

## Entrepreneurship Financing Strategy for Early Childhood Education

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### Abstrak

Terbatasnya jumlah siswa dan status sosial ekonomi orang tua yang termasuk dalam golongan menengah ke bawah menyebabkan TK PGRI Widya Loka Pujodadi tidak mempunyai sumber daya keuangan yang memadai. Penelitian ini bertujuan untuk mengetahui pengelolaan pembiayaan pendidikan anak usia dini di TK PGRI Widya Loka Pujodadi, dengan fokus khusus pada pendekatan kewirausahaan. Penelitian ini menggunakan metode deskriptif kualitatif dengan fokus pada staf keuangan lembaga sebagai subjek utama. Informan penelitian ini antara lain guru, tenaga kependidikan, komite, dan perangkat desa Pujodadi. Pengumpulan data dalam penelitian ini melalui observasi, wawancara, dan dokumentasi. Dalam menguji keabsahan data peneliti menerapkan triangulasi sumber dan metode. Teknik analisis data yang digunakan adalah model analisis interaktif. Temuan penelitian menunjukkan bahwa implementasi manajemen pada lembaga melibatkan seluruh komponen lembaga, mulai dari guru hingga orang tua siswa. Pendanaan lembaga ini berasal dari alokasi pemerintah (dana BOS), kontribusi orang tua, dan inisiatif kewirausahaan internal. Kewirausahaan dapat dipupuk oleh lembaga-lembaga yang memberikan dukungan keuangan, meningkatkan aksesibilitas masyarakat, dan membina hubungan dengan masyarakat dan lembaga-lembaga di sekitarnya. Perumusan pembiayaan pada lembaga dilihat berdasarkan skala prioritas dan berpedoman pada visi, misi, dan tujuan lembaga.

**Kata Kunci : Manajemen Pembiayaan, Kewirausahaan, PAUD**

### Abstract

The limited number of students and the socio-economic status of their parents, who fall into the lower middle class, result in PGRI Widya Loka Pujodadi kindergarten having insufficient financial resources. This study aims to investigate the management of financing for early childhood education at PGRI Widya Loka Pujodadi kindergarten, with a specific focus on entrepreneurship approaches. This research employs a qualitative descriptive method, focusing on the institution's financial staff as the main subject. The informants for this study include teachers, education staff members, committees, and Pujodadi village officials. The methodologies employed for data collection in this study encompass observation, interviews, and documentation. In order to ascertain the reliability of the research data, the researchers applied source and method triangulation. The data analysis technique used is an interactive analysis model. The research findings indicate that implementation management at institutions involves all institution components, ranging from teachers to parents of students. The institution's funding is derived from government allocations (BOS funds), parents' contributions, and internal entrepreneurial initiatives. Entrepreneurship can be fostered by institutions that provide financial support, enhance public accessibility, and cultivate relationships with the community and neighboring institutions. The formulation of financing at the institution is looked at based on a priority scale and guided by the institution's vision, mission, and goals.

**Keywords: Financing Management, Entrepreneurship, Early Childhood Education**

## INTRODUCTION

As a component of the Early Childhood Education (PAUD) program, kindergarten (TK) aims to help children reach their full potential in six areas of child

development: religious and moral values development, social and emotional development, cognitive development, physical motor development, language development, and artistic development(Syifaузakia, Ariyanto, B., & Aslina, 2021). This way, the child can prepare for a higher developmental stage(Hasan, n.d.). As an early childhood education institution, it is essential to have features within the organization that strongly support the advancement and growth of Early Childhood Education (PAUD) institutions(Fatimahh, 2020). The components designed to facilitate this comprise students, teachers, resources and infrastructure, and funding(Farikhah, S., n.d.). Full consideration of this crucial aspect is essential to promote attaining the school institution's objectives.

An essential component is financing, as it plays a pivotal role in supporting the provision of high-quality education by establishing infrastructure and facilities that foster student development and contribute to the well-being of teachers(Matin, 2014). Concerning financing, it is inextricably linked to the challenges that will encountered. One prevalent challenge in financing education is insufficient funding sources, including community and government contributions, with particular emphasis on parental contributions(Minarti, 2011). In order to address the various challenges associated with securing funding for PAUD education, it is necessary to develop problem-solving strategies that encompass both short-term and long-term solutions. An issue requiring resolution pertains to the collaborative alliance between parents and teachers, requiring effective communication to minimize persistent financial difficulties.

About this matter, the researchers identified a preschool education institution (PAUD) called TK PGRI Widya Loka Pujodadi, which had acquired a significantly limited amount of cash. The limited finances acquired directly resulted from the low student enrollment, which affected the funding source. In addition, the educational outcomes of students are also shaped by the socioeconomic status of their parents, the majority of whom belong to the lower middle-income class (Interview, Mrs. Endah, 22 October 2021).

In order to get funds for institutional administration, the institution employs strategies that use the creative abilities and expertise of its teachers and personnel(Arwildayanto, Lamatenggo, N., & Sumar, 2017). The purpose of this business is to establish a sewing-based entrepreneurial activity. These entrepreneurial activities have been long-standing, with institutions engaging in them until the outcomes of this entrepreneurship became significant costs in managing the PGRI Widya Loka Pujodadi Kindergarten institution. The researchers are interested in studying how the PGRI Widya Loka Pujodadi Kindergarten institution develops activity-based financing management to develop entrepreneurial efforts as a source of

financing in the institution, given the innovative efforts made by the institution to support the management of the institution's financing.

## **METHODS**

The study utilized a qualitative descriptive approach conducted at PGRI Widya Loka Pujodadi kindergarten, Bonorowo, Kebumen, from February to March 2022. The research subject was the financial staff of the PGRI Widya Loka Pujodadi Kindergarten institution, while the informants comprised Pujodadi village officials, teachers, education staff, and committee members. The research employed data-gathering approaches such as observation, interviews, and documentation (Sugiyono, 2019). The researchers used method and source triangulation approaches to verify the validity of the research data (Moleong, 2017). The data analysis technique applied was the Milles and Huberman interactive analysis model, specifically involving data reduction and drawing conclusions (Matthew B & A Michael, 1994).

## **FINDINGS AND DISCUSSION**

When examined through the perspective of financing management principles such as transparency, accountability, effectiveness, and efficiency, the PGRI Widya Loka Pujodadi Kindergarten case study on the management of financing for early childhood education through entrepreneurship can be interpreted as follows:

### **1. Transparency**

The level of transparency adopted by the institution is adequate to demonstrate the functioning of transparency. According to Ratnaningtyas and Setiyani (2017), transparency is openness in finance, which includes information. This information can pertain to the financial aspects of an institution and can be included in the School Activity Plan and Budget (RKAS), displayed on information boards, or reported annually.

The principle of openness or transparency is effectively implemented in PGRI Widya Loka Kindergarten. During the initial planning phase, the institution's members arranged a meeting to collectively discuss the institution's aims, involving all members and committees. Following approval, a parent meeting of the students was scheduled to ensure that the information was received accurately.

Mrs. Harti, the financial staff of PGRI Widya Loka Pujodadi Kindergarten in Bonorowo, Kebumen, emphasized transparency in preparing the institution's financial requirements. The purpose of openness is to disclose information about the sources of funding received and distributed by the institution. This transparency extends not just to the school community but also to the parents of the students (Interview, Mrs. Harti, 10 February 2022).

The institution's commitment to transparency is upheld through the implementation of reporting as outlined in the RKAS or School Activity Plan and Budget. The RKAS serves as a roadmap to attain institutional objectives. In addition, the RKAS serves as a guide for utilizing institutional funds, ensuring that they remain aligned with the initial plans (Documentation, 08 April 2022).

As stated by Mrs. Endah, the school principal, the crucial aspect in assessing the institution's needs is the active participation of all organization members. The contribution of ideas about institutional requirements is of utmost significance. The rationale behind this is that establishing and developing cooperation within institutions is essential. Nevertheless, Mrs. Harti serves as the institution's financial staff and is crucial in managing the financial resources (Interview, Mrs. Endah, 10 February 2022).

Reporting is conducted on an annual basis. This report encompasses the documentation of the institution's incoming and outgoing financial transactions. The reporting phase starts with reporting to the school personnel, the committees, the local government, and the parents of students enrolled in the institution. The participation of school personnel and the community (parents of students) can foster collaboration to enhance the quality of the institution. This reporting aims to foster trust and enhance collaboration across institutions and all organizational entities in the institution.

## 2. Accountability

The implementation of the second principle, accountability, naturally reinforces the presence of transparency or openness. As defined by Suttedjo in the book by Arwildayanto et al. (2017:11), accountability pertains to ensuring that the expenditure of institutional funds aligns with the predetermined plans. It implies that all expenditures and revenues within the Institution can be recorded accurately and systematically. This is the financial staff's primary responsibility, given that the financial is the central figure in financial accountability. The financial staff's responsibilities at PGRI Widya Loka Pujodadi Kindergarten must align with her primary responsibilities. The Principal is responsible for a significant portion of the institutional finances. Considering the aspect of collaboration, this is truly commendable. However, it would be even more advantageous if the financial staff fulfilled her responsibilities adequately.

In order to achieve the desired goals of the Institution, efforts are being made to develop plans that are focused on fulfilling these goals. It involves teachers and education staff and ensures the surrounding community has convenient access to the Institution. The facilities have significantly improved and become more adaptable since the inception of "sewing" entrepreneurship at institutions. The

foundation of this enterprise has endowed the PGRI Widya Loka Pujodadi Kindergarten with distinctive features. In addition, this firm offers a wide range of connections and can generate innovative concepts to enhance the Institution's quality (Interview, Mr. Paidin, 11 March 2022).

One of the community's responsibilities in developing institutional plans is to actively utilize the entrepreneurial services provided by the institution (Documentation, 16 February 2022). The community indirectly contributes to establishing relationships supporting the institution in accomplishing its objectives. Entrepreneurship facilitates more efficient collaboration between institutions and the community. Based on the findings from the documentation and interviews, involving the community in the institution's development plans enhances the institution's quality by utilizing entrepreneurial services provided by the institution. In addition, the collaboration among communities is also more efficient, hence facilitating institutional reporting.

According to the mentioned evidence, this aligns with the viewpoint expressed by Saragih (2017:27), who defines entrepreneurship as an individual's skill and capability to create unique products or services based on imaginative concepts and inherently innovative. Entrepreneurship can be a beneficial strategy for generating funds for individuals or institutions that possess creativity and a solid drive to utilize their expertise and skills. Entrepreneurship in this context serves as a means of funding that enables individuals outside the institution to contribute to the growth of the institution's financial resources.

According to Suharsaputra (2013: 299), educational institutions obtain funding from the government, which is distributed sustainably. Funding also comes from the community, including parents of students and the surrounding community. Indirectly, the local community, in addition to the parents of the students, has contributed to the funding of the PGRI Widya Loka Pujodadi Kindergarten institution through their utilization of the institution's services, which are facilitated by entrepreneurship. It is imperative to actively engage the community in order to strengthen education, as mandated by the National Education System Law Number 20 of 2003. This law states that the acquisition and utilization of educational resources should involve all stakeholders, including the government, community, and students' families, to facilitate equal access to learning opportunities for all citizens.

### 3. Effectiveness

The institution must utilize the educational financing resources effectively. According to Garner in Masditou (2017: 129), being effective is reaching a goal to attain the best possible outcomes, closely connected to the institution's vision and mission. In this effectiveness principle, PGRI Widya Loka Pujodadi kindergarten was employed maximally. The concept of effectiveness has been executed reasonably adequately at PGRI Widya Loka Pujodadi Kindergarten. This is evident in the efficient use of institutional funding to meet the institution's vision and goal.

Meanwhile, the provision of Institutional financing is derived from Institutional Financing Sources in the following approach:

- a. First, the government, according to the researchers' interview with Mrs. Harti, the financial staff of the PGRI Widya Loka Pujodadi Kindergarten in Bonorowo, Kebumen. She highlighted that the PGRI Widya Loka Pujodadi Kindergarten institution receives funding from two sources: the regional government and the institution's entrepreneurial initiatives. Meanwhile, the PGRI Widya Loka Kindergarten does not set up monthly collection periods for SPP (Education Financing Contribution) (Interview, Mrs. Harti, 10 February 2022). The RKAS (School Activity Plan and Budget) specifies the documentation of incoming funds and the utilization of money received from the government. The RKAS report serves as a documented reference and substantiating evidence of the institution's reporting to the government, committees, and parents of students (Documentation, 08 April 2022).
- b. Secondly, as per Mrs. Nur's explanation, the primary means of financial support at the PGRI Widya Loka Pujodadi Kindergarten institution differs somewhat from that of the Puja Indah KB (Study Group). This is because the PGRI Widya Loka Kindergarten operates under the authority of the PGRI (Republic of Indonesia Teachers Association) foundation. Mrs. Nur stated that the "sewing" entrepreneurship started by teachers and education staff together provides most of the funding for the PGRI Widya Loka Pujodadi Kindergarten (Interview, Mrs. Nur, 10 February 2022).

This entrepreneurship can enhance the institution's revenue generation. Entrepreneurial funds are allocated and recorded in the School Activity Plan and Budget (RKAS). The attachment simplifies the specifics of institutional funding and is included in the report (Documentation, 08 April 2022). The community effectively utilizes the institution's services. In addition to community utilization, various other institutions also took part in the activities of the PGRI Widya Loka Pujodadi Kindergarten institution. This is substantiated by documented proof on 16 February 2022.

Mr. Wanto (Interview, 11 February 2022) claimed that the primary funding source at PGRI Widya Loka Kindergarten is institutionally created entrepreneurship, a significant funding source. The rationale behind this enterprise is its ability to fulfill the institution's requirements thus far effectively. The previous explanation is supported by the testimony of Mrs. Endah, who serves as the principal of the PGRI Widya Loka Pujodadi Kindergarten, located in the Bonorowo, Kebumen. She stated that entrepreneurship within these organizations could enhance the efficacy of institutional funds. Adhering to the institution's initial plan can achieve optimal implementation, resulting in satisfactory outcomes (Interview, Mrs. Endah, 10 February 2022). Entrepreneurship's presence can facilitate realizing the institution's vision and objective. Entrepreneurship has a beneficial impact on the school community. The business developed by the PGRI Widya Loka Kindergarten institution enhances the institution's participation with the community and expands its relationships with external community members and other institutions.

#### 4. Efficiency

In order to attain optimal outcomes, it is necessary to possess the ability to implement efficient principles (Prasetyo, 2019). Efficiency refers to the optimal use of available and scarce resources in educational institutions to attain the highest possible outcomes. The presence of facilities and infrastructure at the institution clearly indicates the successful implementation of effective principles at the PGRI Widya Loka Pujodadi Kindergarten institution. Indeed, this institution receives minimal finances, and the funds gained are similarly restricted. Consequently, they must maximize the available resources. The institution's innovation was not hindered by its limited funds. The institution's restrictions, particularly regarding funding, led to the establishment of entrepreneurship. This entrepreneurial endeavor can provide financial coverage for institutions and serve as an alternate means of funding, thereby assisting institutions with the limited cash they acquire. This entrepreneurship facilitates accessibility to the institution for those in the area by providing convenient services.

Mrs. Harti, the financial staff of PGRI Widya Loka Pujodadi Kindergarten in Bonorowo, Kebumen, explained that the institution devised a daily savings program for students as a measure to confront the challenges associated with supporting the institution. This method provides parents with financial relief by allowing them to make payments in installments. However, the system still needs to be operational, and parents still face difficulty completing their payments.

Another approach for reducing these financial barriers is the establishment of a "sewing" enterprise by the institution. The primary objective of this initiative is to

reduce expenses associated with the children's uniform production program (Interview, Mrs. Harti, 10 February 2022).

In order to optimize the institution's financial resources further, PGRI Widya Loka Pujodadi Kindergarten remains committed to organizing and reducing institutional expenses. It is achieved by allocating financial resources or establishing funding priorities for programs that are given higher priority (Interview, Mr. Wanto, 11 February 2022). According to Mrs. Harti, business initiation was caused by a situation where a child was deprived of a uniform. This is because children have relatively larger physiques, resulting in a need for more materials at reputable sewing establishments approved by institutions. Nevertheless, the establishment did not verify the presence of a scarcity. The institution has conceived the notion of producing its institutional clothes and pursuing entrepreneurship. Furthermore, in the past, Mrs. Harti handled sewing operations; consequently, the PGRI Widya Loka Kindergarten has entrusted the institution with managing its "sewing" enterprise (Interview, Mrs. Harti, 10 February 2022).

This is further supported by Mrs. Endah's explanation as the PGRI Widya Loka Pujodadi Kindergarten principal. She stated that institutional entrepreneurship was initially formed in 2015, making it around seven years old. The institution benefits from a high level of accessibility, resulting in a substantial intake of input and proposals from many stakeholders. In order to facilitate the continued growth of the entrepreneurship being established, the institution needs to foster further development. One of the advancements is the establishment of children's uniforms or costume rental services. In addition, support from committees at institutions can also enhance partnerships. These findings demonstrate a strong collaboration between stakeholders.

## CONCLUSION

The implementation of institutional finance management involves the collaborative planning of educational financing within institutions. This process includes the participation of various stakeholders, such as teachers and parents of students, and also encompasses the reporting processes. The allocation of funds for education is determined according to a priority scale that considers the institutions' demands. This includes funding and maintenance of institutional infrastructure, provision of learning materials, availability of educational teaching aids (APE), and enhancement of human resources. The funding for educational institutions is derived from three primary sources: government support (BOS funds), contributions from students' parents, and the institution's entrepreneurial initiatives. The financing



process at educational institutions, known as RKAS (School Activity Plan and Budget), involves conducting a needs analysis, setting goals, and planning development based on the institution's vision, mission, and objectives. This study demonstrates that the implementation of entrepreneurship conducted by PGRI Widya Loka Pujodadi kindergarten effectively supports the institution's needs and optimizes its funds, resulting in enhanced efficiency and effectiveness. Additionally, it contributes to the expansion of institutional relationships.

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