

Developing entrepreneurial mindset through financial literacy training for educators and parents at adventure school

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ABSTRACT

Financial literacy is a key focus at Sekolah Alam Kebun Tumbuh in Sawangan, Depok, Indonesia. The school integrates environmental engagement into its teaching and learning processes, aiming to achieve educational goals through positive role models and values. Recognizing the community's limited financial knowledge, a primary community development initiative was established to address this gap. This program aims to enhance financial literacy among educators and parents, thereby fostering an entrepreneurial mindset in students. The program begins with the planning and execution of modules, which involve brainstorming and preliminary investigation. The initial phase included an introduction to entrepreneurship, followed by in-depth instruction on fundamental financial concepts and budgeting. Each training session included a pre-test to assess participants' initial skill levels and a post-test to measure progress. Additionally, participants gave presentations to evaluate their understanding post-training. The results indicate a significant improvement in participants' abilities to create financial models. Evaluations show enhanced financial and entrepreneurial skills among the participants. Feedback highlights the need for longer-term program sustainability and greater community involvement.

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1. INTRODUCTION

Sekolah Alam Kebun Tumbuh was founded in 2010. It is an adventure school that strives to be involved in the educational area by strongly adhering to the *Holy Qur'an* and *Sunnah* to inspire and nurture young people to have noble, intelligent morals (Baggen et al., 2022; Morris & Tucker, 2023; Kebun Tumbuh, 2010). The purpose of *Sekolah Alam Kebun Tumbuh* is to involve the community in the educational process by inviting relevant parties, including parents, academic staff, students, and other relevant parties, to participate in the teaching and learning process. This is primarily intended to assist students in comprehending and deepening their understanding of Islamic independence and principles.

The school concentrates its learning and teaching process on role models and positive value impacts on its students to achieve this goal. *Sekolah Alam Kebun Tumbuh* focuses on an entrepreneurial spirit that should be included within school cultures from a young age in addition to reading, writing, and numerical skills (Sonu & Marri, 2018).



Figure 1. *Sekolah Alam Kebun Tumbuh*

Focusing solely on the school curriculum, the institution promotes it through four pillars: leadership, entrepreneurship, logic, and morals, focusing on the student's holistic development. The curriculum is created by integrating culture, nature, and environmental protection to accomplish these four pillars. In the meantime, the emphasis of character development is on students' capacity for independence and leadership. This is carried out using the entrepreneurial mentality that is taught in schools (Baggen et al., 2022; Saputra & Susanti, 2021; Sonu & Marri, 2018; Subramaniam & Shankar, 2020). From this, it is evident that the school has created a section of its curriculum dedicated to entrepreneurship, as seen by some of its entrepreneurial initiatives, like market days and school of parents.

The issue is that the entrepreneurship course has not adequately covered financial topics. This is demonstrated by the limited capacity of educators and students to make a profit from their commercial activities such as regular market day events. Since entrepreneurship courses' primary areas of study are distribution, retail, biotechnology, information, and communication technology, teachers and students find it challenging to be productive and make a reasonable profit during their activities such as market days. Limited financial resources are also evident in the selection of business ventures that the school can undertake. Producing goods and services for commerce is still the only option for the school to host commercial activities. Furthermore, teachers and parents are unaware of the multitude of possibilities available to them such as saving or cooperation.

The school's management level also indicates the need for staff and department heads to have improved financial management skills, particularly in commercial expansion or handling significant financial execution. Since operating an adventure school like *Sekolah Alam Kebun Tumbuh* is quite costly, especially in providing the necessary facilities for highly creative and engaging teaching and learning activities, financial skills are essential. Meanwhile, presenting financial reports based on accounting standards is a typical financial issue among non-profit organizations (Gurendrawati et al., 2019), and this also exists in the educational institutions. Another administrative problem is found as a consequence of this lack of knowledge regarding accounting accounts. Disorganized financial management and administration might occasionally hinder development-related activities (Gurendrawati et al., 2019). As a result, educators must increase their financial understanding and proficiency.

Prior research shows how a person's financial behavior is significantly impacted by their financial literacy for example Henager & Cude (2016). It is the capacity to apply knowledge and abilities to

efficiently manage one's financial resources to achieve lifetime financial stability (Świecka, 2019). This definition clarifies that knowledge and skills are the two essential components of an effective financial resources management strategy. The state of the economy demonstrates how people's everyday lives are impacted by financial difficulties, especially when the economy is unstable. It can be discovered through the materialistic mentality that is common among youth. This leads to an increase in personal debt, bankruptcies, and foolish finances (Świecka, 2019), all of which are prevalent during economic downturns. In the meantime, consumerism and a lack of financial literacy cause people to ignore the significance of financial management and investing as a component of their autonomous financial literacy (Kuratko et al., 2021). A lack of this ability and information can put young people at risk for problems down the road, especially when the environment becomes more complex and uncertain at a faster rate. The majority of children receive their initial financial education from their parents, followed by instructors (Amagir et al., 2018; Andarsari & Ningtyas, 2019; Henager & Cude, 2016). For children to be financially literate, the roles of parents and teachers are essential. For this reason, it is critical to give young people the information and abilities they need to manage their financial resources from an early age.

Through this community development project, parents and teachers in the vicinity of *Sekolah Alam Kebun Tumbuh* in Depok, Indonesia, will get more knowledge and skills related to entrepreneurship, including financial literacy. This community's goal is to help educators and parents become more knowledgeable and adept at managing financial matters. Holding training sessions for parents and teachers at *Sekolah Alam Kebun Tumbuh* is a practical example of how entrepreneurial attitude depends on financial literacy. While parents' understanding and support are equally necessary to create and build an entrepreneurial attitude, teachers play a vital role in imparting this entrepreneurial mindset to their students in the classroom.

2. METHODS

Participants

The participants in this program are teachers of Sekolah Alam Kebon Tumbuh, Bogor. Sekolah Alam Kebon Tubuh is located at Jalan Mawar no 79 Bojongsari, Sawangan Depok. There are 25 teachers joined the program. All teachers have bachelor's degrees from various education majors.

Program Period

The program runs for seven months, from May to November 2023, and can be divided into 5 phases as shown in Figure 1. The brainstorming phase was conducted on 19 May 2023. It involves the project leaders, teachers, parents, the principal, and the board members of *Sekolah Alam Kebun Tumbuh's* Foundation. During the brainstorming phase, we conducted a preliminary survey of teachers to gain insight into teachers' challenges. The survey aimed to understand the importance of financial literacy training for teachers, the finance topics they need the most, and their perception of financial knowledge. Each participant was able to propose more than one topic. The results of the preliminary survey are presented in Table 1.



Figure 2. The training programme process

Table 1. Survey results for proposed topics

Topics	5	4	3	2	1
Familiar with business activities	7	10	5	3	
Familiar with financial management	13	7	5		
Preparing financial management	8	12	5		
Familiar with financial items	7	14	3		
Budgeting	15	6	4		
Financial planning	20	5			
Financial resources	13	10	2		
Component of cost	13	10	2		
Component of profit	9	9	6	1	

The next phase is module development. It is started in mid-June 2023 until early August 2023. At this level, the brainstorming and findings from the preliminary survey serve as the basis for developing the module. The module serves as the training's source material and manual. The degree of urgency and the participants' knowledge of the subject are taken into consideration when developing the module.

In the first week of August 2023, the introduction is conducted at the beginning of the community development program. This is signed as the beginning of the program. During the introduction, each trainer is allowed to provide a brief description of their module. This opportunity is used to attract the participants' interest and understanding of the goals of the program. 23 teachers attended this introduction session.

The implementation sessions were held weekly starting from September until November 2023. The material is delivered during this session by applying active learning and problem-solving methods. The methods emphasize the participants' involvement in every aspect of learning such as providing projects where participants investigate and decide the actions (Gosavi & Arora, 2022). Participants are also invited to some activities such as gaming questions and surveys as part of active learning. These activities are done following the presentations. The primary goal of presentations is to outline the schedule and methodology for each session. In each presentation, the purposes, procedures, and applications are explained. It includes a question-and-answer period in addition to the presentation. The goal of the Q&A session is to increase participant-trainer interaction and communication. An introduction to entrepreneurship is followed by two courses on financial literacy. Participants are asked to create a financial strategy for their future firm, the group presentation is completed before the execution. The goal of the group presentation is to increase the participant's comprehension of the topic. There are examples in the presentation that participants can use to help them create their financial plans. Participants receive assistance in creating their business' financial plan after their presentation.

The last program phase is the evaluation process. Three evaluation stages are used to gauge an individual's level of achievement. For every session, the first step of the evaluation process is completed before the program is implemented. The purpose of this assessment is to gauge the participants' level of success and subject understanding. This pre-test is the initial assessment, which is done before the training session begins. The purpose of this test is to assess the participants' degree of topic knowledge and comprehension. The post-test is then completed after the introduction as the second step of the evaluation process. The purpose of this post-test is to assess each participant's training progress and effects. The final test is given after the training program to assess the course overall. This final test was conducted by the end of November 2023. The goal of this exam is to assess the program and get participant input for enhancements.

3. RESULTS AND DISCUSSION

This community development project aims to assist parents and teachers in gaining the necessary financial literacy, which is the cornerstone of entrepreneurship. This community development program is run into multiple phases, ranging from initial research to evaluation.

Initiation and Brainstorming

Initiation is the initial step of the project when the idea and the purposes of the project are established. The program begins with a discussion of the objectives and requirements for the school when it comes to putting community service initiatives into action. The project was initiated by three project leaders from three universities once they identified the problems and needs during a discussion with the management of Sekolah Alam Kebun Tumbuh. The project team leaders then conducted tasks, followed by a visit and assessment of the site of the community service program on May 19, 2023. The preliminary visit and assessment were necessary to analyze the needs and descriptions of prospective participants. Analyzing the needs of the school and participants is crucial for accurately mapping the conditions used to develop the module and training. During the visit, the leaders identified in detail the problems and situations of Sekolah Alam Kebun Tumbuh.

Brainstorming was conducted in two ways. The first brainstorming was during the project leaders' visit on 19 May 2023. Project leaders met with the management and teachers of *Sekolah Alam Kebun Tumbuh* during this visit to discuss and determine their needs. The discussion does not just focus on the problem identification. It is also an opportunity to learn about their expectation, level of knowledge, and resources for potential participants. The trainers engage in a second round of brainstorming on 14 June 2023. The identification problems discovered during the visit and the expectations of the school, including the profile of potential participants are the main points of discussion in this section.

Module Development

From this discussion and visit, the structure of training, outcomes, and objectives of the program are determined. Following the brainstorming and assessment findings, an institutional collaboration agreement was created as a legal foundation. The purpose of putting the program into practice involves assembling training modules. The training modules are in the form of a short proposal that explains the training material, training implementation, the method of delivering the material, and the evaluation process. The module is developed by each trainer based on their expertise. The module is also developed by including activities when student participation is required.

For this community development, two financial modules have been designed. The modules are designed based on the survey results conducted during the preliminary visit. The introduction to financial management is the main topic of the first module. The focus of this module is on the introduction of financial reports, certain fundamentals of financing, and the financial elements of business. The second module is all about budgeting. The focus of this module is on the financial items that need to be provided for the business. This module's primary focus areas are cost, resources, and margins. The community development program which run from May to November 2023.

Introduction

The primary function of this community development program is training. The first activity in the program is the introduction. The purpose and mechanism of the program are explained to the

participants in this section, along with a brief synopsis of the activities and content of each section. The goal of the introduction session is to establish a rapport with each participant and learn about their background and reason for attending the program. The information regarding the training's goal and the needs of the participants can be matched from this introduction section as seen in Figure 3. As shown in Figure 3, 25 educators and parents of pupils from *Sekolah Alam Kebun Tumbuh* participated in the community service program. The participants' ages are from age 25 to 33 years old where 60 percent of female for 15 participants, and the rest are male participants. Based on their educational background, all participants have undergraduate degrees whereas 18 participants hold bachelor in education. During the introduction session, some university students are involved in hosting the program. Figure 3 illustrates that students participated in guiding the introduction session, while the trainer provided detailed information about the program, mechanism, and purpose. The introduction is followed by the pre-test. The purpose of the pre-test is to gauge participants' understanding before the training. The effectiveness of the training is also assessed using the results of this test. The pre and post-tests mainly focus on the business knowledge area. The test results are used to develop additional materials to support the training.



Figure 3. The introduction session

Implementation

The implementation of this program is the financial training for parents and teachers. The instruction in fundamental financial management was the second activity of this program. There were two portions to the training. An introduction to financial management is given in the first section. The main goal of this section is to impart a fundamental understanding of financial management. As shown in Figure 4, the participants receive instruction in this segment on how to comprehend various financial report formats and purposes while the other picture shows the trainer delivering the material about different types of financial reports. During this section, participants are assigned to prepare simple financial reports. The participants are divided into groups according to the suggested businesses. Every group receives assistance in creating basic financial reports, like income statements and balance sheets. The chosen business is the basis for the development of this balance sheet and income statement. Afterward, the income statement and balance sheet for each group are expected to be presented. The primary goal of the training is to help participants get familiar with various financial reports and their purposes. Participants who run their own business will benefit from this. Comprehending the purpose of every financial report aids participants in foreseeing potential financial issues, and creating financial projections for their forthcoming enterprise.

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Figure 4. Introduction to financial management session

To measure the achievement, the participants are asked to do their pre and post-tests for this session. Ten questions covering the fundamental accounting dan financial management concepts make up the test. The topics covered in the questions include the notion of cost, the elements of company operations, the distinctions between variable and fixed costs, and the types of financial statements. This pre-test is aimed to identify the level of participants' knowledge related to the topic. Based on this pre-test, the majority of participants obtained an average of five out of ten correct answers, indicating a moderate level of participants as shown in Figure 5. It is evident from this pre-test that some individuals know a little bit about finance and accounting matters. These are in particular related to the financial activities, financial reports, and cost items. Based on this, it is seen that they still require more information, though, regarding the use of accounting and financial management, specifically with cost differentiation and being aware of the financial operations of the business. Meanwhile, the post-test was conducted following the training. The post-test reveals some improvement such as understanding of financial reports, financial activities, and cost items. The post-test result in Figure 5 shows that detail cost items cause uncertainty as the result is declining from 67 percent to 45 percent. These results motivate the trainers to pay more attention to this section as part of the next financial training.

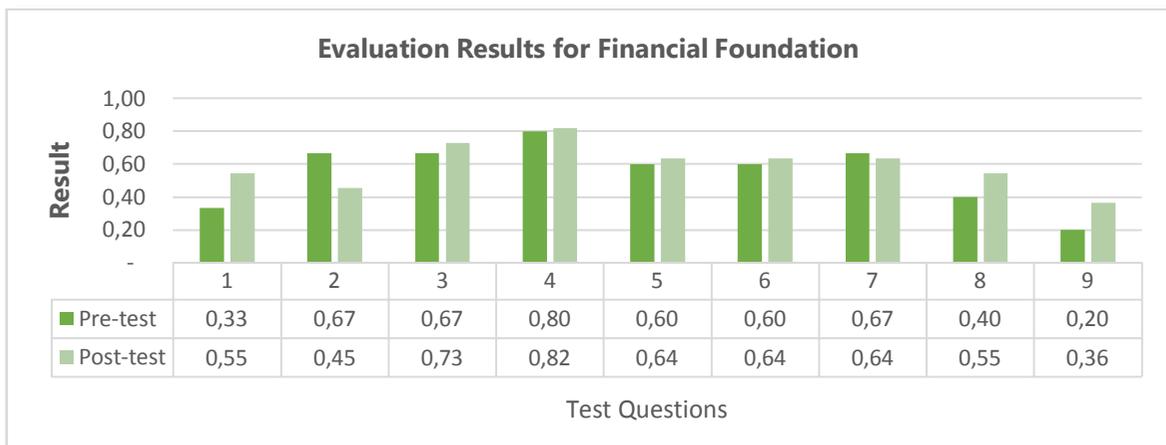


Figure 5. Financial introduction evaluation results

Training in budgeting is the third activity. This is a more in-depth version of the basic financial management course. The pre-test is given at the start of this section to gauge participants' level of

financial literacy. This serves as a means of reinforcing the comprehension and expertise from the preceding segment about fundamental financial administration. As shown in Figure 6, the trainer delivers the material about preparing the budget for business. This session's primary focus will be on cost calculation for their goods and services. The only topic covered in training is how to create a business budget. Participants are requested to prepare a budget for their business as part of the training session. Participants are divided into groups according to their intended business during the training session. Each group receives assistance in calculating their products or services and creating a business budgeting model after the session. This is specifically to ascertain the expense of their product and how to locate alternative funds for their enterprise. In this part, each group is assisted by university students who are involved in this program. The university students are involved as part of their activity to help the community as shown in Figure 6. This involvement has a good impact on their awareness regarding their community as well as on the development of their social interaction with people from different backgrounds (Amagir et al., 2018; Gosavi & Arora, 2022; Thomas & Subhashree, 2020).



Figure 6. Budgeting training session and group assignment

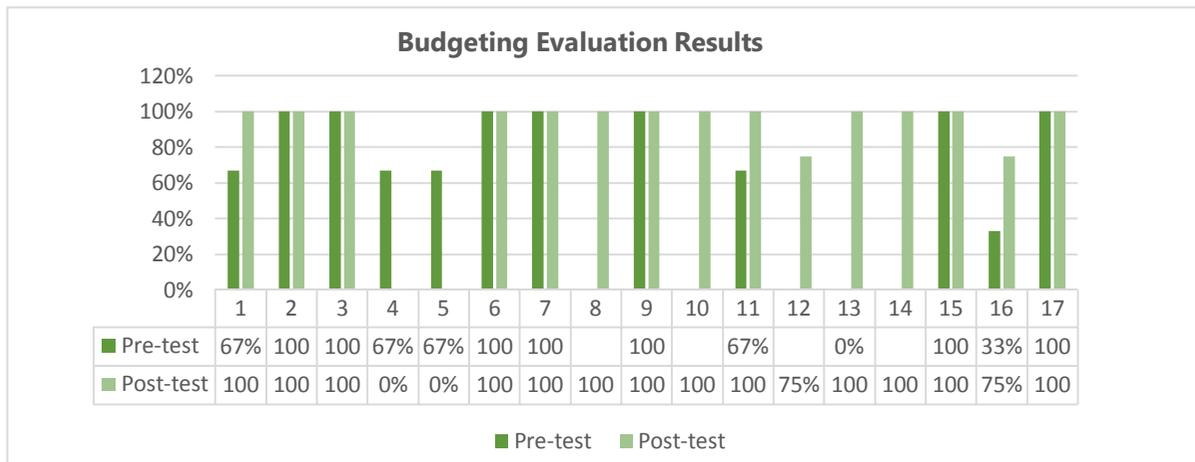


Figure 7. Budgeting evaluation results

As part of the training session, participants are asked to complete a pre-test before the program. According to the test, the average score increases following the training as shown in Figure 7. This indicates that a certain number of participants possess a fundamental understanding of financial management. The results show significant improvements in the results from the pre-test to the post-test. These are in particular for items related to determining the cost and funding for their business

are low before the training session. The evaluation based on the correct answers presents how the participants improved their knowledge and skills after they joined the training, particularly questions related to determining profit as shown in Figure 7. However, there are some items related to funding that do not reach sufficient answers as shown in Figure 7, for zero percentage. This indicates there is a need for further training for this section.

Evaluation

The evaluation session is the fourth task. The evaluation is carried out as a part of the training monitoring procedure. The dissemination of some questionnaires for every training session serves as the main evaluation. Meanwhile, the training’s content, how it is delivered, interaction, planning, and activity are the main areas of evaluation. After that, each group presents its findings, and the trainers offer their comments as shown in Figure 8. Most participants can present their business plans. There are four group presentations. The group presentation is focused on their business plan and how they are preparing the budget for their business. Focusing exclusively on financial knowledge, each group can present their financial structure, and how the financing plan for their business.



Figure 8. Financial project group assignment presentation

These financial workshops yielded good assessment results, averaging 4.5 out of 5 as shown in Figure 9. This outcome demonstrates that the training significantly improved the participants’ knowledge and abilities regarding business finance management. The feedback received showed positive results where participants felt there was an increase in knowledge and skills as shown in Figure 9. Participants also gave positive feedback regarding the implementation. However, participants hope for a continuation program from this training, as well as determining more effective activity hours. The program is closed by group photos as shown in Figure 10.

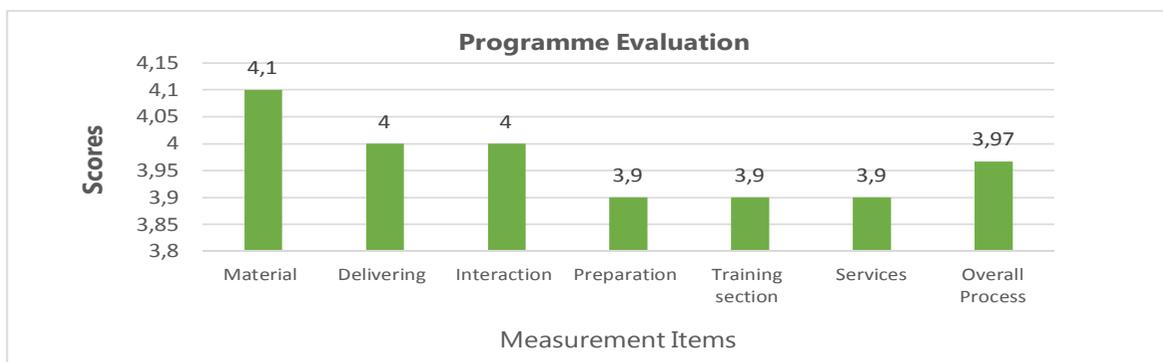


Figure 9. Evaluation for overall programme



Figure 10. Evaluation and closing session

Discussion

This community development project aims to raise entrepreneurial knowledge and proficiency among parents and teachers in the vicinity of *Sekolah Alam Kebun Tumbuh*. This program serves as a reference for conducting teaching and learning activities at the school in addition to enhancing business capabilities and skills. This relates to community empowerment, a program that promotes sharing concerns among community groups and attempts to enhance the knowledge and skills of people in society (Purnomo et al., 2020). The choice of *Sekolah Alam Kebun Tumbuh* stems from the institutions' emphasis on the entrepreneurial spirit, as evidenced by its mission to uplift youth morality by promoting strict adherence to the *Sunnah* and the *Holy Qur'an* (Kebun Tumbuh, 2010). Through educational activities that foster independence and an entrepreneurial spirit, these objectives will be met. The fact that educators and parents still have some challenges in developing entrepreneurial spirit through nature-based educational mechanisms. This main obstacle is in efforts to create productivity, efficient, and profitable activities that focus on entrepreneurial spirits and problem-solving oriented. Therefore, parents and educators must possess entrepreneurial knowledge, comprehension, and abilities to accomplish these aims.

In addition, the roles of parents and educators are crucial to developing their students and children's awareness and understanding of the basics of financial literacy and entrepreneurial mindset. How students and children can identify opportunities and exploit these opportunities requires sufficient financial skills and ability. This ability differs the entrepreneurial leader from managers (Harrison et al., 2023; Hossain, 2020; PiR, 2019). The practical applications of this knowledge, comprehension, and abilities necessitate the management of financial resources and business awareness. The foundation of an entrepreneurial attitude is these two abilities. One may solve problems, think creatively, and innovatively, and then implement that solution through action when they have this mentality understood and mastered (Kuratko et al., 2021). This is a reason why financial skills are a basic that differentiates the entrepreneurial leader from the others. These skills must be taught from an early age (Amagir et al., 2018). The fact that majority of children receive their initial financial education from their parents, followed by instructors (Amagir et al., 2018; Andarsari & Ningtyas, 2019; Henager & Cude, 2016), and then refer to participants' descriptions which are primarily based on bachelor in education, proficiency in finance is crucial for both educators and parents to help students and children develop the attitude. Meanwhile, the preliminary visit and brainstorming reveal their motivation and interest in the topic, which refers to an effort to improve their comprehensive critical thinking (Fahmi, 2019). These indicate a high requirement for teachers to improve their knowledge and skills. As a consequence, parents and teachers must have the necessary skills and information.

To cultivate an entrepreneurial mindset, one must possess financial literacy. One's financial behavior reveals the critical significance that financial knowledge plays. Their financial attitude and behaviors, as well as economic decisions, are determined by their capacity to apply their knowledge and skills to manage financial resources effectively (Harrison et al., 2023; Henager & Cude, 2016; Moreno-Herrero et al., 2018; Morris & Tucker, 2023). A climate of high risk and uncertainty presents significant obstacles for young people. Inadequate knowledge of finances causes people to make unwise financial decisions and to be ignorant of financial management and investment (Baggen et al., 2022; Saputra & Susanti, 2021; Sonu & Marri, 2018; Subramaniam & Shankar, 2020). Meanwhile, the entrepreneurial spirit should be included within school cultures from a young age in addition to reading, writing, and numerical skills (Sonu & Marri, 2018). It is evident from this community development program that most parents and educators lack basic money management skills. Two pre-test results reveal the participants' lack of financial knowledge even after the first session of financial introduction training. While some of them may possess a few fundamental financial management skills, they are insufficient to enable them to handle opportunities or problems brought on by an uncertain environment (Uvarova et al., 2021). The pre-test results show that they do not grasp or are aware of money matters. Lack of awareness of money matters leads to some financial issues such as high debt, irresponsible financial behavior, and poor financial skills (Amagir et al., 2018).

Lack of financial skills is also seen through financial administration. Financial administration and management require certain skills and understanding, particularly within acknowledging, recording, and reporting based on the accounting standard (Gurendrawati et al., 2019). While the school has presented its ability to provide financial knowledge, financial problems also arise from weak financial management and administration. In the scope of teaching and learning, weak financial knowledge is visible from educators' limitations in providing financial literacy for students. This situation is crucial since the school was built based on four pillars, leadership, entrepreneurship, logic, and morals. Lack of educators' financial skills hinders the achievement of these schools' four pillars, particularly the entrepreneurship goals. Given that teachers are the ones teaching their students and children, these financial skills and knowledge for the first time, this situation is alarming.

There are issues with the way this financial literacy program is being implemented. There are numerous challenges in putting it into practice. There are generally three primary issues with this community development's execution. The first issue concerns the participants' fundamental understanding of finance and business. As previously mentioned, the majority of participants did not have an educational background in business or finance. Early study reveals that the majority of non-economic graduates often deal with a lack of basic financial concepts which affects their financial decisions (Thomas & Subhashree, 2020). Due to this condition, learning must go slowly and frequently results in repetitions. The participants' level of dedication presents the second issue. The majority of participants are educators with other responsibilities and obligations outside of teaching. Although the training is conducted after school hours, this does not lessen the task that these educators must complete. Consequently, several teachers were unable to fully engage in the training's execution throughout its delivery. This condition affects the ability to hold together training sessions.

The lack of commitment has a significant impact on their assignment. The majority of participants' attachment to assignments and other responsibilities affects their ability to receive and comprehend the information that is delivered. The difficulty experienced by those who were not present to follow the information provided in subsequent sessions is evidence of this. The participant's lack of financial knowledge makes the situation even more challenging (Andarsari & Ningtyas, 2019; Thomas & Subhashree, 2020). When participants were challenged to put training material into practice by creating a financial plan for their business projects, this condition became even more evident. This situation is not

only challenging for the participants and trainers. It is also an opportunity to develop a communication and consultation line which improves their skills and knowledge. The trainers established close channels of communication and conversation outside the training hours with each group leader to resolve these latter two issues. The trainers provide unofficial consultation outside of scheduled training sessions. Developing these lines of knowledge and expertise in the finance and business domains. Consultation and counseling are selected as the most effective ways to cover the topic that has been missed due to the participants' duties and other commitments. Using WhatsApp groups, a simple learning process is carried out (Saleh & Mujahiddin, 2020) to maintain a balance between the content distribution and the program objectives and modules.

The challenges encountered when implementing community service at *Sekolah Alam Kebun Tumbuh* give the program a distinct identity when compared to other programs of a similar nature. The strong leadership and communication established by the founders and management make teachers and students accustomed to being independent and oriented toward problem-solving. This condition is rarely found in nature-based community development environment (Winarko et al., 2021) or schools in general (Shaturaev, 2021). The distinction of *Sekolah Alam Kebun Tumbuh* from other schools and nature-based communities makes both educators and students accustomed to being self-reliant and problem-solving focuses. While public schools prioritize academic proficiency in reading, writing, and math (Shaturaev, 2021), this adventure school places greater emphasis on soft skills like entrepreneurship, leadership, and morality. Teachers and parents must possess adequate financial and business acumen in light of these circumstances. Hence, the program's objective is to enhance the financial literacy and aptitude of educators and carers. The program will serve as a resource for parents and teachers as they work to help students develop their financial literacy and foster the entrepreneurial spirit (Amagir et al., 2018; Gosavi & Arora, 2022; Henager & Cude, 2016; Thomas & Subhashree, 2020), which is a cornerstone of education at *Sekolah Alam Kebun Tumbuh*.

Besides improving parents' and teachers' financial literacy, this program has extended indirect impacts on the students. In contrast to other community development programs, which prioritize the needs of their participants (Fahmi, 2019; Gurendrawati et al., 2019; Nurkomala et al., 2023; Saleh & Mujahiddin, 2020; Shaturaev, 2021), the impacts and outputs of this program take the shape of resources for students' education in the area of business and financial skills and knowledge (Kebun Tumbuh, 2010). The primary goal of establishing this financial education is to introduce standardised programmes that are more accessible and readily embraced by students. Offering comparable programs to students will foster their growth, inventiveness, and creativity-particularly when they encounter business obstacles (Fahmi, 2019; Putri & Heryudanta, 2021; Shaturaev, 2021) or participate in school-organized business events like market days. As a result, the execution of this training also affects participants in the way that it helps them build their own independent businesses. What makes community development programs like this one special in adventure schools is this requirement.

It becomes increasingly important to increase financial awareness and knowledge. The training in financial management enhanced the participants' capacity to comprehend and recognize various financial resource possibilities. This financial training is part of community empowerment which aims to improve teachers and parents. Their choice of financial structure for their company demonstrates their ability to use financial resources effectively. Every group must draft and present the company plan, complete with financial structure, by the end of the program. This illustrates how each group grows in knowledge and readiness to face the unpredictable environment of the future. Every group regresses views show appreciable advancement. This is demonstrated by their capacity to offer various cost structures and financial structures for their enterprise. The participants' inventiveness in coming up with other solutions to company issues, including financial matters, is also demonstrated in this presentation. This scenario

shows how the participants' entrepreneurial thinking has developed, especially when they can recognise the opportunity and use the resources at their disposal to address the uncertainty.

4. CONCLUSION AND RECOMMENDATIONS

Through this community development, Sekolah Alam Kebun Tumbuh's financial literacy is encouraged by the criteria to increase parents' and teachers' knowledge of and ability to manage money. The adventure school highlights the vital roles of independence and entrepreneurial spirits to encourage and nurture young people to have noble, intelligent values by steadfastly following to *Holy Qur'an* and *Sunnah*. Teachers and parents are less able to teach financial literacy to their students when they lack the necessary information and abilities. Consequently, parents, teachers, and students struggle to turn a profit and run their businesses effectively. The goal of this community development is to foster an entrepreneurial mindset through the development of financial literacy and awareness. This community development program includes basic budgeting and financial management instruction. The purpose of the training program evaluation is to assess the participant's progress and learning outcomes. The assessment shows that the participant's awareness and abilities have significantly improved. The ability of participants to demonstrate their financial acumen to foresee and prepare for future business uncertainty by offering alternative solutions and financial structures is revealed by the evaluation's final report. This finding demonstrated that increased financial awareness and understanding not only influences their financial behavior but also fosters an entrepreneurial mindset that enables them to seize opportunities and address alternative solutions with the resources at hand.

This community development program still has several shortcomings. Time limitations in organizing and the location being quite far away cause limitations in delivering training optimally. While the evaluation results indicate the participants' satisfaction level with the program's implementation, several issues need to be resolved in the future. A greater involvement of students particularly as assistants should be improved. The depth of the material presented should be more focused on financial management applications for business practices. This community development program recommends holding similar by involving the surrounding community with a wider scope, developing modules based on sustainability and green environment subjects, as well as extending this program through the implementation and follow-up program where the application and objectives of this training can be measured and realized.

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