ABSTRAK

Rohimin, Muhammad 2025*, Potensi Pendapatan Usaha Mikro Kecil Dan menengah (UMKM) Dalam Pembiayaan Pendidikan Tinggi Di Desa Datar Kecamatan Muko-muko Bathin VII Kabupaten Bungo*: Skripsi, Jurusan Pendidikan Ekonomi FKIP Universitas Jambi, Pembimbing (I) Dr. Kuswanto, S.Pd.,M.Si, Pembimbing (II) Novia Sri Dwijayanti, S.Pd., M.Pd.

Kata Kunci: UMKM, pendidikan tinggi, pendapatan rumah tangga, pengeluaran rumah tangga, pembiayaan Pendidikan

Penelitian ini bertujuan untuk mengetahui potensi pendapatan Usaha Mikro, Kecil, dan Menengah (UMKM) dalam membiayai pendidikan tinggi di Desa Datar, Kecamatan Muko-Muko Bathin VII, Kabupaten Bungo, Provinsi Jambi. Latar belakang penelitian ini didasarkan pada rendahnya angka partisipasi pendidikan tinggi akibat ketidakstabilan pendapatan UMKM dan tingginya beban pengeluaran rumah tangga. Penelitian ini menggunakan pendekatan kuantitatif deskriptif dan teknik pengumpulan data berupa kuesioner terhadap 23 pelaku UMKM. Data dianalisis menggunakan rumus perhitungan pendapatan bersih dan potensi pendapatan.

Hasil penelitian menunjukkan bahwa rata-rata pendapatan bersih pelaku UMKM mencapai Rp13.680.434,78 per bulan, dengan alokasi anggaran pendidikan sebesar Rp3.180.434,78. Jika dibandingkan dengan biaya pendidikan tinggi di Universitas Jambi sebesar Rp3.000.000,00, maka rasio potensi pendapatan UMKM dalam membiayai pendidikan tinggi (PP) > 1. Ini menunjukkan bahwa secara finansial, pelaku UMKM di Desa Datar memiliki kemampuan untuk membiayai pendidikan tinggi anak-anaknya. Temuan ini memperkuat pentingnya pengelolaan keuangan UMKM secara optimal sebagai strategi untuk memperluas akses pendidikan tinggi di pedesaan.

ABSTRACT

Rohimin, Muhammad 2025, *Income Potential of Micro, Small, and Medium Enterprises (MSMEs) in Financing Higher Education in Datar Village, Muko-muko District, Bathin VII. Financing Higher Education in Datar Village, Muko-muko District Bathin VII Bungo Regency*: Thesis, Department of Economic Education, FETT, Jambi University Jambi, Supervisor (I) Dr. Kuswanto, S.Pd., M.Si, Supervisor (II) Novia Sri Dwijayanti, S.Pd., M.Pd.

Keywords: MSMEs, higher education higher education, household income, household expenditure, education financing

This research aims to determine the income potential of Micro, Small, and Medium Enterprises (MSMEs) in financing higher education in Datar Village, Muko-Muko Sub-district. (MSMEs) in financing higher education in Datar Village, Muko-Muko District Bathin VII, Bungo Regency, Jambi Province. The background of this research is based on the low participation rate of higher education due to instability of MSME income and the high burden of household expenses. This research uses a descriptive quantitative approach and data data collection technique in the form of a questionnaire to 23 MSME actors. The data was analyzed using the formula for calculating net income and income potential.

Research results showed that the average net income of MSME actors reached Rp13,680,434.78 per month, with an education budget allocation of Rp3,180,434.78. When compared to the cost of higher education at the University of Jambi of IDR 3,000,000, the ratio of potential MSME income in financing higher education (PP) > 3,180,434.78. financing higher education (PP) > 1. This indicates that financially, MSME actors in Datar Village have financially, MSME actors in Desa Datar have the ability to finance their children's higher education. their children's higher education. This finding reinforces the importance of optimizing as a strategy to expand access to higher education in rural areas. access to higher education in rural areas.