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Investing in the Future: Unveiling the Financing Architecture of Early Childhood Education at MGI Kindergarten, Handapherang, Ciamis

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Abstract

This study aims to analyze the financing system of early childhood education at MGI Kindergarten in Handapherang, Ciamis. Employing a qualitative approach, data were collected through interviews, direct observations, and document analysis. The findings reveal that the financing system at the institution involves multiple stakeholders, including the government, parents, and the local community. Several factors influence the effectiveness of this system, such as the level of parental involvement, government policies, and the availability of resources. One of the central challenges identified is the limited financial support from both governmental and parental sources. The study underscores the vital role of collaborative efforts among stakeholders in ensuring equitable, high-quality, and sustainable early childhood education. Data were obtained through interviews with key informants—including school administrators, parents, and local government representatives—complemented by on-site observations of payment and administrative procedures, as well as a review of relevant documents, such as financial reports, policy guidelines, and records of parental participation in school activities.

Abstrak

Penelitian ini bertujuan untuk menganalisis sistem pembiayaan pendidikan anak usia dini di TK MGI Handapherang, Ciamis. Dengan pendekatan kualitatif, data dikumpulkan melalui wawancara mendalam, observasi lapangan, dan studi dokumentasi. Hasil penelitian menunjukkan bahwa sistem pembiayaan di lembaga ini merupakan hasil kolaborasi antara berbagai pihak, termasuk pemerintah, orang tua, dan masyarakat setempat. Keberhasilan sistem ini dipengaruhi oleh sejumlah faktor, seperti tingkat keterlibatan orang tua, arah kebijakan pemerintah, serta ketersediaan dan pemanfaatan sumber daya. Tantangan utama yang dihadapi adalah keterbatasan dana, baik dari sisi kontribusi orang tua maupun dukungan pemerintah. Penelitian ini menegaskan pentingnya sinergi lintas pihak guna menjamin akses terhadap pendidikan anak usia dini yang inklusif, berkualitas, dan berkelanjutan. Data penelitian

diperoleh dari wawancara dengan pengelola TK, orang tua murid, dan perwakilan pemerintah; observasi langsung terhadap praktik administrasi dan sistem pembayaran di sekolah; serta analisis dokumen seperti laporan keuangan, kebijakan terkait, dan tingkat partisipasi orang tua dalam kegiatan pendidikan.

Keywords: Investing the future, financing architecture, Islamic early childhood education

INTRODUCTION

Education plays a pivotal role in shaping the development of a nation (Yasin & Jani, 2013). It is widely regarded as one of the most powerful instruments for nurturing human resources—the seeds of a nation's future (González-Moreira et al., 2021). However, building a strong foundation for human development is not an instantaneous process; it requires sustained, long-term efforts, starting as early as possible (Halstead, 2004). Early childhood is often referred to as the "golden age" of development—a period marked by rapid cognitive, emotional, and physical growth that significantly influences future success (Sit, 2018). For this reason, investment in early childhood education is essential (Dean, 2008).

Education, at its core, is a conscious and deliberate effort to foster an environment in which learners can actively develop their full potential. It seeks to instill knowledge, skills, spiritual values, character, and self-discipline—preparing individuals to contribute meaningfully to themselves, their communities, and the broader society. As stated in the *National Education System Law of 2003 (Article 1, Paragraph 1)*, education is designed to build individuals who possess spiritual strength, self-control, personality, intelligence, noble character, and the competencies required for national and personal development (Indonesia Government, 2015).

Historically, education was not a central concern for economists, who viewed it as contributing only modestly to national economic growth (Viphindrartin & Bawono, 2021). The emphasis on material prosperity and the perception that education placed a financial burden on the state further limited its attention (Dossey et al., 2021). Over time, however, scholars began to recognize the long-term economic value of education. Adam Smith, for example, argued that education plays a key role in shaping individuals into rational, capable, and productive members of society. Despite ongoing debates over the immediacy of education's economic impact (Cairns, 2021), it is now widely accepted that education is a key driver of economic and social progress.

To achieve the national goals outlined in the 1945 Constitution and the National Education System Law, educational institutions must align their mission and operations with a clear vision, sound planning, and

robust financing. In this context, education financing becomes a cornerstone of quality assurance. Well-managed and adequately resourced institutions are more likely to deliver effective services and produce graduates with strong academic performance. Without adequate financial support, efforts to improve educational quality are severely constrained (Hampole, 2022).

Education financing is inherently complex. While the state bears the primary responsibility for funding education, especially in developing countries, resource constraints often limit public investment. In response, many governments allocate a significant portion of national and local budgets to education. Indonesian law mandates that a minimum of 20% of both national and regional budgets be allocated to education (Article 49, Paragraph 1). Implementing this mandate, however, demands strong political will and commitment from all stakeholders. Unfortunately, many regions in Indonesia still struggle to meet these targets, and educational institutions often operate with limited resources (Wirian et al., 2024).

Kindergarten (TK), as a formal early childhood education institution, faces similar challenges. Effective teaching and learning at this level require careful financial planning to ensure smooth operations and accountability. Previous studies, such as Perdana (2024), which analyzed operational unit costs in holistic integrative kindergartens, found disparities in funding between western and eastern regions of Indonesia. Another study by Situmeang et al. (2024) on TK Kalam Kudus Sibolga identified multiple sources of school funding, including contributions from the government, donors, and parents. Unlike previous research, this study focuses on a kindergarten whose funding is primarily supported by a private foundation and parental contributions.

Early childhood education plays a critical role in laying the foundation for lifelong learning and development. In Indonesia, kindergarten (Taman Kanak-Kanak) represents the main entry point into formal education. However, financing remains a persistent challenge, particularly in under-resourced areas.

Understanding how early childhood education is funded—and how this affects access and quality—is crucial for informing policy and practice. This study focuses on TK MGI Handapherang, a kindergarten located in Ciamis, West Java. The region presents an important case for examining how local institutions manage education financing in the face of systemic challenges.

This introduction outlines the rationale behind the study, highlights the central issues in education financing, and discusses the significance of the research in the broader context of education development in Indonesia. It also presents the study's objectives, methodology, and relevance to the formulation of more responsive and sustainable early childhood education policies. Ultimately, this research aims to provide practical insights that

contribute to improving both access to and the quality of early childhood education in Indonesia.

LITERATURE REVIEW

Early childhood education is a specialized branch of educational science that focuses on understanding, supporting, and nurturing the interactions between young children and their educators. Its primary objective is to foster the holistic growth and development of children's potential during their most formative years (Barnawi, 2022). Typically organized before formal schooling begins, early childhood education targets children aged 0 to 6 years—often referred to as the "golden age" due to the rapid cognitive, emotional, and physical development that occurs during this period. Children at this stage are especially sensitive and vulnerable; therefore, educational approaches must be carefully aligned with their developmental milestones. An inappropriate educational experience at this stage can potentially disrupt a child's natural growth. Consequently, early childhood education is designed not only to stimulate intellectual and motor development but also to prepare children mentally, emotionally, and socially for the transition to primary education (Wahyuni, 2022).

Financial management, in an educational context, encompasses the comprehensive set of activities involved in securing, utilizing, and supervising financial resources and institutional assets in alignment with organizational goals. Historically, the field of financial management has undergone significant transformation. By the mid-20th century, especially during the 1940s and 1950s, financial management began to emerge as a recognized academic and practical discipline, evolving further in the 1970s and continuing into the early 21st century (Mulyono, 2024). These developments were often influenced by shifting national economic landscapes and policy reforms.

At its core, financial management involves the administration of financial functions—particularly the acquisition and allocation of funds to support institutional objectives. It includes strategic planning, budgeting, implementation, and oversight. Budgeting, in particular, plays a central role as it translates institutional plans into measurable financial projections. A budget serves as a quantified operational guide, typically expressed in monetary units, that directs institutional activities over a specified period.

The successful execution of any institutional or organizational activity—whether administrative or operational—relies heavily on the availability and management of financial resources. Effective fund management entails a set of coordinated efforts including planning, organizing, directing, supervising, and maintaining transparent communication. In this regard, financial management can be viewed from

two perspectives. Narrowly defined, it refers to the systematic recording and administration of financial inflows and outflows—essentially, bookkeeping and financial documentation. Broadly defined, financial management encompasses strategic decision-making regarding the procurement, allocation, and oversight of funds to support the institution's mission. This broader view includes policy development, program budgeting, financial reporting, and performance evaluation (Mulyono, 2024).

One cannot overstate the importance of financial resources in education. Every educational activity, from classroom instruction to institutional development, is inextricably linked to the availability of funding. The Javanese proverb *Jer Basuki Mawa Bea*—"there is no success without cost"—aptly captures this principle. For schools to function effectively and sustainably, sound financial management must be a priority (Minarti, 2016). Funds support not only daily operations but also ensure compliance with national education standards and facilitate long-term planning.

Within schools, financial resources enable the continuity of core educational processes, including teaching and learning, curriculum implementation, and school maintenance. It is widely acknowledged that education cannot be separated from financial support; every program or initiative, however well designed, depends on adequate funding. As outlined in the Government Regulation of the Republic of Indonesia (2005), operational costs are a crucial component of the education budget, ensuring that learning activities proceed consistently and meet quality benchmarks.

The main goal of financial management in educational institutions is to ensure that all funding—whether sourced from government agencies, foundations, community contributions, or private donors—is obtained and utilized effectively. Institutions must develop systems that guarantee financial sustainability and accountability. This involves creating mechanisms to plan, allocate, and monitor the use of resources, ensuring that expenditures are aligned with institutional priorities and comply with prevailing regulations (Bafadal, 2024).

This is particularly vital for private or foundation-based educational institutions, which often rely on a diverse mix of funding sources. For such institutions, the cost of education must be carefully planned and transparently communicated. Financial planning should account not only for external funding but also for the initial capital and operational costs associated with educational delivery (El-Khuluqo, 2025). Furthermore, the legal framework governing education in Indonesia, such as Article 48, Paragraph 1 of Law No. 20 of 2003, mandates that financial management be conducted in accordance with the principles of fairness, efficiency, transparency, and public accountability (Suyadi, 2012). These principles

serve as ethical and legal cornerstones that ensure educational finance is managed with integrity and serves the broader interests of the community.

The following section presents a discussion of key principles in financial management within educational institutions, focusing on transparency, accountability, effectiveness, and efficiency. Each of these principles plays a vital role in ensuring that educational resources are managed in a way that is ethical, responsible, and aligned with the goals of quality education.

Transparency, at its core, refers to openness and clarity in processes and decision-making. In the context of educational financial management, transparency means that all financial operations—ranging from the disclosure of funding sources and budget allocations to the documentation of expenditures—are made visible and understandable to all relevant stakeholders. This openness fosters trust and collaboration among the school community, parents, government bodies, and the broader public. When financial information such as the School Budget Plan (RAPBS) is clearly displayed, for example on notice boards in the administrative office, it becomes easily accessible to anyone who seeks to understand how school funds are obtained and used. By enabling parents to see how much money the school collects and where it is allocated, transparency builds credibility and encourages stronger support for school programs (Mustari, 2025).

Accountability is closely linked to transparency and refers to the responsibility of individuals and institutions to account for their actions, particularly in the management of resources. In the realm of school finance, accountability means that all financial transactions must adhere to pre-approved plans and comply with applicable regulations. Schools are expected to spend funds in ways that are consistent with their stated objectives and to report on how those funds were used. This includes reporting to parents, the community, and governmental authorities. Accountability is strengthened when schools involve various stakeholders in financial planning and management, establish clear performance standards, and ensure that services are delivered in a timely, cost-effective, and accessible manner. These three elements—openness to input, measurable standards, and participatory governance—form the foundation for developing a trustworthy and accountable school environment (Mustari, 2015).

Effectiveness, in the context of financial management, refers to the degree to which financial resources contribute to the achievement of educational goals. Gardner (1993, 2006, 2016) offers a more nuanced view by suggesting that effectiveness goes beyond merely meeting objectives—it involves delivering meaningful outcomes that reflect the institution's broader vision. In this sense, financial management is considered effective when the use of funds directly supports activities that lead to qualitative improvements in learning, institutional development, or service delivery.

Effectiveness is measured not only by whether goals are reached, but also by the alignment of outcomes with the intended educational mission.

Efficiency, on the other hand, relates to the optimal use of resources to achieve desired outcomes. According to Gardner (2016), efficiency is indicated by a favorable ratio between inputs (such as time, energy, and costs) and outputs (results, services, or benefits). An activity is said to be efficient when it achieves maximum results using the least amount of resources. Efficiency can be evaluated in two main ways: first, by assessing whether an activity minimizes the use of time, energy, and cost while still achieving its goals; and second, by examining whether the resources used produce the greatest possible benefit in both quality and quantity. High levels of efficiency and effectiveness enable schools to provide better services to the community by making the most of available resources in a responsible and sustainable manner (Nuryani, 2024).

According to the Ministry of National Education (2000), financial management refers to the systematic process of managing finances, encompassing recording, planning, implementation, accountability, and reporting. Within the school context, financial planning is a fundamental component that directly influences the effectiveness of teaching and learning activities (Mulyasa, 2003).

At the planning stage, the primary focus lies in analyzing the school's development needs over a designated time frame. These projections may span a single fiscal year or extend to longer-term plans covering five, ten, or even twenty-five years. Financial planning in schools is typically carried out collaboratively by the principal, teaching staff, administrative personnel, and school committee members. They come together to identify and prioritize necessary activities and determine the resources required. This prioritization is essential, as schools must assess their available time, personnel, and financial resources to determine which initiatives are urgent and which can be deferred. Crucially, school financial planning must adhere to the core principles of financial management—fairness, transparency, efficiency, effectiveness, and public accountability (Sallis, 2012).

Planning in this context can also be understood as a rational and systematic process for outlining the steps necessary to achieve institutional goals. It involves a logical sequence of actions informed by data and analysis, not guesswork or intuition. As a structured activity, planning follows defined stages and aims to ensure that the institution stays aligned with its intended direction. Financial planning in schools typically includes two essential processes. First is the development of the school expenditure budget, which outlines expected sources of income—such as educational development funds or maintenance operations—and anticipated expenditures, including learning activities, infrastructure maintenance, staff honoraria, and other operational costs. Second is the preparation of

the School Budget Plan (RAPBS), a document that organizes and integrates these financial details into a broader annual work program (Minarti, 2016).

According to Gardner (2006), strategic financial planning follows a structured sequence beginning with the school's mission, followed by long-term goals, short-term objectives, and the identification of specific programs and services. This framework is aligned with the school's real conditions and desired outcomes. The planning also includes measurable targets—both in terms of outputs and outcomes—and culminates in the development of a formal strategic financial plan (Sutarman & Asih, 2016).

In preparing the RAPBS, schools analyze both their expected activities and the potential sources and amounts of funding available to support them. The RAPBS serves as a comprehensive blueprint that outlines all incoming funds and planned expenditures over one fiscal year. In compiling this budget plan, schools must also consider several budgetary principles such as accuracy, detail, comprehensiveness, openness, periodicity, and legal accountability (Minarti, 2016).

Once financial planning is complete, the focus shifts to implementation. Financial execution encompasses a range of issues, including tuition fees, transportation for educators, initiatives to enhance educational quality, and maintenance of school facilities. A principal's leadership and creativity are key in mobilizing funds, appointing capable treasurers, and ensuring the responsible use of resources in accordance with existing regulations (Sutarman and Asih, 2016:195–196). The implementation of financial activities must follow the planned budget and be conducted in a manner that is effective and efficient. The underlying principle is that the benefits derived from public funds used by the school should at least match those that would be gained if the funds were spent directly by the community. This aligns with the general principles governing the State Budget (APBN), such as efficiency, simplicity, and prudence (Sutarman and Asih, 2016:239).

Funding sources for educational institutions are diverse and can be categorized into six main types: government funds (both central and regional), independent school enterprises, parental contributions, support from businesses and industries, community contributions, and foundation support. The more a school can access and diversify these funding streams, the more sustainable and dynamic its development will be (Mukminin, 2021).

Among the most common sources are foundation funds and parental contributions, typically referred to as committee fees. These contributions are usually determined during school committee meetings and may include three forms. First, fixed monthly contributions paid by parents for the duration of their child's enrollment. Second, incidental contributions required at the beginning of the school term, often paid in installments. Third, voluntary contributions offered by willing parents who are able and

eager to provide support without obligation. These diverse funding models reflect a shared responsibility between schools, families, and the wider community in supporting quality education.

METHODS

This study adopts a qualitative research approach, which emphasizes understanding phenomena from the perspective of those who experience them. Rather than focusing solely on outcomes or quantifiable data, qualitative research seeks to explore meaning, context, and process. Data were gathered primarily through observation and in-depth interviews, allowing the researcher to capture a holistic view of the subjects' experiences. In this approach, the researcher serves as the key instrument of data collection and interpretation. While deeply immersed in the field, the researcher maintains a commitment to objectivity and ethical responsibility. The strength of qualitative research lies in its ability to uncover rich, layered insights and to grasp the subtle dimensions of human behavior and experience that might be overlooked by more rigid methodologies (Sugiyono, 2014).

RESULTS AND DISCUSSION

According to Government Regulation No. 19/2005 on National Education Standards (SNP), Article 62, Paragraph (1), educational financing is composed of three main components: investment costs, operational costs, and personal (non-operational) costs. Each of these plays a vital role in sustaining and enhancing the quality of educational services. Investment costs typically cover the provision of facilities and infrastructure, the development of human resources, and permanent working capital. Operational costs, on the other hand, include salaries and benefits for teaching and administrative staff, consumable teaching materials, and various indirect costs such as electricity, water, telecommunications, taxes, insurance, and food services. Personal costs refer to the financial obligations borne by students themselves to ensure uninterrupted participation in the learning process.

In accordance with Article 46, Paragraph (1) of the Republic of Indonesia Law No. 20 of 2003 on the National Education System, the responsibility for financing education is shared collectively by the central government, local governments, and the wider community. The central government allocates educational funds from the national budget (APBN), which are distributed through provincial (Level I) governments and then further channeled to district or municipal (Level II) authorities. Furthermore, national legislation mandates that at least 20 percent of the state budget must be allocated to the education sector, underscoring the country's commitment to equitable and quality education.

At the institutional level—such as in MGI Kindergarten—the financial management process encompasses several key components: planning, resource mobilization, utilization, budget monitoring and evaluation, and financial accountability. All income and expenditures are outlined in a formal budget proposal known as the Revenue and Expenditure Budget (RAB). Planning in this context is more than a routine administrative task—it is a strategic and rational decision-making process aimed at optimizing resources to achieve educational goals. Drawing from Erly Suandy's perspective, planning is viewed as a deliberate act of setting institutional objectives and clearly defining the strategies and operations required to achieve them. Effective educational planners are expected to possess a comprehensive vision and the capacity to develop actionable plans that serve as reliable roadmaps for future implementation.

From an Islamic perspective, the importance of thoughtful and responsible financial planning is also emphasized. This is illustrated in the Qur'anic verse from Surah Al-Isra', verse 36: *"And do not pursue that of which you have no knowledge. Indeed, the hearing, the sight and the heart – all those will be questioned."* (Q.S. Al-Isra': 36). This verse serves as a moral foundation for transparent, informed, and accountable decision-making, particularly in matters as consequential as educational financing.

In practice, school-based financial planning involves two primary activities: budgeting and the preparation of the School Budget Plan (RAPB). Budgeting refers to the process of outlining financial needs and expenditures, aligned closely with the school's development goals. The preparation of the RAPB is ideally conducted collaboratively, involving school administrators, educators, and parent committees. This collective process ensures that the resulting financial plan reflects the institution's actual needs and adheres to key principles such as honesty, transparency, and accountability.

A well-developed RAPB should focus explicitly on improving student learning and be accessible and understandable to all stakeholders. To that end, it should be presented in clear, straightforward language and made publicly available—such as through a school information board. In preparing the budget, institutions are encouraged to align their spending priorities with medium- and short-term development goals, conduct a thorough needs analysis, and group identified issues into thematic categories. Additionally, schools must document and account for all sources of income, specify detailed allocations (including timing, costs, responsible parties, and reporting mechanisms), and ensure ongoing supervision from the planning phase through to implementation and evaluation.

Tabel 1. Initial Entry Fee for New Students for the Academic Year 2024/2025

Cost Details	Overall Cost (IDR.)	Foundation Scholarship (IDR.)	Costs Paid by Parents
Registration	500.000	250,000	250,000
Administration	1,500,000	1,150,000	350,000
Learning Supplies	1. 500,000	1,150,000	350,000
Classroom Equipment	750.000	100,000	650.000
Uniform (5 Sets)	1,300,000	950,000	350,000
Activity. Theme Support	500.000	450.000	50,000
Health	450.000	300,000	150,000
Santri Parent School	1,500,000	1,150,000	350,000
Year-End Activities	8,000,000	5,500,000	2. 500.000
Total Cost			

Budget preparation is a critical phase in transforming educational plans into actionable programs. This process requires the active involvement of leadership at every level within the institution. In practice, budget development is a dialogic and collaborative activity—one that includes negotiations between top-level administrators and subordinate units to determine appropriate cost allocations. The outcome of these deliberations is a mutual agreement detailing anticipated revenues and expenditures for each identified funding source. This agreement serves not only as a financial blueprint but also as a governance tool to ensure alignment between strategic goals and resource utilization.

Educational costs are broadly defined as the monetary representation of all resources expended in support of learning activities. The Center for Educational Statistics at the Ministry of Education's Research and Development Agency (Balitbang Depdiknas, 2006) similarly frames educational expenditure as any outlay—whether in goods or currency—intended to facilitate teaching and learning. In line with this view, the Central Bureau of Statistics emphasizes that education financing involves the disbursement and management of funds sourced from governments, individuals, and communities. These definitions underscore a shared

understanding that educational processes are resource-dependent and that costs encompass both acquisition sources and the breadth of expenditures—including infrastructure, educator salaries, professional development, and quality enhancement initiatives.

The financial management of educational institutions typically involves two primary dimensions: revenue and expenditure. Revenue sources may include central and local government allocations, targeted grants, tuition fees, and community contributions. Expenditure, by contrast, generally covers capital development and operational needs. When managed effectively, educational funding enables institutions to achieve multiple benefits. These include increased efficiency—maximizing outcomes with limited funds—enhanced institutional sustainability, particularly for private and semi-autonomous schools, and reduced risk of misallocation or corruption through transparent and accountable budgeting practices.

Tabel 2. Monthly Routine Costs

No.	Details	Nominal	Description
1	SPP/Syahriah (12 months)	IDR 450,000/month	July tuition fee not yet included in the initial entry fee
2	School pick-up (12 months)	IDR 200,000/month	Nb: If you are absent from school for several days, the full fee of . 200,000 will be charged.
3	School Committee Fees (12 months)	(The amount of contribution is determined by parents during parent meetings)	Used for Committee program

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In this context, it is essential that education funds be managed according to institutional priorities and actual needs. Given the frequent limitations in available resources, institutions must develop prioritized expenditure plans, guided by both regulatory frameworks and ethical considerations. Law No. 20 of 2003 on the National Education System reaffirms that educational financing is a shared responsibility among the central government, local authorities, and society. It also mandates that a minimum of 20% of both the national and regional budgets be allocated to education, anchored in the principles of fairness, adequacy, and sustainability.

Regulations from the Ministry of National Education (Permendiknas No. 58/2009) further clarify financing standards for early childhood education, including investment costs, operational costs, and personal costs. Investment costs refer to expenditures for infrastructure, human resource development, and permanent capital. Operational costs include staff salaries, consumables, and indirect overheads such as utilities and maintenance. Personal costs are borne by families, ensuring their children can consistently participate in the educational process.

MGI IT Kindergarten, under the leadership of Mr. Aep Saepudin, represents an example of a private institution that has begun integrating digital systems into its financial management. Data related to revenue and expenditure are recorded electronically, and payment receipts are issued systematically. MGI IT Kindergarten's financing is supported by multiple sources: national and local governments, community contributions from civil society and business actors, and internally generated funds such as

educational development contributions (SPP) from parents. The standard monthly SPP, set at IDR 650,000 per child, helps cover core educational services including instruction, lunch, and snacks.

The founding vision of MGI IT Kindergarten is to nurture a generation of children with strong Islamic values. In pursuit of educational excellence, the institution's leadership and teaching team have even conducted a comparative study in Japan to observe innovative pedagogical approaches. MGI Kindergarten accepts children aged four to six, organizing them into Kindergarten A (ages 4–5) and Kindergarten B (ages 5–6), while also offering early education services for infants. For working parents, infant care services are available with specially trained staff. The learning schedule is conducted as a full-day program, running from 7:00 AM to 2:00 PM, with shuttle transportation available for families in and around Ciamis City.

This localized study is situated within a broader discourse on educational financing, as evidenced by earlier research. For instance, Hampole's quantitative study on junior high schools in Asahan Regency found that educational expenditures significantly influence both the quality of learning processes and outcomes (Hampole, 2022). Dewi & Ferdian's theoretical exploration identified several macroeconomic factors driving education costs, including inflation, changes in teacher wages, demographic shifts, increasing enrollment, and evolving educational standards—all of which affect government budgeting decisions over time (Dewi & Ferdian, 2021).

Ahmad Munir (2023), approaching the issue from an Islamic perspective, highlights historical models of public education financing under the caliphate system. According to Munir, during Caliph Umar bin Khattab's leadership, education was fully funded by the *Baitul Mal* (state treasury), with resources drawn from taxes such as *jizyah*, *kharaj*, and *usyur*—underscoring the state's obligation to support collective welfare, including knowledge dissemination (Faujiah et al., 2018).

Taken together, the current research distinguishes itself from prior studies by its focus on early childhood education financing in a specific Islamic kindergarten context—MGI IT Kindergarten in Handapherang, Ciamis. Unlike studies that take a macroeconomic or theoretical approach, this research explores the practicalities of financial management at the grassroots level, highlighting both challenges and innovations in delivering equitable, values-based early education. The institutional experience at MGI IT Kindergarten provides a valuable case for understanding how private educational providers navigate the intersections of regulation, community support, and religious vision in sustaining their operations.

CONCLUSION

The findings of this study underscore the critical role of financing in enhancing the quality of education—particularly in early childhood education, which serves as the foundational stage for lifelong learning and future academic success. At MGI IT Kindergarten in Handapherang, Ciamis, financial management is carried out through a structured and interdependent process involving three key stages: planning, fund utilization, and accountability reporting. These stages function cohesively, each reinforcing the effectiveness and integrity of the others. Furthermore, the institution's financial sustainability is supported by multiple funding sources, including contributions from relevant governmental and community agencies, as well as monthly tuition fees collected through the foundation. This integrated financing approach not only supports the operational needs of the school but also reflects a broader commitment to transparency, sustainability, and educational excellence in an Islamic learning environment.

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CONFLICT OF INTERESTS

The authors assert the absence of any conflict of interest. We affirm that the manuscript is original and is not presently under review by any other publisher.

ETHICAL CONSIDERATIONS

The literature sources for this study—articles, research papers, research articles, and scientific forum proceedings—are all free from copyright infringement.

DISCLAIMER

The views and assumptions expressed in this article are those of the author and do not necessarily reflect the official policy or position of any affiliated agency of the authors.

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