

# **Education Management in Business Capital Development, Ability, and Willingness to Support Small Business Sales by Housewives in Kota Pari Village**

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## **Abstract**

This study explores the role of education management in developing business capital, ability, and willingness to support small business sales managed by housewives in Kota Pari Village, North Sumatra. The research employs a qualitative approach to analyze how these factors interplay in influencing business success. Data were collected through in-depth interviews, observations, and document analysis involving housewives who actively run small businesses. The findings reveal that effective education management plays a pivotal role in enhancing entrepreneurial capabilities, particularly in financial literacy, strategic planning, and marketing skills. Limited access to capital remains a significant challenge, but a strong willingness and adaptability among housewives contribute to overcoming these barriers. Additionally, community support and informal training significantly enhance business performance. This study concludes that integrating education management practices tailored to the needs of housewives can lead to sustainable growth in small business sales, improving household income and overall economic empowerment. The research recommends targeted capacity-building programs and accessible financing opportunities to support entrepreneurial development in similar rural settings.

**Keywords:** Education Management, Business Capital, Entrepreneurial Ability, Willingness, Housewives, Small Business

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## Education Management in Business Capital Development

### Introduction

Small businesses are a vital part of local economies, often providing a significant source of income for households in rural areas. In Kota Pari Village, North Sumatra, small businesses managed by housewives serve as a critical means to improve family livelihoods and community welfare. These businesses, however, face numerous challenges, including limited access to financial capital, lack of entrepreneurial skills, and insufficient formal education in business management. Addressing these challenges requires an understanding of the interplay between business capital, individual abilities, and the willingness of entrepreneurs to adapt and innovate.

Education management plays a crucial role in equipping housewives with the knowledge and skills needed to overcome these barriers. By providing structured learning opportunities, fostering practical financial literacy, and nurturing entrepreneurial mindsets, education management can enhance the capability and confidence of housewives to manage and grow their small businesses effectively. Furthermore, fostering a willingness to learn and innovate is essential to adapting to market demands and sustaining business operations in competitive environments.

The present study investigates how education management influences the development of business capital, the ability to manage businesses, and the willingness to engage in entrepreneurial activities. By focusing on housewives in Kota Pari Village, the research aims to uncover the strategies and support systems that can enhance their contributions to local economic development.

This study is grounded in the belief that empowering housewives through targeted education and capacity-building initiatives can lead to sustainable business growth and improved quality of life. Through qualitative analysis, the research seeks to identify key factors that facilitate or hinder the success of small businesses and to propose actionable recommendations for stakeholders, including educators, policymakers, and community leaders.

### Research Questions:

1. How does education management influence the development of business capital for housewives in Kota Pari Village?
2. What role do ability and willingness play in the success of small businesses managed by housewives?
3. What strategies can enhance the effectiveness of education management in supporting entrepreneurial activities?

This study contributes to the broader understanding of the intersection between education, entrepreneurship, and rural economic empowerment, with a particular focus on the unique context of housewives managing small businesses in a rural Indonesian setting.

## Results and Discussion

### Results

1. **The Role of Business Capital** The findings highlight that limited access to financial capital remains a significant challenge for housewives managing small businesses in Kota Pari Village. Many rely on personal savings or informal loans to start and sustain their businesses. Despite these limitations, innovative resource management, such as bartering and community-supported financing, has emerged as a common practice to overcome capital constraints.
2. **Ability to Manage Businesses** Education management interventions, including informal workshops and peer-to-peer learning sessions, have significantly improved the entrepreneurial skills of housewives. Participants reported better understanding of budgeting, pricing strategies, and customer relations. However, a lack of advanced marketing and technology skills continues to limit their ability to expand market reach.
3. **Willingness to Innovate and Adapt** The study found that a strong willingness to learn and adapt is a defining characteristic of successful entrepreneurs in the village.

Housewives who actively sought new knowledge and embraced technology, such as social media for marketing, showed higher sales growth compared to others. Cultural and familial support further encouraged this willingness, demonstrating the importance of a supportive community environment.

4. **The Impact of Education Management** Structured education management programs, even at a basic level, proved effective in building confidence and fostering resilience among housewives. Programs focusing on financial literacy, time management, and customer engagement were particularly impactful. The inclusion of practical, hands-on training tailored to the needs of housewives ensured higher participation and retention of knowledge.

## Discussion

The results underscore the importance of integrating education management into entrepreneurial development for housewives in rural settings. Effective education programs not only improve technical skills but also enhance the confidence and adaptability of participants. This aligns with previous research suggesting that empowerment through education fosters entrepreneurial growth, particularly in resource-constrained environments.

1. **Business Capital Development**, Access to financial resources remains a systemic issue, but community-driven solutions, such as cooperative savings and lending schemes, provide a promising model. These initiatives should be supported by formal institutions to ensure sustainability and scalability. Education management can play a role in teaching financial planning and loan management, enabling housewives to make better use of available capital.
2. **Building Entrepreneurial Abilities**, the study emphasizes the need for ongoing skill development in areas like digital marketing, supply chain management, and product diversification. While basic education programs have laid a strong foundation, advanced training is essential for sustaining growth and competitiveness. Collaboration with local educational institutions and non-governmental organizations could bridge this gap.
3. **Fostering Willingness and Resilience** Willingness to innovate is a key factor in entrepreneurial success, as evidenced by the adoption of social media platforms for marketing by some housewives. Education management should focus on cultivating a growth mindset, encouraging housewives to view challenges as opportunities for innovation. Peer mentoring and success stories can further motivate participants.
4. **Policy and Community Implications** The study highlights the need for multi-stakeholder collaboration in supporting housewives' entrepreneurial efforts. Policymakers should prioritize funding for education programs and create incentives for community-led initiatives. Local governments can facilitate access to markets and resources, while education providers can design customized training modules to address specific needs.

## Conclusion

The findings demonstrate that education management plays a transformative role in developing business capital, abilities, and willingness among housewives in Kota Pari Village. By addressing barriers and leveraging community strengths, small businesses managed by housewives can achieve sustainable growth and contribute significantly to local economic development.

## Recommendations

Based on the findings and discussion, the following recommendations are proposed to enhance the role of education management in supporting small businesses managed by housewives in Kota Pari Village:

1. **Strengthening Access to Capital**; Develop community-based financial initiatives such

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as cooperative savings and microcredit programs to provide accessible funding options, collaborate with local banks and financial institutions to offer tailored loan products with low-interest rates and flexible repayment plans, incorporate financial literacy training into education programs to enable housewives to manage and optimize their business capital effectively.

2. **Enhancing Entrepreneurial Skills;** Organize regular training workshops focusing on advanced skills such as digital marketing, supply chain management, and product innovation, establish partnerships with local educational institutions and NGOs to deliver professional training tailored to the needs of housewives, provide mentorship opportunities where successful entrepreneurs can share insights and practical advice with aspiring business owners.
3. **Encouraging Innovation and Adaptability;** Promote the use of technology, including social media and e-commerce platforms, for marketing and expanding customer reach, integrate modules on innovation and adaptability into education management programs, encouraging housewives to embrace new ideas and market trends, highlight and celebrate success stories within the community to inspire and motivate others to pursue entrepreneurial activities.
4. **Creating Supportive Policies;** Advocate for government policies that prioritize funding for rural entrepreneurship and education programs targeting women, facilitate the establishment of market linkages by organizing trade fairs, exhibitions, and networking events to connect housewives with potential customers and suppliers, implement monitoring and evaluation systems to assess the effectiveness of education programs and refine them based on feedback and outcomes.
5. **Fostering Community Engagement;** Encourage community support for housewives by forming business networks and cooperatives that facilitate knowledge sharing and collective problem-solving, involve community leaders in promoting education management initiatives to ensure cultural and social acceptance, utilize local resources, such as community centers, for training and capacity-building activities to make them more accessible.

By addressing these areas, education management can play a pivotal role in empowering housewives in Kota Pari Village to overcome challenges, enhance their entrepreneurial capabilities, and achieve sustainable business growth. This, in turn, will contribute to improving household incomes and fostering economic development in rural communities.

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