**THE ROLE OF PARENTS IN AL QUR’AN LITERACY**

**IN EARLY CHILDHOOD**

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***Abstract***

*This research aims to describe: (1) empowerment of micro, small and medium enterprises through business incubation programs (2) member participation in empowering UMKMthrough business incubation programs at Creative Houses Of State-Owned Enterprises (3) Benefits achieved from empowering micro, small and medium enterprises through business incubation programs. This research is a descriptive study using a qualitative approach. The selection of research subjects with a purposive technique. The subjects of this study were managers of Creative Houses Of State-Owned Enterprises, tutors, and program participants. The method of data collection is done by using interviews, observations, and documentation that is equipped with a questionnaire. Data analysis was carried out through the stages of data collection, data condensation, data display, and verification and conclusion. The researcher checks the validity of the data by using source triangulation. The results of the study show that (1) the empowerment process, (2) Participation (3) The benefits achieved includes several stages including (a) the stage of awareness of the needs of the self and the problems carried out in the program planning process; (b) The transformation phase of capability is realized in the implementation of a business incubation program; (c) The stage of increasing intellectual ability is realized by the evaluation.*

*Keywords:* *empowerment, business incubation program, Creative Houses Of State-Owned Enterprises.*

**INTRODUCTION**

Micro, Small and Medium Enterprises (UMKMs) are one of the categories of the Manufacturing Industry sector from many others. According to Anak Agung Gede Ngurah Puspayoga as Minister of Cooperatives and Small and Medium Enterprises (2016) in his speech said that the contribution of UMKMto Gross Domestic Product (GDP) increased from 57.84 percent to 60.34 percent. Based on data from Kemenkopumkm (2012-2013) categories of SMEs of various types in Indonesia with a number of micro businesses as many as 55.58 million units, small businesses 629,000 units, medium businesses 49,000 units and large businesses 4,987 units. If we look at the development of the UMKM world today, there are a lot of people who switch professions as UMKM actors. This is evidenced by the increasing number of entrepreneurs in Indonesia in recent years.

One example of SMEs in Indonesia is Rehan who sells chocolate ice drinks. The development of the culinary world is now increasingly diverse types of food and drinks. The chocolate ice drink developed by brother Rehan, which was originally only with one wheelbarrow, has now settled in several branch outlets throughout Yogyakarta. Chocolate drink that is given the brand "Cokless" has successfully expanded its business to get a turnover of tens of millions of rupiah and successfully opened 34 outlets. With so many branches there are certainly many employees who are employed. This is evident that the UMKM sector can help the absorption of labor in Indonesia. Employment absorption from the UMKM sector has increased from 96.99 percent to 97.22 percent from the previous year (Kemenkopumkm, 2018).

Based on the concrete data above as an example, UMKMthat used to be small can grow into big businesses. There are also other examples that occur in society. However, there are not many UMKMthat can experience development or move up to medium or large scale businesses. Once the magnitude of competition in the business world and technological developments that continue to advance are some of the reasons for the difficulties of SMEs in developing their businesses or maintaining their existence. The increasing competition in the business world is caused by several factors. One of them is the occurrence of the Industrial Revolution 4.0 which is increasingly developing.

The Industrial Revolution 4.0 is very influential in all fields including the business world. As a result of the 4.0 Industrial Revolution, several facts were found that changes in the business world cycle. Which later became a theory known as the "Disruption" theory. The theory was discovered by Clayton M. Christensen in his review in the Havard Business Review (2015) stating that "Distruption replaces" the old market ", industry, and technology, and produces a more efficient and comprehensive novelty. It is destructive and creative ”(Renald Khasali, 2017: 35).

An example of a theory of Disruption that has been experienced by some SMEs in the retail field that sells it conventionally. Among others, clothing store traders, hoodie traders, toy traders and several other traders. They complained about the decline in turnover and profits every month. The decline in turnover and profits made some traders have to close their shops because they were out of business.

Various meetings of the same trade association associations assessed that this was caused by the decline in people's purchasing power. But strangely, Indonesia's economic growth data shows an increase from year to year. Traders' allegations related to this, not necessarily completely true. Because the article according to the theory and some facts that occur when a country's economy grows chances are people's purchasing power will grow as well. This is then analyzed by several economists who explain the shift in the way people consume or buy goods. Now more people shop online because it is considered more practical and easier. This means that there is a shift in people's purchasing power from conventional to online. Of course, conventional traders continue to decline and several new online traders have sprung up. This is what is called the occurrence of disruption, a move from conventional to online that changes the market cycle. This condition makes conventional UMKM traders unable to compete in the market freely and tends to stagnate to become UMKM actors on a micro scale.

The data that I have obtained is that 99% of SMEs in Indonesia are still micro-scale. This is evidence that the SMEs are still difficult to put forth their efforts to keep abreast of the times or even stagnate at that level. According to Bambang Hudayana (2017) the difficulties faced by Indonesian UMKMinclude: (1) The structure of businesses in Indonesia is in the form of a pyramid with the characteristics of the number of small-scale business units absorbing the largest small power, but the capitalist effort absorbs very low labor; (2) the widening of globalization so that UMKMwith limited resources, capital and markets will be crushed; (3) Government policies that actively encourage investment and devaluate the rupiah; (4) The SMEs do not have political power; (5) Raw materials that are increasingly difficult to access because of the impact of competition; (6) UMKMare not formed to become big businesses because they run individually; (7) UMKMtend to produce for the needs of middle and lower class people and do not access the entire existing market; (8) Competition among UMKMis so tight.

One of the problems faced by UMKM actors is also related to the quality of Human Resources, which needs special attention. Because HR will determine the success of a business. So it is necessary to improve the quality of human resources through various coaching and also learning in accordance with the needs of the times. Knowledge that is increasingly advanced and increasingly requires us to be able to follow it so as not to lag behind and be able to compete with other humans. Because sometimes the knowledge we have for a long time is not necessarily relevant for use today. This is in line with what was stated by Sudjana (2001: 217) stressing the importance of long life learning, keeping in mind the need for learning and education to continue to grow and develop along the path of human life.

Forms of improving the quality of human resources can be done in various models can be in the form of workshops, training, coaching and mentoring. Improving the quality of human resources, especially for UMKMs, cannot be separated from the role of the Government. In accordance with the problems faced, there needs to be support in the form of guidance from the government so that UMKMcan develop their businesses.

Guidance for UMKM actors carried out by several countries such as America, has made a breakthrough in establishing several coaching institutions for UMKM practitioners better known as business incubators. This institution can be a forum for directing and assisting UMKM practitioners who experience difficulties. Several incubator institutions have been established by several parties such as Government, Private, Community, and University have also been involved. In the midst of implementing the business incubator, a research was conducted by Suci Lestari Yuana with a team entitled "Comparative Effectiveness and Governance Models of Digital Business Incubators between Government, BUMN, Private, Community, and Universities". The results of the journal produce the fact that there are patterns of tendency of complex and interdependent relationships between business people or startups with business incubators. The business incubator is used as a mentor or Godfather that ensures the success of an innovation and business development.

Based on the Republic of Indonesia Presidential Regulation No. 27 of 2013 concerning the Development of Entrepreneurial Incubators and CSR (Corporate Social Responsibility) of state-owned companies, the Ministry of SOEs seeks to provide mentoring to business people, namely UMKMthrough a business incubator institution program named "BUMN Creative Homes (RKB)". Furthermore, the Ministry of BUMN has succeeded in building 414 BUMN Creative Houses spread across various cities and regencies throughout Indonesia. This action taken by the RKB increased the competence of UMKM entrepreneurs, increased marketing access and easy access to capital. RKB technically manages partnerships with various SOE companies in each different region, depending on the region choosing any SOE company as a partner. Some of the partners that work together include: BRI; BNI; Mandiri Bank; PLN; Pertamina; Wijaya Karya; Waskita Karya; Jasa Marga; Jasa Raharja; Angkasa Pura II; Bukit Asam; Perum Bulog; Pawnshop etc. Through these partners the Ministry of SOEs provides the freedom to manage the RKB in each region. Starting from the implementation director election system to the implementation of the program. The most important thing for the Ministry of BUMN is expected to be adjusted to the management of SOE Creative Home management manuals. Because the management was given to each partner as the program implementer, it turned out that not all RKBs in each region managed to run the program.

The data found that there were 64 RKB locations transferred to other partners including 10 locations from the Inalum company to BTN and 10 locations from the Garuda company to BRI. Thus that the management process plays an important role in the success of running a program. Of course this is a problem for the Ministry of SOEs to continue to improve the management process so that benefits can be felt for UMKMthroughout Indonesia.

One of the RKBs that has succeeded in becoming a business incubator for SMEs is the RKB in Yogyakarta City. The RKB management in the city of Yogyakarta collaborates with BRI as a partner. Yogyakarta City RKB is addressed at the second floor BRI guesthouse, Jl. Sagan Timur No 123, Terban, Gondokusuman, Kota Yogyakarta. Managed by brother Alfian Kristanto as managing director. Yogyakarta City RKB has more than 1,000 members of UMKMfrom various circles. The added value in the RKB of the city of Yogyakarta has members not only from the SMEs but also from the creative industries and the communities in Yogyakarta. This can provide network connection services so that members can exchange information between members and expand market share. Many UMKM actors who have become members have been successfully guided through the business incubator program in the RKB. Even some UMKMunder the guidance of the Yogyakarta City RKB managed to take part in overseas product exhibitions, one of which was in Russia in January 2018. This was supported because Yogyakarta City is a center of culture, education, and creative industry centers making its own reasons for the growth of SMEs.

The growth of UMKM actors is not because it happens by itself, but rather the role of RKB which has helped UMKM actors in improving their quality. Yogyakarta City RKB provides training in accordance with the theme of the needs of SMEs every Monday to Saturday. The training discussed about entrepreneurial management such as financial management, operational management and marketing management.

Based on the description above, the researcher conducted a study entitled "Empowerment of Micro, Small and Medium Enterprises (UMKMs) through the Business Incubation Program in Creative Houses of State-Owned Enterprises (BUMN) of the City of Yogyakarta". To find out the success of management in Yogyakarta City RKB in carrying out business incubation programs. This can be used as a reference for RKB managers in other regions who have not yet succeeded in running a business Incubation program.

**RESEARCH METHOD**

This research is a descriptive study using a qualitative approach. The focus of this research lies in empowering UMKMthrough the business incubation program in Yogyakarta City's RKB (Rumah Creative BUMN).

**Research Settings**

This research was conducted at RKB (BUMN Creative House) of Yogyakarta City, which is located on Jl. Sagan Timur No 123, Terban, Gondokusuman, Kota Yogyakarta. The study was conducted from February to May 2019.

**Research Targets / Subjects**

Determination of the subject of this study using a purposive sampling technique with the subject of this study was the managing director and admin staff, tutors and 2 business incubation program participants at the BUMN Creative House in Yogyakarta.

**Prosedur**

This research was carried out with the following procedures: (1) The researcher conducted a field study to determine the subjects and objects in this study, (2) the researcher collected data using interviews, observations, and documentation, (3) the researchers conducted data processing both from various sources and various techniques.

**Data, Instruments and Data Collection Techniques**

Data obtained from the field in the form of a description of the framework of the principle of empowerment, efforts to apply the stages of empowerment to businesses, participation of program participants in empowerment, and the benefits of empowerment through business incubation programs for RKB members. Data collection instruments in the form of observation guidelines, interview guidelines, and documentation guidelines. Data collection techniques used were interview, observation, and documentation techniques.

**Data analysis technique**

Data analysis techniques used in this study are miles and huberman models, namely data condensation (data condensation), data display (data presentation), and conclusion drawing / verification (drawing conclusions).

**RESULT AND DISCUSSION**

1. **Empowering UMKMthrough the Business Incubation Program at BUMN Yogyakarta Creative Homes**

The business incubation program is one of the efforts of the RKB manager in empowering the community, especially UMKM actors. By providing various assistance, training, and mentoring so that it is hoped that the community will be able to face the challenges of technological development and still maintain its business as a source of income

Before the implementation of the business inclusion program, of course there is a planning process carried out by the manager of BUMN Creative Homes. Planning is the initial stage in the business incubation program at BUMN Creative Homes. Planning carried out by the RKB manager also involves the recipients of the program, namely the members who take part in this program. The goal is to plan a program according to their needs.

There are several stages in a business incubation program planning process in BUMN Creative Homes, namely: (1) Identification of needs: aims to find out what are the needs and problems that need to be solved by the SMEs as recipients of the program. (2) Determination of the training theme: the determination of the theme becomes very important because it must be in accordance with the needs and problems that are being faced by program participants. The determination is made by the RKB manager along with the tutor through the identification of needs. (3) Determination of tutors: What is done by the manager in determining tutors through various relationships owned by both the manager and from members. When a tutor is judged to have a good performance when providing training, the tutor will be retained and vice versa. (4) Outreach: the outreach needs to be conveyed so that program participants know the whole schedule information. The socialization process is carried out by distributing training information posters through the Whatsapp group and through social media Instagram. (5) Procurement of Training Facilities: training facilities provided by RKB managers in the process of implementing the business Incubation program including materials / handouts, LCDs, screens, speakers and incidental equipment / materials.

Furthermore, the implementation of UMKM empowerment through the business incubation program is a form of economic empowerment. And UMKM empowerment through business incubation programs is provided in the form of assistance in the form of access to capital and assistance assistance. According to Totok Mardikanto (2015: 105) stated that there are three principles of empowerment, namely: (1) Working; (2) Effects; and (3) Association. In the UMKM empowerment business incubation program in the RKB has carried out empowerment in accordance with the principle of empowerment according to Totok Mardikanto. This is proven by the process of involving the community, especially SMEs to do, do, and apply the knowledge provided, in accordance with the principles of work. In point 2 of the Consequences principle, the empowerment of UMKMin the RKB has also given an effect or influence and also the benefits that affect the individual. The benefits felt after the training process of some members increased their capacity and capability. In addition, the principle of the Association is also evidenced by the process of linking / connecting between the experiences of learning citizens with the learning process when during training on branding material delivered by one of the learning citizens namely the "PMKG" father.

The implementation of UMKM empowerment is carried out through various stages. According to Ambar Teguh S (2004: 83) that the stages of empowerment are divided into 3, namely: (1) Awareness stage; (2) Transformation stage; (3) Stage of increasing intellectual ability. In the business incubation program, the process of empowerment stage according to Ambar Teguh S. has been carried out in the first stage of the process of awareness raising to the SMEs through the process of Need Identification and Monitoring at the beginning of the meeting. In the second stage, capability transformation occurs through various training processes conducted for business incubation program participants. In the third stage, namely the stage of increasing intellectual ability, evidenced through a process of change in the incubation program participants and RKB members and also changes in the business they run. It was also proven by the display of products that were followed by members who were considered good and good at the product curation event organized by the Ministry of BUMN. In the exhibition there was also the most effective presentation of the business they run.

An evaluation needs to be done to find out how successful the program is. Evaluation also has a function to find out various obstacles encountered during the implementation process. According to Totok Mardikanto (2015: 105) one of the principles of empowerment is Effect. Therefore through evaluation we understand how much benefit the recipient of the program. The business incubation program run by RKB has provided tangible benefits and consequences for program participants in terms of increasing their capacity and capacity. Through a variety of training that focuses on four broad themes including business management, sales and marketing, finance and taxation and business strategies are able to make an impact on the business of the participants. This indicates that the implementation of empowerment is in accordance with the principle of empowerment. Judging from the indicators of program success according to Soemodiningrat (1999: 138) one of them is increasing community capacity to show the success of business incubation programs.

1. **Participation of RKB Members in the Business Incubation Program**

The principle of implementation of adult learning according to Malcolm S.Knowles (1980) is divided into five including conditioning the learning climate (The learning climate), Identification of needs (Diagnosis of needs), The planning process (The planning process), The use of experiential learning (Conducting learning) experiences), Evaluation of learning (Evaluation of learning). Conducting training in business incubation programs also includes adult learning. Managers also strive for implementation to be in accordance with adult learning principles. Efforts are made by inviting program participants to participate in the planning process through the stage of identifying needs (Diagnosis of needs). What if program managers do not involve program participants in the planning, what is planned will be different from the expectations and needs of program participants. Therefore, participation from program participants is needed not only from program managers.

According to Kindervatter (2007) the empowerment approach is divided into 4 types, one of which is the Participatory Approach. Namely an approach that emphasizes the involvement of each member in all activities. Likewise what has been done by business incubation program managers has implemented the Participatory Approach approach in the empowerment process. Evidenced by the participation of each RKB member or program participant as well as all stages. The form of participation carried out by business incubation program participants is the involvement of program participants in all stages of the program from planning, implementation, and evaluation. When the planning process program participants are included in the program planning process through identifying the needs and determining tutors. While in the process of implementing the enthusiasm of the program participants and the involvement of program participants such as the assignment of photos and video promotional work, the use of personal facilities such as leptop can increase the independence and intention of trainees to be active in each training; and in the evaluation process program participants were involved with the evaluation questionnaire in each training and overall evaluation.

1. **Benefits of UMKM Empowerment through the Business Incubation Program in the RKB**

 Community empowerment through business incubation programs can improve knowledge and skills so that UMKMhave an independent spirit in adapting to the challenges of the times and technology in the business world. This is in line with the opinion of Ambar Teguh Sulistyani (2004: 80) the purpose of empowerment is to shape individuals and communities to become independent. This is in accordance with the objectives of the business incubation program organized by BUMN Yogyakarta Creative Homes, namely to increase capacity and capabilities that make UMKMmore independent in overcoming problems.

Suhendar (2017) explained that Indonesia's UMKM problems were related to the quality of human resources. Neither the problems faced by UMKMin BUMN Yogyakarta Creative Houses are related to the quality of human resources who are still lacking in knowledge and skills. Therefore it is necessary to have a learning process through various training. With the training the benefits achieved from empowering UMKMthrough the business incubation program at BUMN Creative Homes are the increased capacity and capability of members that can be used as capital in running their business. The program participants have applied the knowledge they gained in their business.

One of the principles of empowerment delivered by Totok Mardikanto (2015: 105) is Effect. This means that every empowerment must have a good and beneficial influence. The business incubation program implemented by BUMN Creative Homes has also provided tangible benefits for the participants who took part. From the results of the study note that the benefits of the business incubation program are:

a. The participants of the business incubation program felt an increase in their capacity and capabilities. This was proven by the ability of the program participants to be able to apply the knowledge gained as in the training in making promotional media and financial training.

b. The business incubation program encourages UMKMaround Yogyakarta to be able to support the industrial 4.0 revolution with branding, photography and videography training, and website creation training.

**CONCLUSION**

Based on the results and discussion above, it can be concluded that the Empowerment of UMKM through the business incubation program at BUMN Creative Homes includes several stages of empowerment processes, starting from the awareness stage regarding self-needs and problems carried out in the program planning process; The capability transformation stage is realized in the implementation of the business incubation program; The stage of increasing intellectual ability is realized by the evaluation. Participation in the involvement of members in the process of planning, implementing and evaluating the empowerment of UMKM through the business incubation program The benefits achieved from empowering UMKM through the business incubation program are an increase in capacity and capability felt by the participants, the participants are able to apply the knowledge gained, and the program business incubation is able to encourage participants to improve and develop their business.

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