

The Leadership of Early Childhood Education Head in Developing Financial Social Education



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ABSTRACT: The PAUD head has a major role as responsible for the application of financial social education to the PAUD unit he/she leads, the role of which is also an external link, both in coordination and in building cooperation with other parties to support the successful application of social financial education in PAUD units or institutions he heads, designing learning programs. This research aims to (1) Describe the leadership role of the PAUD chief in developing financial social education; (2) Describes the strategy of the head of PAUD in creating a social education learning climate; (3) Describes the competence required of teachers in carrying out social financial education; (4) Knowing the chief PAUD performs supervision of the social education program; and (5) Knowing factors that become obstacles in implementing social and financial education. The researchers used a qualitative approach. The data was collected conducting interviews and observations. The results of the leadership research of the PAUD head in developing financial social education in PAUD Citra Indonesia and PAUD Amalia in Banjarbaru were able to be done well and successfully.

KEYWORDS: leadership; PAUD head; social financial education

INTRODUCTION

Early childhood education is the pre-school education that is a building effort aimed at children from birth until the age of six. Early childhood education is carried out through the provision of educational stimulus to help the growth and development of the body and spiritual so that the child has preparation in entering further education. Early childhood education is organized through formal, non-formal and informal approaches (Ariyanti, 2016).

Early childhood education according to Law Number 20 of 2003 concerning the National Education System Article 28 (1) states (1) Early childhood education is held before the basic education level; (2) Early childhood education can be organized through formal, non-formal and/or informal education channels; (3) Early childhood education in the formal education pathway is in the form of Kindergarten (*Taman Kanak-Kanak*), Raudhatul Athfal (RA), or other equivalent forms; (4) Early childhood education through non-formal education in the form of playgroups (KB), Child Care Centers, or other equivalent forms; and (5) Early childhood education through informal education in the form of family education or education organized by the environment.

Kemendikbud (2017) detailed the types of literacy that are encouraged to continue to develop, namely: (1) Digital Literacy; (2) Science Literacy, (3) Numerical Literature, (4) Reading and Writing Literature; (5) Cultural Literacy and Citizenship; (6) Financial Literacy. All types of literacy above specifically have their respective goals and objectives, but systematically are expected to be able to improve the quality of human resources and the competitiveness of the nation. One of the literatures that is currently being encouraged and considered very important in Early Childhood Education or *Pendidikan Anak Usia Dini* (*henceforth PAUD*) is financial literacy. The importance of this financial literacy is not without reason, but is undermined by the statements of international economic and social experts who say that 2020 is a year of disruption that has a great impact on socio-economic life.

Financial education in children is not just about recognizing money, but is a concept of introducing financial management wisely. Children are trained to have the ability to control financial spending. They are also taught how to distinguish between what is needed and what is desire (Ariyani, 2018). Recognition of the differences between needs and wants in children will make children accustomed to self-control in spending money (Rapih, 2016).

Financial education provided to children is an important component in the transition from childhood to adulthood and the development of the rights of financially responsible citizens. Although teaching about children financial concepts is not felt too important according to the reaction of the public, yet we as adults need to convey this financial literacy to the child in an easy and appropriate way.

Financial social education is a long process in supporting individuals to have the ability to manage finances. Financial social education should begin at an early age, when the child is in the golden age that covers four aspects of development:

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physical, social, emotional, and conceptual early childhood. Capability development is carried out programmedly and systematically through the stages of conceptual understanding, self-management, and financial management.

The development of financial social education programs for early childhood requires a comprehensive approach. Appropriate means are needed to be able to cultivate an ecosystem that supports the development of financial literacy effectively and most reliably as part of the strengthening of integral basic literacy as well as the growth of Pancasila character from an early childhood. To obtain the processes and results as expected, the application of financial social education in each unit or institution of PAUD uses a harmonious approach, and integration. Application of practical approach by extending and or adjusting the objectives, charges, activities, and assessments of social financial education with the curriculum and/or learning developed by PAUD units or institutions, even further with the overall aspect/substance of the Curriculum owned and developed by the PAUD unit or institution, as stated above (Kemendikbud, 2020).

The PAUD head has a major role as responsible for the application of financial social education to the PAUD unit he/ she heads, the role is also an external connector, both in the coordination of endurance and in building cooperation with other parties to support the success of the implementation of social financial education in the unit or institutions PAUD he leads, design the learning program, as well as the role of facilitating teachers in the composition of lesson plan, monitoring the execution of learning and assessment, and evaluate the performance of social education programs in PAUD (Kemendikbud, 2020).

A number of theories state about the importance of teachers in the educational process, among others: (1) Teachers are the determining factor in improving the quality of education; (2) school success is largely determined by teachers as the main factor; (3) It is stated that a school will be effective if its teachers carry out tasks with full responsibility; (4) The role of the teacher is very decisive in the academic achievement of students. There are a number of theories that state the importance of the head of the school in the educational process as stated above, among others: (1) schools whose teachers high performance due to the leadership of their head of school; (2) leadership is very important for the success of management; (3) school leadership has a huge influence on the attitude and behavior of teachers and also school performance; (4) the success or failure experienced by most organizations is determined by the quality of leadership possessed by those assigned the task of leading the organization (Aslamiah, 2020).

The success of the implementation of financial education in the unit of Early Childhood Education largely depends on the leadership of the head of the institution. Based on the above description, encourage researchers to conduct research with the title project: Leadership of Early Childhood Education (PAUD) in Development of Financial Social Education (A Multi-site study at PAUD Citra Indonesia and PAUD Amalia in Banjarbaru).

The reason for choosing these two PAUD institutions has different characteristics compared to the other PAUD institutions, both PAUD became the test site of the model of Social and Financial Education for Early Childhood. It also as participants in the social and financial education bimtek organized by the PAUD Directorate, obtained a good accreditation value, as well as have a complete means and facilities in supporting learning.

PAUD Amalia in Banjarbaru describes the leadership of the PAUD head in planning learning, carrying out monitoring and evaluation of the organization of financial social educators to improve the quality of education in his/ her school. Based on the results above, this study focuses on the leadership function of the PAUD head in leading the PAUDI institution with the title "Leadership of the PAUD head in the Development of Social Financial Education: A Multi-Site Study at Citra Indonesia early childhood education and Amalia early childhood education in Banjarbaru."

METHOD

This research used a qualitative approach with a case study research type that aims to describe and understand clearly and in detail about the leadership of PAUD Citra Indonesia and PAUD Amalia, Banjarbaru, in conducting leadership processes in the school. The method used was a multi-case study to reveal the behavior of the PAUD Citra Indonesia head and PAUD Amalia head, Banjarbaru. The sampling was done using purposive sampling techniques. The intended sampling was not a sample that represents a population, but rather was based on the relevance and depth of information. The sampling was done by collecting data through visiting the location or informant based on the time and conditions of the place, because the situation and place would affect the state of informant and the information obtained (time sampling). To obtain data with adequate quantity and quality in this study was also used snowball sampling technique, that is, the researchers first came to the informant who may have adequate information about the subject studied (key informant). After sufficient conversations were held, the informant was asked to show other informants who were deemed to have sufficient information. The informant was called the new informant of the snowball sampling method. In this study, the data source was obtained from interviews with parties that are considered to know about information about the leadership of PAUD. Data sources through observation were used to describe people's behavior and visual appearance in cases 1 and 2. Furthermore, the data sources needed to draw the conclusions of this research came from documents and images. All data sources dig data and its information holistically contextually in order to describe in depth the focus of this research in the form of scientific conclusions of the research results.

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RESULTS

The research results were obtained through interviews with informants, namely school heads, teachers and parents. The results of interviews, observation results and documentation as well as research findings include: (1) the leadership role of the early childhood education head in developing social-financial education in PAUD Citra Indonesia and PAUD Amalia Banjarbaru; (2) early childhood education head strategy in creating a learning climate for social education and financial institutions at PAUD Citra Indonesia and PAUD Amalia Banjarbaru; (3) competence needed by teachers to carry out social-financial education at PAUD Citra Indonesia and PAUD Amalia Banjarbaru; (4) the early childhood education head supervises the financial social education program at PAUD Citra Indonesia and PAUD Amalia Banjarbaru; and (5) what factors are the obstacles in implementing social and financial education at PAUD Citra Indonesia and PAUD Amalia Banjarbaru.

DISCUSSION

A. The leadership role of the early childhood education head in developing financial social education

1. Coordination of heads in the Development of Financial Social Education in Early Childhood

The implementation of early childhood education is a training effort aimed at children from birth to the age of six years that is carried out through the provision of educational incentives to help the growth and development of physical and spiritual so that the child has preparation in entering further education. In order in its implementation can form patterns of personality and character in the early age of children who are ready to follow life in society, it is necessary to manage the early childhood education system. In this case, it has been discussed the important role of the head of school related to the management of the early childhood education system. From the results of the research, it can be known that the head of the school in both research objects, namely PAUD Citra Indonesia Banjarbaru and PAUD Amalia Banyarbaru, has made active efforts to manage the early childhood education system in each educational unit. The effort begins at the stage of coordinating learning activities with various related parties. The existence of this coordination according to the results of the research has a positive impact in terms of diversity of views, direction of movement, and action in the implementation of early childhood education.

In a research study conducted by Pujiyati (2021), the implementation of the coordination carried out by the head of a school of early childhood education is one of the crucial stages that should be done considering early child education should be organized best through continuous and systematic planning, organization, guidance, and supervision. The study emphasized the role of the head of school as a coordinator and administrator, the person responsible for moving each element of the school in the face of dynamic situations. The role of the head of the school as a coordinator should be carried out wisely, carefully, and continuously where this depends on the inclination and ability of the leader of the School in capturing the circumstances surrounding him and applied to a concrete action during the learning process (Yuliani & Kristiawan, 2017). The head as a leader who has the main authority in developing the implementation of learning and early childhood education in the unit he leads. In addition to the ability to exercise good planning and management in schools, the reflective, flexible and systems thinking of leaders and their willingness to engage in continuous professional development and networking are critical to leading today's kindergartens. (Chan, 2018).

2. Planning of the Head in the Development of Financial Social Education in Early Childhood

In both research objects, it is known that learning planning is based on agreement, coordination, and communication by all parties in particular related to the parents of the student participants. In addition, at a more specific stage, the planning of the learning program on early childhood education units is also carried out in order to improve the competence of teachers in order for them to be able to develop better according to the indicators of a curriculum. This, according to the results of the research, should be demonstrated by the involvement of the head of the school, the whole teacher, and part of the staff of the enterprise in the preparation of the program, for the common good and progress.

According to Pujiyati (2021) the planning activities carried out by the head of the school are activities that serve to maintain sustainability and sustainability of the maintenance of early childhood education in order to stay and develop according to existing needs. This is done through planning programs, managing budgets, and drafting procedures, drawing up a scale of priorities. All the planning activities are done to meet all the needs of school services. This planning activity is a form of the implementation of the role of the head of the school as an administrator who is responsible for managing the technical aspects of the curriculum and developing it according to the specific approach to which it is aimed, or in this research can be equated with the social and financial education aspects in early childhood. The main output or output of this planning process are technical documents such as the implementation plan of learning, curriculum development plan, school development plans, school mission vision, to the organizational structure of PAUD. in the planning process of the head of the school as an administrator and in a more general context is a leader or leader has a showing foresight that is the ability to estimate or predict anticipative factors beyond the power of the leader to seek solutions. In other words, include consideration of the condition of the head of school as a leader who has the planning, considerations, and procedures to anticipate when other factors emerge that will likely affect planning.

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3. Innovation of the Head in the Development of Financial Social Education in Early Childhood

Learning innovation becomes an important network that should be implemented by the head of school as a leader or a leader in developing learning in an early childhood education unit that he manages. The findings of this study on both research objects, innovation in learning became one of the essential components for educational units to apply social and financial education to early childhood. The existence of innovation from the head of the school as a good leader according to the findings on this research is innovation that is able to integrate the existing learning program with the innovation made by the teacher, of course with the facilities provided by the head PAUD.

Based on the results of the research carried out by the author, the development of innovation in the form of learning media and learning methods greatly affects the quality of learning outcomes and financial social education in early childhood in both research objects. By the head of the school, both research objects of innovation are developed in accordance with the needs and skills that want to be developed in relation to social and financial capabilities in early childhood. This stage requires the ability of the head of school to see the diversification of existing innovations. As found on the object of research that the innovation in both PAUDs is developed based on the principle of PAUD expansion is easy to use, convenient, safe, in accordance with the needs of the child, and close to the child's environment, but can provide the benefit of knowledge to children.

Research conducted by Kontautienė (2005) of innovation in the implementation of early childhood education is the development of some new ideas, practices, or educational processes, in which these ideas, objects, or practices are implanted at the level of individuals, groups, organizations, and educational systems. Education innovation is a very important factor that drives the occurrence of educational change. They can express themselves not only in the modernization of education systems, but also in the application of material and technical innovations. Planting educational innovation triggers artificial change, which can be caused by the activity of the subject and can be managed by it. The continuous change conditioned by educational innovation underpins the implementation of effective educational goals in preschool institutions. Another thing according to Kontautiene is the innovation of education and all those changes are able to accelerate the process of improvement of institutions and the planting of changes in early childhood education. The head of the early childhood education institution believes that it should be able to initiate the existence of innovation so that this childhood educational process is more diverse and achieves better educational outcomes. In addition, it was found that innovation can be influenced by the culture of learning that is awakening within the educational unit. Both factors that lead to the development of this Innovation activity also dominate in the Innovation activities of educators. These two factors will be determining factors related to the diversification of an innovation developed by the head of the school in the educational unit.

B. The strategy of the head of early childhood education in creating a learning climate for social and financial education

1. Determining the learning methods within the framework of a leadership strategy in creating a learning climate to develop social-financial education in schools

The results of this study showed that the learning strategies implemented to develop social and financial education in early childhood in both research objects focused on the development of learning media that can facilitate the learning process. According to the results of observations in the field on PAUD Amalia Banjarbaru, for example, it is possible to know that the learning media used by PAUD Amalia Banjarbaru in organizing social education is the media loose parts with supporting the learning method of Project-Based Learning. This learning medium is expected to boost the cognitive and psychomotor stimulation of early childhood children. Learning media loose parts are thought to make it easier for children to understand the social and financial values taught.

According to the results of research conducted on PAUD Citra Indonesia Banjarbaru, it is known that PAUD Citra Indonesia Banjarbaru uses learning media in the form of digital media. The efforts of the Head of PAUD Citra Indonesia Banjarbaru in the use of digital media as a strategy to provide the creation of a good learning climate, in using digital media is not apart from the cooperation carried out between the head of the PAUD citra Indonesia Banjarbaru with the teachers. All digital media used is not apart from the principles of PAUD learning. Some digital media used in the form of multimedia is defined as a combination of various media such as text, images, sound, animation, video and other integrated and synergistic and digital video and animation.

The use of loose media parts and digital media in the development of early childhood social and financial skills has actually become an exciting discourse recently. Many studies have shown that the use of both media as one of the learning strategies is very effective in achieving the learning goals of both improving social and financial skills.

The existing learning approach to learning strategies using loose-part media is considered to be the most effective approach in developing 21st century skills where one of the skills in it includes social and financial skills. This effectiveness arises because learning by using media form loose parts will encourage children to have 4C skills: critical thinking and problem solving (Critical Thinking and Problem Solving), communication (Communication), collaboration (Collaboration), and creative and innovative thinking skills. (Creativity and Innovation). In this case, educators are required to develop the skills of children both hard skills and soft skills in early childhood. Thus, by developing 21st century skills for early childhood in the learning process, each student is expected to have the skills to live in the 21st Century with the challenges of existing technology and information (Putri et al., 2021).

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Kurniasih (2019) found that the use of digital media can support early childhood learning. Since *the golden age*, that is when early childhood, children learn a lot of new things and can attract children's interest, so teachers can prepare digital-based media properly. The use of digital media in learning in early childhood education has fundamental reasons. Digital media is very important in the learning process in the technological era. Digital media has three benefits, namely providing motivation, presenting information, and providing instructions. By using digital media in early childhood related to social and financial skills. The use of digital media can generate new desires and interests, generate motivation and stimulate learning activities, and even bring psychological influences on children. Utilization of learning media in early childhood education also allows children to interact directly with the environment, allows for uniformity of observations or perceptions of learning in each child, generates learning motivation, presents information consistently and can be repeated or stored consistently, presents messages or learning information simultaneously for all children, overcoming the limitations of time and space and being able to control the direction and speed of children's learning.

2. Designing lesson plans in determining the learning methods in the context of leadership strategies in creating a learning climate to develop financial social education in schools

In order to develop the learning method as a learning strategy in the environment of early childhood education units, it is known from both research objects that the head of the school together with each element that exists on the educational units of early children in both the study objects continues to pay attention to the needs and skills that want to be developed in connection with the social and financial education curriculum. An important aspect to be discussed in this regard is the planning carried out by the head of the school in determining effective learning strategies in teaching social and financial skills to students. The decision-making by the head of the school in using learning media such as loose parts and digital media guests is based on specific planning that considers aspects of the needs of the child. As has been discussed in the previous subpart that planning is the stage that should be done by the head of the school as a learning administrator on the early childhood education unit. Therefore, the use of loose media parts and digital media should also be based on mature planning.

The learning media of loose parts itself has generally been known as the media that supports the development of different and unique child thinking. This is because loose parts have no binding rules to use, the possibilities they have are unlimited and can continue to be explored by the child. Open materials that can be found anywhere can provide an incentive for the child's development to recognize their thinking potential. The child can freely decide what the objects will be and which objects they choose to play with. These loose parts not only support children's development, but also help them connect with their surroundings and prepare them for beneficial social and financial abilities.

On the study object, it is known that loose parts were selected after considering the stimulation needs of the child as well as learning strategies that implement Project Based Learning. In the learning strategy, the head of the PAUD unit saw that the application of social and financial skills as well as the values present on both these skills will be easier embedded in each student participant when they truly understand the function and implementation of those values. This is then the basis for planning the use of loose media parts in both research objects in order to be able to support implemented Project Based Learning.

From the results of research, on the competence of the use of loose media parts can be seen that both PAUDs are committed to continuing to develop the competences of their educators. It is in accordance with what was also by Wahyuni & Reswita (2020) that decision-making skills and giving stimulation to children using learning media loose parts greatly depend on facilities, learning media, learning methods, attention or attention given, as well as the competence of the teacher himself. Research conducted by (Lestari & Halim, 2022) explains that the use of loose parts media can create a different learning atmosphere because children can create unlimited freedom. Learning by using media loose parts is one of the right ways in developing the creativity of the child and the child will be more able to optimize its entire development.

3. Designing lesson plans for using digital media in determining learning methods for implementing leadership strategies in creating a learning climate to develop financial social education in schools.

The results of this present research pictured that both research objects have used interactive learning strategies that not only use learning media in the form of not only loose parts but also digital learning media. The use of these digital media is becoming increasingly relevant amid the high demand and penetration of the use of technology in pedagogics. It should be noted that the use of digital media should remain structured based on the existing curriculum and keep an eye on the circumstances of the child. In this study, it was found that consideration of the use of digital media in learning media has been based on the development of the current K-13 curriculum. The results of the study showed that the 2013 or K-13 curriculum applied in both research subjects focused on independent activities that can stimulate creativity and thinking abilities of early children. For this, the use of digital media is essential to be presented in social and financial-related learning activities on both of these research objects. Parental involvement is also a factor of consideration that has been carried out by both research subjects, in which parents participate as supervisors and companions of the use of digital media for children of early age. This is important to do considering that early childhood still needs supervision in the use of digital media.

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What was found in this study is relevant to the results of research in Kafabih (2020) research explaining that the use of digital media in teaching financial skills which is then referred to as digital financial literacy can help show positive attitudes not only in early childhood but also in teachers related to the willingness and ability to save, save money, and manage finances for the future in the long term. Thus, in this study, it can be seen that the use of information technology such as storage applications and digital payment lending can be introduced early as an initial effort in developing financial literacy.

C. Competence needed by teachers in carrying out financial social education

1. Teacher Competency Development Plan

Teachers should have the competence and capabilities to be capable of understanding about learning strategy and learning media used integrally to students in order to be able to conduct social and financial education effectively with project-based learning strategy as well as learning media form loose parts and digital media, as described in the research (Kafabih, 2020). The innovation proposed in the research carried out by the researchers is to be able to emerge the competence of teachers in implementing strategies and using learning media on early childhood social and financial education, it is necessary a large role of a PAUD head to develop and manage the competencies of the teachers he/she leads.

Regarding the competence of the head of PAUD, it has been mentioned that a head PAUD must have five basic competences. The five competencies are personal competencies, social competences, managerial competence, entrepreneurial competence and supervisory competence. The five competences refer to the Regulation of the Minister of Education and Culture No. 134 of 2014 on the Standard of Early Childhood Education. In the Permendikbud it is stated that the Head of Paud has the standards of competence there are 5 competences that should be the head of early childhood education.

Meanwhile, regarding teacher competence, research conducted by (Mariyana, 2016) showed that the competence of teachers in early childhood education consists of three competencies, namely pedagogical competence, professional competence, and personality competence. The findings from this study, in addition to the existence of pedagogical competence and professional competence which are classified as *hard skills* or technical competencies in providing early childhood social and financial education in the two research objects, *soft skills* or non-technical competencies are also required which also consist of the same five competencies with the competence of the early childhood education head, namely personality competence, social competence, managerial competence, entrepreneurial competence, and supervision competence.

When referring to the research conducted by Susanto & Muhyadi (2016) in planning of teacher competency development programs, the planning process requires the role of the Head of early childhood education as a *leader* who is able to capture existing conditions and needs to then translated into a program based on existing theory. In his/ her research, it was also stated that in planning teacher competency development programs, the head of PAUD is responsible for developing programs related to all directions of work to be carried out. This requires *forecasting skills* where the early childhood education head must be able to capture needs in the future. In addition, the PAUD head also needs to see the condition of the source power possessed and the situation of facilities and utilities owned by early childhood education institutions. This is intended to make decisions regarding the work area that should be used, as well as how to use existing resources to achieve goals.

This present research findings found that both technical competence and non-technical competence in both research objects appeared in two stages, namely planning and implementation. At the planning stage, the head of PAUD has carried out the planning that involves the entire element of the school, either through meetings and listening to opinions online or even offline. In connection with this, the good planning carried out by the head of the school in drawing up the program of development of teacher competence has had an impact on the development of technical and non-technical competence of teachers performed with various managerial training and assessment on a regular basis.

2. Implementation of Teacher Competency Development

The findings in this study can be seen on the role of the head of PAUD in the organization of social education in one of the research objects, namely PAUD Citra Banjarbaru. At PAUD Citra Banjarbaru, students wash their hands before entering the school environment in the morning in order to be able to give an understanding of the ability we want to acquire using learning methods such as the method of abstinence. The head of the PAUD also supports the children and then used water and soap to wash his/her hands.

Referring to the results of research conducted by Susanto & Muhyadi, (2016), the presence of the role of the head of the educational unit in the process of implementation of the program of development of the competence of teachers shows the commitment of a head of an educational units to the quality of educational outcomes in the education unit it leads. This commitment is important to demonstrate because teachers are the human resource in determining the success of the teaching learning process in the school. For this purpose, teachers as human resource must be managed so that the goals in education can be achieved. During the implementation of the competence development program for teachers, the head of the educational unit must play an important role in order to the necessary technical competence and non-technical competence.

Regarding the form of the development program implemented, the results of this research showed that the head of PAUD in both research objects emphasized technical competence in particular regarding pedagogical capabilities. From both research

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objects it is known that the expectation of the head of PAUD for the implementation of technical competence development programs for these teachers can improve their abilities and understanding in the operationalization of learning strategies and learning media. For that, the form performed by the head of PAUD is training that is carried out routinely related to the use of loose media parts and digital media. Training is carried out by bringing out sources from external parties or in the form of sharing knowledge between teachers. Thus, from the findings present in both research objects it can be concluded that the implementation of the competence development program for teachers in particular on financial social education in both sites has gone well. This is one because of the important role of the head of PAUD who is involved and active in engaging in both research objects. So the head of PAUD can provide equality for his teachers to continue to develop technical competencies and non-technical competencies. Then, it was hoped that teachers could form a training and agility that affects everyday life regarding the social and financial skills taught to early childhood children in both subjects of research.

D. Monitoring the teachers' performance during the implementation of financial social education in PAUD

1. Monitoring the learning to supervise the program in developing financial social education in schools

This section focuses on the role of the head of the school as a leader who also includes the responsibility to organize the monitoring of the implementation of early childhood learning and financial social education program in their school. Among the five competences that a head of the PAUD must have according to the existing Permendikbud, one of the competencies that must have is supervisory competence. Supervisory competence is the capacity that should be possessed by the head of the PAUD to control and control in order to monitor the implementation of learning activities to stay in accordance with the objectives.

Based on the findings in this research, in general, concerning the supervision of learning activities, in its implementation, the heads of PAUD in both research objects have actively carried out surveillance activities. The supervisory activities carried out by the Head of PAUD in both research objects in a broad line are the delivery of learning results periodically by all teachers and direct monitoring by the PAUD heads. In the case of surveillance activities carried out by means of the delivery of learning outcomes periodically, for the first research object of PAUD Citra Indonesia Banjarbaru, the monitoring activities are carried on every beginning and end of the semester. At the time of the supervisory activities, each teacher will submit a learning plan at the beginning of the semester and the learning results at the end of the semester. In this case, the chief PAUD will do an assessment of the suitability of the implementation of the learning activities with the learning outcomes and the learning objectives to be achieved as described in the learning activity plan.

Meanwhile, in the case of surveillance activities carried out directly, the head of the PAUD in both research objects are actively involved to monitor directly when the implementation of learning activities takes place. This is one of the data sources for the assessment that will be carried out by the head of PAUD at the end of each period of implementation of learning. The results of the delivery and surveillance activities by the head of PAUD were subsequently delivered to all the parents of the students. After specializing in social and financial educational activities, the head of PAUD also involves parents to continue to communicate the development of their children outside the PAUD environment. The role of head PAUD as a supervisor has been performed well, with an academic supervision program implemented once a semester. This supervisory activity is an effort by the head of the school in increasing the competence of the teachers (Suratman et al., 2020).

2. Evaluation of the implementation of learning in the context of program supervision in developing financial social education in schools

Evaluation of the learning is a stage of assessment carried out by the head of the PAUD based on the results of the submission of reports of learning activities as well as the suitability of learning activity with the learning plan that has been prepared at the beginning of the learning period. In this case, the evaluation of learning is a stage of assessment of the data that has been collected by the head of PAUD from various parties, whether it is the teachers, the learning results of the students themselves, whether from the students' parents. After carrying out supervision activities intensively and periodically with the involvement of various parties, the PAUD head will carry out an assessment to determine the quality of learning outcomes in PAUD units. This stage of assessment or evaluation activity will then be the basis for decision-making and planning in the next learning period.

The urgency of this learning stage has been discussed implicitly in the previous sections, where learning evaluation is a component that also affects the competence of the PAUD head itself. Theoretically, it has been discussed that the stage of the activity of assessment or evaluation of the learning process and the outcome of learning activities is one of the processes to study information systematically, measured and continuously. The evaluation process for the implementation of learning activities must be carried out authentically. The meaning of authenticity in this regard is that assessment activities must be able and qualified to measure the level of social, spiritual, knowledge, skills achievement carried out continuously. Specifically, learning evaluation activities should be able to measure access to social and financial skills from early childhood.

The findings from both research objects indicated that the evaluation activities have been performed well by the head of PAUD. However, these are still the most basic activities. From both research objects, there are not any specific methods that have been found on the use specific approaches in determining the quality of learning outcomes and the implementation of financial social education activities for early childhood. The evaluation activities carried out by the two new research objects are annual

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meetings held at the end of each school year with the presence of the head of PAUD, parents, and also teachers. In the activities, the head of both PAUD in PAUD Citra Indonesia and PAUD Amalia Banjarbaru will deliver reports of learning outcomes and opinions (which are compiled based on data and findings that have been made from the results of previous supervision activities) to every party present.

The learning evaluation system on PAUD that is the object of the research has been designed by applying UML modeling that includes use case diagrams, activity diagrams, sequence diagrams, entity relationship diagrams and physical data models. System design adapts to engineering functional and non-functional system needs. The PAUD learning evaluation system is developed by applying the RUP method consisting of four: inception, elaboration, construction and transition (Kinasih et al., 2018).

Although evaluation activities were conducted in a simple way, the results of the evaluation of learning activities have been considered sufficient to be the basis for determining the quality of social and financial education for early childhood in both research objects. This is quite relevant with the research conducted by Santana & Zahro (2020) where in the study the evaluation of learning emphasizes more on behavioral approaches as well as family by emphasizing the involvement of all parties to jointly and committed to improving the quality of learning as at each hearing.

E. Factors that become obstacles in implementing financial social education in PAUD

1. Teachers' understanding

Referring to the research carried out by Laila (2020), principally in the implementation, teachers should master the basic concepts of financial literacy and teach them effectively, creatively, and practically so that students can master, practice and associate in daily life in making a decision within their financial scope. The implementation of social and financial educational activities should be effective, active and enjoyable if teachers use methods and media that can help students to understand and their learning goals. Learning methods have a variety of types in the learning process, but not all such methods are suitable for use in learning activities. This should be understood by the teacher before using a learning method that should be tailored to the goals, conditions, and characteristics of the student.

Research conducted by Laila, et al., (2019) explained that teachers should use a variety of learning methods that are tailored to the age of students in order to help improve students' understanding of financial concepts. One of the factors that influences the effectiveness of social and financial education activities in early childhood is the competence of teachers. Teachers are able to increase their motivation to perform their duties (Suratman et al., 2020). Competence can also be interpreted as the understanding of the teachers. It has been explained in the previous section that the understanding of teacher or teacher competence consists of the teacher's understanding of technical skills and the teacher's understanding over non-technical skills. Then research carried out by Mariyana (2016) also found that in terms of the level of understanding of teachers about the skills they should have when implementing social and financial education activities is still low, then this will be a barrier factor that makes access to quality of learning not in line with what is expected. It is therefore recommended that the level of understanding of teachers in social and financial learning in early childhood should be enhanced. This improvement can be done through various forms of activities that can facilitate teachers to understand more comprehensively the implementation of character education for early childhood integrated with learning in PAUD from conceptual to practical. Increased understanding of teachers will also improve the quality of financial learning outcomes in early childhood.

Specifically, on the object of research PAUD Image Indonesia Banjarbaru, this teacher's level of understanding factor has also received quite good attention. It was found that the Head of PAUD Image Indonesia Banjarbaru has made some efforts to improve teacher understanding of financial social learning. Among them are educational seminars, online zoom meetings and various other professional development activities. While at PAUD Amalia Banjarbaru Head PAUD has provided an understanding of social financial education both directly by holding a teacher meeting, as well as indirectly through webinars and discussions in the WhatsApp communication forum. According to the research conducted by Suratman, et al., (2020) the development and training of teacher competencies can contribute to the success of learning goals in the classroom, so that teachers should have a work ethos. In order to perform his duties properly, the performance of the teacher is related to his motivation and competence. Through the development of both internal and external skills can provide the competence and motivation that exists in a teacher.

2. Parents' Understanding

The low level of understanding by parents of the social and financial educational material in early childhood will lead to barriers to the behavior of children outside of school. In early childhood education, learning activities are very different from learning activities at a higher level. This is due to the children's growth period in which in the early childhood education activity of learning must be carried out in parallel and continuously between the environment within the school with the environment outside the school. In school, learning activities are the full responsibility of the teacher. While outside of the school, the learning materials that have been delivered during school have already been applied by parents of children in the home environment. This will encourage the child to more easily understand the values that are attempted to be implanted in the individual child with the presence of cultivation.

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Parents or family members who are in the child's environment at home can have a huge influence in the formation of positive behavior. The fact of the involvement of parents and other family members to the child's learning activities outside of school is to create a continuity between the program of improvement of good social character (saving, responsibility, and giving) children at school and at home so that there are no misunderstandings between parents and teachers about the good social characters to be achieved. The main premise stated by the authors in this study is that in order to good results, parents should be actively involved in the learning and provision of social and financial educational materials in early childhood. In order to be able to actively engage, parents must fully understand the social and financial educational materials of early childhood that have been taught in school, because to incorporate the values of financial social education to the child in the family environment, the role of parents becomes very vital (Rapih, 2016). Research conducted by Pujianti, et al., (2020) highlighted that parents' understanding of the material related to social financial education will make it easier for parents to communicate the material to the child. Then, the ways that parents do also vary, for example, by learning to shop to the store, giving the choice that children need and do not need, giving understanding to the child by using a language that the children understand, not always following the will of the children, and giving an example to the children. As well as in delivering the material to be delivered, parents use the media as a tool so that it is easy to communicate and make the children interested.

From this study the researchers found that on both research objects, the head of PAUD both on PAUD Citra Indonesian Banjarbaru and PAUD Amalia Banjarbaru known to have actively involved parents on programs of learning activities or violations in PAUD they lead. Both heads of PAUD have also provided understanding to parents and partners about financial social education directly with parents meetings and requested and created groups for a discussion room. So from here the author can draw the conclusion that the understanding of parents and partners of financial social education has gone well because these barriers have been anticipated by the head of PAUD by providing understanding through parental meetings and discussions in the Whatsapp group.

3. Parental Engagement

Parental involvement also depends on the school's commitment to involving parents in learning activities. Parental involvement in education has also been listed in the Law No. 20 of 2003 on the National Education System article 7, paragraph 1, which reads, "Parents have the right to play a role in choosing educational units and obtain information about their child's development." The involvement of parents in the successful implementation of school learning program is great its influence that this is also one of the obstacle factors in the application of financial social education and therefore the head of the school should set up the right statements to reduce such obstacles. A parent's role is the parent as a role model for the child. This is in accordance with research conducted by Pujianti et al., (2020) that mentioned parents guiding and inviting children to discuss, as well as the formation of habits in children is the way parents influence the development of child behavior in children's social financial education. Attention of parents in support during learning will grow a self-confidence attitude in the child, thus growing the motivation for learning in children.

The involvement of parents in the implementation of financial social education has been well done because the school can cooperate well with the parents. The head of PAUD has provided understanding to parents and partners about financial social education directly with parents meetings and requested and created groups for a discussion space. Thus, regarding the involvement of parents, in this case the author found that PAUD Amalia Banjarbaru can be concluded that each head PAUD has been actively involved parents in the programs of learning activities or violations in PAUD they laed.

CONCLUSIONS

The leadership of PAUD heads in its implementation plays a major role in developing inclusive financial social education, coordinating all school programs, planning learning goals, and continuing to innovate to create a safe and comfortable learning process for children. The head of PAUD in creating the learning climate of financial social education determines the learning methods that are considered most appropriate for the children, choosing the appropriate learning materials to help the child quickly master the social financial education material, and the use of digital media is adapted to the concept of social education learning. The PAUD head is responsible for building the competence of teachers and PAUD staff in improving skills in compiling learning devices, overseeing during the implementation of learning, and conducting learning assessments in order to understand the advantages and barriers to children's learning. The head of PAUD carries out supervision of financial social education program by carrying out monitoring and evaluation to see how far the success of the implementation of social financial education is. In addition, there are factors that hinder the implementation of financial social education, including teacher understanding, parent understanding, and parent attachment. However, these barriers can be overcome by the head of the PAUD, so that the implementation of the social education program remains running well and conducive.

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