the family environment that provides space, understanding, and support to explore business opportunities. Thus, the family's ability to provide economic education is essential in producing a generation that can innovate, seize opportunities, and drive the economic progress of the community.

Introducing entrepreneurial values to children is the primary goal of family-based entrepreneurship education. This perspective aligns on family education or informal education, where parents teach entrepreneurial ideals to their children. Instilling entrepreneurial values in children from an early age will be very beneficial for their future. The progressive mentality that needs to be developed, leadership qualities required in running a business, and effective management skills are some entrepreneurial principles that can be cultivated.

After instilling entrepreneurial values, these values must be practiced. According to Drucker, entrepreneurship is inherent in individuals who are driven to bring creative ideas into the real business world and nurture them. Therefore, appropriate methods are needed to implement these entrepreneurial values. Internalization and habituation strategies (Ningrum, 2017) and techniques for developing entrepreneurial work skills through training are two of these approaches.

The community gains numerous benefits from entrepreneurship education. Considerations of income and other family conditions will indirectly be affected by low levels of economic education in the community, especially among heads of households. Therefore, informal economic education at home is important. Productive individuals who are frugal in managing money and other resources can be developed through family economic education. Additionally, improving the standard of living is another way to increase welfare. Entrepreneurship is essential for improving the overall standard of living in society, including family life. A strong family sector is believed to enhance the standard of living for families and affect greater access to education. Family businesses are believed to provide benefits to family financial conditions and help the economy of the community in the long term.

Entrepreneurship education has a significant positive impact on society in several ways, bringing improvements in social, economic, and mental patterns. Providing

knowledge and the ability to become entrepreneurs can have a long-term positive impact on society. First, entrepreneurship education fosters a creative and inventive mindset. People learn how to think creatively, find possibilities when facing obstacles, and discover new solutions through entrepreneurship learning. This not only encourages beneficial improvements in various fields and technological advancements but also promotes economic development.

Local economic growth is another indicator of the benefits of entrepreneurship education. Experienced business owners have the ability to develop local businesses, create new jobs, and increase people's purchasing power. As a result, the economy may experience significant growth, initiating a cycle of sustainable growth. Moreover, by encouraging children to pursue their entrepreneurial dreams, entrepreneurship education can help reduce unemployment rates. Society is more likely to seek entrepreneurial opportunities rather than rely on traditional jobs because they have better skills and knowledge about how to start a business. This improves the standard of living in society and creates new job opportunities.

Another indication of the benefits of entrepreneurship education is increased economic inclusion. Many community organizations are given access to entrepreneurship education to participate in economic activities. This includes groups that may have had limited opportunities in the past, such as women, youth, and minority groups. Entrepreneurship education promotes equality and enhances overall economic sustainability by empowering diverse groups. Furthermore, entrepreneurship education also develops individuals into capable and dignified leaders. Complex conditions and tough decisions are commonplace for entrepreneurs. Therefore, in addition to providing economic knowledge, entrepreneurship education also fosters social responsibility, ethics, and leadership.

A country's competitiveness can also be boosted through entrepreneurship education in a global context. Communities in countries that teach entrepreneurship tend to be more creative and flexible when the economy is shifting. This develops a dynamic business environment that is more resilient to global challenges. Communities can provide a strong foundation for fair and long-term economic welfare by adopting entrepreneurship education. In addition to generating businesses, this educational system aims to produce individuals with the knowledge, principles, and drive to make meaningful contributions to their communities. Therefore, the development of entrepreneurship education is crucial to ensure that the global community has a more promising and competitive future.

#### **4. Conclusions**

After conducting research on the Analysis of Family Economic Education in Fostering Entrepreneurial Spirit (A Phenomenological Study of PKH Beneficiary Families with Businesses in Tellulimpue District, Sidrap Regency, the following conclusions can be drawn. Families running businesses in Tellulimpue District and receiving the Family Hope Program (PKH) have been provided with family economic education. To enhance disciplined mentality, this is achieved by involving children in the business operations.

This is done by instilling in the children the importance of following parents' instructions and diligently completing school tasks. Parents can help children learn to focus on the tasks assigned to them and nurture their creativity by leading by example and offering assistance. Family economic education can encourage children to create businesses in the future with an entrepreneurial spirit, thereby supporting the entrepreneurial spirit of PKH beneficiary families who own businesses in Tellulimpue. Children who run their own businesses will be able to improve their standard of living and provide new job prospects. Therefore, it is the parents' responsibility to instill an entrepreneurial spirit and teach their children the fundamentals of economic education. The goal is to ensure that children can manage their finances effectively and foster a strong entrepreneurial mindset.

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## Author Contribution

This study was conducted collaboratively by T. A. S., M. D., M. H., I. T. A. S., was responsible for conceptualization, methodology, investigation, as well as writing - preparation of the original draft. Meanwhile, M. D., M. H., I, contributed to the writing - review and editing, and supervision.

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The authors declare no conflict of interest

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