

Research Article

Implementation of Education Financing Management at SMA Darussalam Blokagung Banyuwangi

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ABSTRACT

Successful educational institutions cannot be separated from the support of adequate education costs, because in essence the quality of education will be directly proportional to the amount of education costs incurred, the higher and more expensive the education costs used and incurred, the better the educational services will be and able to produce quality graduates with high learning outcomes. It seems that it will be difficult to realize a good quality of education if it is not supported by sufficient education costs for operations. The results of the research on the implementation of education financing management at SMA Darussalam Blokagung Banyuwangi. This research uses a qualitative approach. Data collection techniques through observation, interviews and document studies. The results of the study show that education financing management in the school is implemented in the scope, including: (1) Implementation of the Preparation of the School Expenditure Budget Plan (RAPBS), (2) Implementation of financial management, (3) Evaluation of financial management.

Keywords: Management; Financing; Education

1. INTRODUCTION

Financing is one of the components that directly supports the effectiveness and efficiency of education management. Every school is required to be able to plan, implement and evaluate as well as be responsible for the management of funds in a transparent manner to the community and the government. Qualitative educational goals can be achieved by the existence of education costs. Almost no educational effort can ignore the role of cost, so it can be said that without cost, the educational process in schools will not run well. Educational institutions from all levels of education from preschools, schools to universities are organizational entities that in their operations need and need money to mobilize all the resources they have. In understanding Rofiq, (2017) explained that this money is a scarce and limited resource. Therefore, it needs to be managed effectively and efficiently to help achieve educational goals (Arwildayanto et al., 2017).

Education has an important role in improving the quality of human resources. Education fully affects the economy of a nation. This is not only because education will affect productivity, but will also affect the dynamics of society. Education makes older resources understand and prepare for changes in the work environment. Therefore, it is not surprising that countries that have a population with a high level of education will have a rapid economic growth rate (Fattah, 2012). Education is not solely counted as an economic investment, but more than that, the socio-cultural dimension oriented to the humanitarian dimension is more important than just economic investment. Because education must be carried out because it is related to humanity itself (human dignity) (Irianto, 2012). The provision of education funds and the responsibility of education financing have been regulated in the applicable laws and regulations. In Law No. 20 of 2003 chapter XIII article 46 paragraph 1 concerning funding responsibilities it is stated that: Education funding is a shared responsibility between the Government, Regional Governments and the Community. Then in article 47 paragraphs 1 and 2 concerning sources of education funding, it is stated that: The source of education funding is determined based on the principles of justice, adequacy and sustainability. The government, local governments and communities direct existing resources in accordance with applicable laws and regulations (RI, 2006). In achieving its success, an educational institution should be able to manage and create an effective and efficient performance order in each part of the educational component, such as; curriculum, students, financing, educators and education, facilities and infrastructure, and other components that can support the educational process and goals (Kulsum, Ummu, 2019).

The concept of human thinking in various activities from the past views money as having a strategic role such as a proverb (wisdom word) that states that money is not everything, but don't forget, everything needs money, including in managing educational institutions. Educational institutions are also unlikely to achieve high targets, be the best, be of quality, have a good reputation and many more achievement labels that they want to be achieved. Of course, belief in this and perhaps many parties also think the same, it is impossible to be realized without adequate money support, let alone not supported by good management. Therefore, resources in the form of money greatly determine achievements and targets

can be realized if they are managed professionally, fairly, adequately, and sustainably (Arwildayanto et al., 2017). The research was held at SMA Darussalam Blokagung Banyuwangi. Research includes preparation, data collection, processing, analysis. The object of the research was the staff in the school's finance department. Data collection techniques are carried out through primary and secondary data mining. Primary data was obtained by direct observation and interviews with administrative staff. The secondary data collection technique is by collecting some internal data that can be obtained as a research sample.

2. RESEARCH METHOD

Method is the right way to do something by using careful thinking to achieve a goal (Narbuko, Cholid & Achmadi, 2015). Meanwhile, research is the channeling of curiosity to a problem with certain treatments (such as examining, investigating, studying, and studying carefully, and really) so that something is obtained (such as reaching the truth, obtaining answers, developing science and so on (Hasan, 2015). This research aims to find out the management of education financing and its implementation at SMA Darussalam. The method used in this study is a qualitative method, which is a research and understanding process based on a methodology that investigates a social phenomenon, event, natural behavior of the observed people and produces descriptive data in the form of written or oral words from these people. In this approach, the researcher creates a complex and comprehensive picture, examines the words, provides a detailed report of the informant's view, and conducts a study on the natural situation (Creswell, 1998:15). The approach used was in the form of direct research observing the object that was the target of the research, namely the process and implementation of financing management at SMA Darussalam Blokagung Banyuwangi.

The research process includes several phases, including: (1) the researcher as the subject, (2) the paradigm and theoretical viewpoint, (3) the research strategy, namely the study of the practice of education financing management, (4) the method of data collection and analysis, through interviews, observations, documents, notes, visuals, data processing, and textual analysis, (5) the art of interpretation and presentation, including criteria for assessing adequacy, interpretation strategies and writing as interpretation. (Norman K. Denzin and Yvonna S.L, 2009: 16). Five important components of qualitative research design include: (1) research question questions, (2) investigation propositions on the topic of discussion, (3) analysis units, (4) logic that associates data with propositions, (5) criteria for interpreting findings. The approach to the question is how and why (Robert. K. Yin, 2012: 27). Qualitative research with a natural approach emphasizes the researcher as a key instrument where the researcher reveals the conditions experienced during the research in a real, natural and natural way. Data collection was carried out by triangulation (combined) and data analysis was inductive and the results of the study emphasized more on meaning (Sugiyono, 2013). The research was conducted in October 2024. The research preparation period includes; Initial observation to the research location and collection of information related to the focus of the problem being researched, then looking for concepts related to the research problem through literature studies. The implementation period includes; Data collection through site visits (Grand Tour Observation) to get an overview of the research context, interviews with key informants and supporting informants. Analyze the findings and conduct discussions. Next, conduct a mini tour observation to explore the deep meaning of the chosen focus. Furthermore, processing data from research results and analysis through data triangulation, accountability and acceptability, finally concluding the results of the research and publishing it to the public. This study uses a qualitative research approach where qualitative research as a scientific method is often used and carried out by a group of researchers in the field of social sciences, including education. A number of reasons are also put forward, the essence of which is that qualitative research enriches the results of quantitative research.

Qualitative research is carried out to build knowledge through understanding and discovery. The qualitative research approach is a process of research and understanding based on methods that investigate a social phenomenon and human problems. In this study, the researcher made a complex picture, researched words, detailed reports from the respondents' views and conducted a study on a natural situation (Iskandar, 2012). Qualitative research is carried out under natural conditions and is inventive. In qualitative research, researchers are key instruments. Therefore, researchers must have a broad provision of theory and insight so that they can ask, analyze and construct the object being studied more clearly. This research emphasizes more on meaning and is bound by value. The essence of qualitative research is to observe people in their environment interacting with them, trying to understand their language and interpretation of the world around them, approaching or interacting with people who are related to the focus of the research with the aim of trying to understand, explore their views and experiences to get the necessary information or data (Iskandar, 2012). This study aims to find out the management of education financing in the school. The data used in this study are primary data and secondary data. Primary data was taken based on the results of interviews with key informants, namely the principal, the head of administration, and administrative staff at the school in October recorded by the researcher. Meanwhile, the secondary data in this study was taken from documents, archives, books and journals. The research method uses field studies with a qualitative approach that produces descriptive data in oral and written form from informants or resource persons..

3. RESULTS AND DISCUSSION

3.1 Implementation of Tuition Fee Budget Planning

SMA Darussalam Blokagung Banyuwangi is a private school that stands under the auspices of the Darussalam Blokagung Banyuwangi Islamic Boarding School Foundation. In general, the financing process at the school includes; planning, implementation, supervision, reporting and accountability. Planning itself is a systematic and rational initial process in order to achieve the expected educational goals. The planning at SMA Darussalam has been fairly good, because it has

relied on a digital monitoring system. This is in accordance with what TU SMA explained:

"SMA Darussalam in planning various activities and needs, such as the financial budget system has gone through digital monitoring, we try to minimize the uncontrolled budget in its use with the existence of a system, all in and out are recorded neatly and based on good data, the use of the budget can be monitored by anyone and the efficiency is more systematic"

This is also reinforced by Muhammad Nur, planning is an activity to direct or use limited resources efficiently and effectively to achieve the goals that have been set (Nur, Muhammad, 2016). Based on the results of interviews with informants, information was obtained that the school prepared a school fee revenue budget plan (RAPBS) which was carried out at the beginning of the school year by involving the principal, committee and teacher council before being submitted to the foundation for approval and ratification. One of the important things in making the RAPBS is to know the sources of costs that will be used as a reference for setting the budget. This is reinforced by Koonts in Fatah (2011:68), budgeting is a planning step and also a fundamental planning instrument. With this understanding, it can be understood that budgeting should be prepared seriously by an organization because of its fundamental nature, its use is used as an organizational guideline in determining the policy direction of the program being implemented. The budget in an organization is a very vital and strategic component. Because in the budgeting stage, the organization's interests for the next year will be detailed and adjusted to the availability of existing funds. And supported by Mesiono's theory, several things that need to be considered in compiling the RAPBS include: (1) student services, both learning equipment and equipment, (2) paying attention to cooperation with related institutions regarding competence, both educators and students, (3) mandatory to provide psychological services (guidance and counseling) to assist students in developing their potential, (4) must prepare the carrying capacity of the institution towards improving quality (in (5) taking into account the amount and calculation of teachers, staff and employees' salaries, and (6) providing materials and facilities to support the learning process.

Meanwhile, according to Yuwono, et al. (2010:29), the budget is the focal point of the alliance between the planning and control processes. So in essence, the budget is the entire cost breakdown regarding income and expenditure which is generally prepared routinely every year by an organization as a planning and control tool. The findings of this study are that the cost component in the RAPBS contains three components, namely; (1) investment costs, (2) personal costs, and (3) operational costs which include: educators/employee salaries, consumable educational equipment, and indirect educational operation costs in the form of power/electricity, water, telecommunications, maintenance of facilities and infrastructure, transportation and others. The findings in this study also emphasize that support from the community in education financing starting from the preparation of the RAPBS to the problem of implementing education financing through teaching and learning activities and other activities. The importance of community support is also recognized by all school leaders who are the object of this research, so they try to establish good communication with community representatives, namely the committee and guardians or parents of students. As Nur argues, the community can participate in all aspects of school management starting from program planning, implementation, monitoring and evaluation as well as reporting on program implementation including finance (Nur, Muhammad, 2016). Thus, the cost of education at the school has been regulated systemically in the RAPBS, namely in the form of costs sourced from routine receipts, both from the Foundation, and community participation and used to support the implementation of quality education, and strengthened by the theory According to Suharsaputra (2011:278), the principle of efficiency means that spending is carried out with minimal sacrifice in carrying out an educational activity, while the principle of effectiveness means that the spending made can be the right effort in achieving educational goals. Thus, it is necessary to manage costs (financing) appropriately, effectively, and efficiently. And this can be achieved if the budgeting system is based on a careful plan and then detailed into the program to then allocate the funds it needs. In line with the opinion of Deddy Nordiawan quoted by the Education Administration Lecturer Team of the University of Education Indonesia (2011:259), one of the functions of the budget is the budget as a planning tool, with this function the organization knows what to do and in which direction the policy is made. Planning is a guideline for organizations to achieve their vision, mission, and goals, so that ultimately goals are achieved based on the principles of efficiency and efficiency.

3.2 Implementation of Education Financing at SMA Darussalam Blokagung Banyuwangi

Based on the results of interviews with informants, information was obtained that in carrying out education financing in the school, the type of financing uses an integrated system, namely using the SI Santri application or the monthly Syahriah SPP, which is to finance routine and non-routine school expenses. The sources come from school operational assistance (BOS) funds from provincial and local governments, poor student assistance (BSM), smart Indonesia program, student parents, foundations, and community participation. Implementation is an action of a plan that has been carefully and detailed. Implementation is usually carried out after planning is considered ready (Waliyah, Siti, 2021). Education financing is not only about the sources of costs, but also about the efficient management of funds. The more efficient the use of education funds, the less costs are needed to achieve the goals of education. Something is said to be effective if it is done correctly and achieves the desired goal.

Thus, effective education financing when all expenditures refer to the planning that has been set, in this case the RAPBS. The findings of the above research are in line with Mesiono's opinion, that education funds must be managed as best as possible so that there is no leakage of improper use of funds, especially in disbursing school operational funds, which must be teletiti which must be prioritized and which must be left behind (Mesiono et al., 2021). This is reinforced by Mustari (2013:112), the principles in the preparation of the budget include: (a) the budget must be really focused on improving student learning in an honest, responsible, and transparent manner; (b) the budget must be written in simple

and clear language, and displayed in the open in schools; (c) In preparing the budget, schools should carefully prioritize the expenditure of funds in line with the school development plan. Based on this principle, the budget in educational units such as schools must be prepared carefully, but it must remain simple so that interested parties such as parents of students can easily understand the purpose of preparing the budget based on the school development plan. Based on the findings of the study, the education fee payment system is sourced from the participation of students' parents in the form of tuition fee funds, which is carried out non-cash payments. Non-cash payments are through the integrated Syahriah tuition fee at the Foundation. Meanwhile, in addition to payments, there are arrears of payments from students, especially during the pandemic period which makes the economy decline which also has an impact on students' parents in making payments to schools, this is of course an inhibiting factor in the implementation of financing management, especially in the school.

3.3 Evaluation of Education Financing Management

Based on the results of interviews with informants, information was obtained that in carrying out the evaluation of education financing at the school, supervision and inspection were carried out. For the financial supervision received and the money spent, there is an evaluation in the leadership meeting which is carried out every two weeks. Receipts and expenses are evidenced through financial receipts and also news of events. Through receipts, financial supervisors can directly supervise school receipts and expenses. In addition, the principal conducts financial supervision through inflows and outflows of financial transactions by the school treasurer. This is in accordance with the theory of Ginanjar, M.H, (2020). School financing evaluation is a tool to measure costs after planning is established. The evaluation is carried out every week by reviewing the financial statements that have been made previously. This evaluation functions as a step to control the planning and implementation of school finances. Based on the results of interviews with informants, information was obtained that in carrying out the evaluation of education financing at the school, supervision and inspection were carried out. For the financial supervision received and the money spent, there is an evaluation in the leadership meeting which is carried out every two weeks. Receipts and expenses are evidenced through financial receipts and also news of events. Through receipts, financial supervisors can directly supervise school receipts and expenses. In addition, the principal conducts financial supervision through inflows and outflows of financial transactions by the school treasurer (Yetri et al., 2024). This is carried out starting from the decision process for budget expenditures, expenditures, calculations, and irregularities of goods (Interview with the Head of Administration), dated October 1, 2024). In accordance with Bowen (2015) in more detail explains that:

“Revenues are derived from several sources: federal, state, and local appropriations, tuitions, gifts and grant from private individuals and corporations, endowment, and sales of goods and service. The revenue theory of educational cost is subject to an important qualification”.

As for how to use the funds, according to John, Morphet and Alexanders (2015) each school should set plans that are priorities for comprehensive education financing. Comprehensive planning of a school financing program involves making critical decisions in the following areas: a) the education program that must be financed, b) the tax system used to finance the program, c) the system of allocating state funds for the school district or area. Based on the findings of the above research, it is indicated that the principal as a direct superior shows good responsibility and is fully responsible for controlling the implementation of education financing, while supervision from the authorities is carried out through an audit carried out by the agency vertically, in this case the foundation's financial supervisory body. This finding is in line with Masditon's opinion that the procedure for controlling the use of budget allocation is very normative and administrative. This means that the fulfillment of control is still limited to documented quantitative figures. In addition, the running of financial administration functions where the flow of money and goods is identified in accordance with their roles and functions. In addition, school financial evaluation and accountability can be identified into three things, namely; (1) an approach to controlling the use of fund allocation, (2) a form of school accountability, (3) the involvement of supervision of external parties in the school (Masditou, 2017).

4. CONCLUSION

Based on the results of research and discussion on education financing management in improving the quality of human resources at SMA Darussalam Blokagung Banyuwangi, it can be concluded as follows: The implementation of education financing management in schools is a process from preparing a school expenditure budget plan (RAPBS), which includes; analysis of school operational needs, both regarding the learning process and other supporting activities. The RAPBS is implemented, supervised and evaluated periodically. The source of costs is obtained from the government, namely BOS funds, Poor Student Assistance, the Smart Indonesia Program, student parent contributions and community participation. The implementation of financial management or education financing in schools is allocated to two types of financing, namely direct costs and indirect costs to finance routine and non-routine school expenses. The sources come from school operational assistance (BOS) funds from provincial and local governments, poor student assistance (BSM), smart Indonesia program, student parents, foundations, and community participation. The evaluation of education financing management at SMA Darussalam Blokagung Banyuwangi is carried out periodically, namely at the end of every semester and at the end of the year. The management of education financing in the school applies the principles of effectiveness, efficiency, productivity, and transparency so that it can be accounted for to the head of the foundation. The principal has managed the education costs well in accordance with the RAPBS and at the end of the school year submits a financial accountability report to the head of the foundation. The principal has also made efforts to improve the quality of education by coordinating activities with the teacher council and committee for the realization of education quality through education financing

management prepared by the RAPBS Team.

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