

## **FUNDING SOURCE DIVERSIFICATION STRATEGIES IN NON-FORMAL EDUCATION: A Field Study at PKBM Al- Islam Giwangan Yogyakarta**

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**Abstract:** Financing management in non-formal education requires an effective strategy for diversifying sources of funds in order to ensure operational sustainability and improve the quality of educational services. As a non-formal education institution, PKBM Al-Islam Giwangan Yogyakarta faces challenges in maintaining funding stability, so an innovative approach is needed in obtaining and managing various sources of funds. This study aims to identify the funding source diversification strategy implemented by PKBM Al-Islam Giwangan Yogyakarta and the factors that contribute to its success. The method used in this research is a qualitative approach with field studies through in-depth interviews, observation, and document analysis. The results show that diversification of funding sources is done through a combination of funding from the government, community donations, student contributions, cooperation with private institutions, and utilization of community-based productive businesses. The success of this strategy is determined by visionary leadership, transparent and accountable financial management, and active participation from all stakeholders. In addition, the use of technology in the financial system also plays a role in improving the efficiency and transparency of fund management. By implementing the right diversification strategy, PKBM Al-Islam Giwangan Yogyakarta can reduce dependence on one source of funding and increase financial stability, thus supporting the sustainability of non-formal education for the community.

**Keywords:** *Funding Source Diversification, Non-formal Education, Financial Sustainability*

## INTRODUCTION

Education is a basic right for all Indonesian people, as affirmed in the Preamble of the 1945 Constitution of the Republic of Indonesia, which states that one of the state's goals is to “educate the nation's life”. (Sinambela and Darmawan 2021). To realize this goal, the state is responsible for providing and facilitating quality education for all citizens. However, in its implementation, education does not only depend on government support, but also requires the involvement of various parties, including non-formal education institutions such as the Community Learning Activity Center (PKBM). One of the main challenges faced by PKBMs is limited sustainable funding. Therefore, diversifying funding sources becomes a crucial strategy in maintaining operational sustainability and improving the quality of education services in PKBM (Adolph 2016).

PKBM Al-Islam Giwangan Yogyakarta is a non-formal education institution that has an important role in providing access to equivalency education for the community. In its implementation, this PKBM faces challenges in managing financing so that it can continue to operate optimally and sustainably. Financial management in non-formal education institutions not only includes efforts to obtain funds, but also planning, allocating, and managing in a transparent and accountable manner (Iswati, Patimah, and Khumairo 2023). PKBM funding sources usually come from various parties, such as government assistance, community contributions, donations, cooperation with the private sector, and productive businesses that are run independently. By implementing a strategy of diversifying funding sources, PKBM can reduce dependence on a single source of financing, making it more resilient in the face of complex financial challenges.

In addition, transparency and accountability in financial management are key factors in building trust with stakeholders, including students, parents, donors, and collaborative partners (Samsuri 2022). The utilization of technology in the financial system can also increase efficiency and ensure that the funds obtained are used optimally (Pahlawan, Wijayanti, and Suhendro 2020). With proper diversification of

funding sources, PKBM can strengthen its financial stability and increase its capacity to provide higher quality and sustainable education (Ummah 2019).

This research aims to examine the funding source diversification strategy implemented by PKBM Al-Islam Giwangan Yogyakarta and identify the factors that contribute to its success. By using a qualitative approach through a field study, this research will explore the experiences, strategies, and challenges faced by PKBM managers in managing various funding sources. The results of this research are expected to provide insights and recommendations for other non-formal education institutions in implementing more effective and sustainable financing strategies.

## **METHOD**

This research uses a qualitative approach with a field study method to explore in depth the strategy of diversifying funding sources in non-formal education at PKBM Al-Islam Giwangan Yogyakarta (Ummah 2019.) The qualitative approach was chosen because it provides an opportunity for researchers to understand complex phenomena regarding fund management in non-formal education institutions and identify factors that influence the effectiveness of the diversification strategy.

This research method is descriptive exploratory, with the aim of describing and analyzing the various approaches applied in diversifying sources of funds at PKBM Al-Islam, which includes internal and external funding. The main emphasis of the research is on how to manage and use funding sources that support the continuity and development of these educational institutions.

Data was collected through in-depth interviews with purposively selected key participants, including PKBM leaders, financial administration staff, teachers, and external parties such as donors and partners. Semi-structured interviews were used to allow researchers to explore various topics related to fund diversification strategies, such as funding sources, financial planning, and cooperation with external parties.

Document analysis was used to complement data obtained through interviews and observations. Documents analyzed included financial

reports, funding proposals, budget plans, and other documents relevant to the diversification of funding sources in PKBM. The collected data were analyzed using thematic analysis method, with the steps of interview transcription, data coding, and identification of main themes related to diversification of funding sources. To increase the validity of the research, triangulation of methods and data sources was conducted, as well as member checking to ensure the veracity of the findings obtained (Pokhrel 2024). Through this approach, the research aims to provide in-depth insight into the diversification strategy of funding sources at PKBM Al-Islam Giwangan Yogyakarta and its contribution to the sustainability and development of non-formal education.

## RESULTS AND DISCUSSION

The management of education financing at various levels, from kindergartens, schools, to universities, requires effective and efficient planning and management of resources. Ulmadevi and, Silfia Hanani, Junaidi, El-Zakir 2023) Money, as a limited resource, must be managed properly to achieve the desired educational goals. In this context, it is important for every educational institution to conduct an in-depth evaluation of its internal strengths and weaknesses as well as the external factors that influence the management of education funds. Determining the right strategy in managing financing is also very important to ensure that educational goals can be achieved optimally (Bahar et al. 2024).

In this regard, some of the key factors that need to be understood and implemented in the management of education funds include transparency and accountability policies in the allocation of funds, managerial competence in budget management, and active participation of all stakeholders (Muiz et al. 2024). Thus, educational institutions can improve the efficiency and effectiveness of financing management, and ensure the quality and sustainability of education. In an effort to improve the effectiveness of education fund management, various strategies and approaches need to be implemented so that the financial system in educational institutions, especially in the non-formal education sector, can run optimally and sustainably (Pasaribu 2017). Good fund management

depends not only on the availability of financial resources, but also on how those funds are managed efficiently, transparently and accountably.

To achieve this goal, synergy between the various parties involved, the utilization of appropriate technology, and the application of good governance principles are required (Yuliati and Wiludjeng 2024). The three main aspects that play a role in improving the effectiveness of financial management in educational institutions are transparency and accountability, active involvement of stakeholders, and the use of technology and innovation in the financial system:

1) **Transparency and Accountability in Education Fund Management:**

In the management of education funds, transparency and accountability play an important role (Hutabarat and Dewi 2022). Transparency relates to openness and easy access to information on the use of funds that can be accessed by all parties involved, while accountability refers to responsibility in the use of funds that involves clear reporting and effective monitoring systems.

Schools with good transparency and accountability tend to be more trusted by the community, parents and donors. (Limbong 2021). The three main pillars to achieve this include: first, transparency in the receipt and management of education funds; second, performance standards in financial management; and third, regulations that provide legal certainty and clear governance (Mubarok 2021).

Schools that have a strong accountability system tend to do a better job of managing expenditures and achieving their stated educational goals (Mubarok et al. 2021). Nonetheless, challenges remain in implementing transparency and accountability, such as difficulties in providing easily accessible information or developing effective reporting systems. Therefore, commitment and effort from all parties involved is needed to continuously improve these practices.

2) **Involvement and Active Participation of All Stakeholders:**

The research shows that the active involvement of various parties, such as school principals, teachers, administrative staff, parents and the surrounding community, is crucial in the management of education financing (Timor 2018). This involvement

strengthens awareness of the school's needs and creates a sense of ownership of educational success (Subianto 2013).

Actively involved teachers and administrative staff can provide useful insights in budget planning and expenditure monitoring. Parent participation also increases transparency and creates an inclusive and sustainable education environment. In addition, support from the local community in the form of additional resources strengthens the relationship between the school and the community. The active involvement of these stakeholders is critical to improving the effectiveness of education finance management and ensuring the sustainability of good education fund management.

### 3) Technology and Innovation in School Financial Management:

The utilization of technology in school financial management has had a major positive impact (Nisa et al. 2022). By using a technology-based financial management system, schools can automatically record transactions, monitor cash flow in real-time, and produce more accurate financial reports (Karlinda, Azizi, and Sopali 2021).

Technology also enables the management of student payments and other transactions electronically, reducing the risk of errors and loss of funds. Further applications of technology, such as artificial intelligence (AI) and data analytics, also assist schools in planning and managing their financial needs more effectively (Santi et al. 2024).

Analysis of expenditure and revenue patterns can identify opportunities for efficiency and adjust the school's financial strategy accordingly. However, adapting to evolving technologies and ensuring equitable access for all remains a challenge that needs to be addressed.

Overall, successful management of education financing depends not only on a single factor but also on the interconnectedness of various factors. An in-depth evaluation of internal and external factors and the determination of appropriate strategies are essential to overcome the challenges (Zamsiswaya et al. 2023)

Transparency, managerial competence and active participation of all stakeholders play a key role in effective education fund management. By integrating these three factors, schools can achieve educational goals in a more efficient and effective manner and create a quality learning environment. Therefore, it is important for educational institutions to continuously develop and pay attention to all these aspects comprehensively in order to achieve success in education financing management.

## CONCLUSION

The results showed that a number of important factors influenced the success in implementing the diversification strategy of funding sources at PKBM Al-Islam Giwangan Yogyakarta. These factors include transparency and accountability, managerial competence, and active participation from all stakeholders. This process requires an in-depth evaluation of the PKBM's internal strengths and weaknesses, as well as an understanding of external factors that can affect the management of funding sources.

Identifying and addressing existing challenges is critical to achieving success in sustainable fund management. Determining appropriate strategies in diversifying funding sources will ensure more effective and efficient achievement of educational goals. The findings emphasize the importance of paying attention to these factors in formulating policies and strategies for fund management in PKBM.

Non-formal education organizations such as PKBM must ensure clear transparency in the use of funds, as well as establish a strong accountability system to ensure accountability for every expenditure. The development of managerial competencies for PKBM managers is crucial to support the implementation of this diversification strategy, which can be done through continuous training and practical experience. In addition, the support and active involvement of all stakeholders in the decision-making process related to fund management should be encouraged, including involving the surrounding community and relevant donor parties.

The urgency of this research lies in the need for PKBM Al-Islam Giwangan Yogyakarta to strengthen and expand available sources of funds to support the sustainability and development of quality non-formal education. With the increasingly limited sources of conventional funds and the increasing challenges in managing education funds, diversification of funding sources is an indispensable strategic step.

This research provides important insights for PKBMs and other non-formal education institutions in designing more innovative and sustainable strategies. The findings are also relevant in the context of strengthening the relationship between PKBMs with the community and donors, which is an important element in the success of diversifying funding sources. Thus, this research has great urgency in supporting the development of education that is inclusive, sustainable and able to have a positive impact on the surrounding community.

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