



Education Financing Management at the Elementary School Ngaliyan District of Semarang City

Salma Fadlilatunisa✉ Tri Joko Raharjo, Tri Suminar

Universitas Negeri Semarang, Indonesia

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Abstract

The purpose of this study is to describe and analyze the RAPBS (School Revenue and Expenditure Budget Plan) including the source of funds originating from BOS (School Operational Assistance). This study uses a qualitative design, taking full advantage of the ways of interpretation by presenting it in the form of a description. The sampling technique in this study used a purposive sampling technique. Methods of data collection in this study use interview techniques, observation, and documentary studies. The results of the study indicate that the principal has placed a team in the management of education funds. Education funds are managed in a flexible, accountable, and transparent manner according to procedures. In the initial stage, the team carried out financial planning by compiling a list of items to be spent. At the stage of implementing the financing of goods, the team made transactions through a non-cash system, so that all funds were in the school's account and could only be used according to the approved budget plan. In the supervision process, the realization of the RAPBS is supervised by officials. Finally, as a form of accountability for financial management, the team printed several accounting reports documents.

✉Correspondence Address: Universitas Negeri Semarang
Sekaran, Semarang, Indonesia
E-mail: efen.salma@gmail.com

INTRODUCTION

Improving the quality of education is not a light task because it is not only related to a technical problem, but also includes a variety of very complicated and complex problems, both related to planning, funding, and efficiency and effectiveness of the implementation of the school system, improving the quality of education also demands better education management. To realize great education needs thorough and professional management toward sources of funds in an educational institution. One of the resources in education institutions. One of the resources that need to be managed well in education institutions is a financial matter. In this context finance is an indispensable source of funds for schools as a tool to complete various learning facilities and infrastructure in schools, improve teacher welfare, services, and the implementation of supervision programs. The completeness of learning facilities and infrastructure will have implications for students' enthusiasm for learning and facilitate teachers in teaching. Therefore, the principal as a leader in the school must know and be able to manage the school's finances well, responsibly, and transparently to the community and government (Hariri et al., 2016).

The problem of financing not only involves how the cost is financed but also how the school manage the education fund. The importance of financing for education institutions is that schools are required to manage effectively and efficiently and be accountable to those concerned. Under law number 20, section 47, subsection 2 in 2003 about Education Systems in Indonesia, the source of education funding is the central government, the local government, and the public. Fund from the central government is funded in APBN. Section 49 states that the government (centre and region) should allocate at least 20% of its budget for education sectors beyond the salary and education tuition fee. While the government provides education budgets annually, it still needs additional funds to raise the quality of education, so the school should raise funds from

parents even though governments currently give free elementary and middle-school policies to state schools. Because the education fund comes from other sources the school should be accountable for such financial management (Hastaningtyas & Latifah, 2018).

The main problem with BOS is the slowness of distribution and the untransparent management at the school level. During this time, the slowness of transfer has been caused by various factors, such as the central government's delayed transfer and the duration of the letter released by the regional manager's team. Changes in the mechanism for distributing BOS funds in accordance with the APBD mechanism indirectly invite the involvement of local bureaucracy and politicians in the distribution of BOS funds. As a consequence, schools pay for political and bureaucratic costs. The school should be willing to pay any down payment or cut as a withdrawal of BOS funds.

Lack of public participation and transparency under management is also one of the factors that cause many deviations in BOS funds. The management of BOS funds has been absolute to the headmaster's control without the involvement of school residents, such as student parents, the school committee, teachers, and the people around the school. Participation of school residents is limited only to the payment of school fees. Outside of such matters, they must not interfere. The understanding of school and the department of education on this public participation need to be rectified. Public participation is a prerequisite to suppressing the leaks of education funds. Public participation must always be brought up, even institutionalized, to the level of school strategic policy decision-making.

In view of the importance of the financing role in the learning process, it is inevitable that there is good financing management in education budgeting. This financial management is hereinafter referred to as financing management. Related to education financing, many problems arise, namely, lack of education budget, irregularities in the distribution of education

funds, and inadequate allocation of funds (Ferdi, 2013; Sonedi et al., 2017).

The educational cost is not only in the form of money but also opportunity cost which is also called income foregone, i.e. the earning potential of the students while they attend classes or complete their studies at school, which is focused on income foregone because the students have to be at school, the tax amnesty which is generally enjoyed by the non-profit institution, and the costs which are related to reduction and interests as well as building and facilities (Rifiani et al., 2016).

The implementation of education is closely connected with community participation, apart from entrepreneurship activities, the headmaster may also raise funds for education from the community (Manurung, 2013). To create community participation in education, school principals as leaders in educational institutions must have various strategies to increase community participation in education. With those various strategies, it is hoped to create awareness namely high participation of society (Fauziyati, 2018).

Community participation can be distinguished in a variety of common features, namely: thought contributions, energy contributions, goods contributions or natural providing convenience and opportunities, and individual and corporate donations. Donations of funds in the form of money are often solicited by schools, especially to student parents, such as the major donations of parents of highly interested learners with school services, infaq, sadaqah and zakat, and donations from companies in various forms (Fauziyati 2018).

The region has distributed education budgets to support learning activities, whether they do not accept them, there are problems in its distribution processes or lack of transparency in their management that often leads to corruption.

Schools nowadays, especially in the urban areas, will compete against one another to attract potential students, including by making the school meet all the criteria needed to be a top school. Likewise, parents are constantly competing to send their children to their favourite

school, hoping that all the needs needed to sustain their children's learning are met there. It is obvious to realize a school in such a way requires good financing management in order to support all the needs needed in learning activities, so that a standardized learning process can improve education.

The study is conducted at the state elementary school (SDN), Ngaliyan District, namely SDN Tambakaji 04, which is assessed as one of the favourite schools. It is proven by the number of students, 465 students, the sufficient infrastructure, and supported excellent school accreditation (A). By those several aspects, SDN Tambakaji 04 could be a great example in education financing management for the other schools, particularly the state elementary schools in Ngaliyan District, so they are able to allocate education funds to fulfil every single aspect needed to support the learning process. The purpose of this study is to analyze the planning, implementation, supervision, and accountability of RAPBS at SDN Tambakaji 04 Ngaliyan Semarang for the 2018/2019 school year. All physical states are rooted in the management of the education financing applied in the school as well as any strategies that the headmaster, the treasurer and the teachers concerned with managing the education funds and thus supporting all the needs of the learning process as well as in the maintenance of the school building. The condition of parents, environment, and society have also contributed to the rise in educational financing since there are few schools that still rely on assistance from those parties.

METHOD

The study uses a qualitative design, utilizing overall ways of interpretation by presenting it in a description. Giving attention to natural data, data in relation to the context of its being. Qualitative research retained the very nature of values.

The topic discussed in this study is the management of education financing at the elementary school in Ngaliyan District of

Semarang City (A Case Study at Tambakaji 04 Elementary School)

The data used in this research is primary and secondary data. The primary data comes from an interview with the Headmaster of SDN Tambakaji 04, BOS Treasurer, PBOS Treasurer, School Operator, and School Committee. The secondary data, on the other hand, comes from documents and photographs that can be used as a primary data supplement.

The data-analysis techniques used in this qualitative study, as explained by Sugiyono (2013), are the collecting of data, data reduction, data presentation, and verification of data.

The validity of the data is tested using credibility tests. The credibility test of research data is done with extended observation, increased persistence in research, triangulation, peer-discussion, negative case analysis, and member of the check.

RESULT AND DISCUSSION

Financing management is financing management that includes planning, organizing, implementation, and assessments of the school's financing activities programs, with guidelines on the implementation principles of school-based management. Financing is one of the resources that directly support the effectiveness and efficiency of education management (Purba et al., 2016; Kurniady et al., 2017). According to Horne & Wachowicz (2014), financing management relates to the acquisition of assets, funding, and asset management based on multiple goals. Efficient financing management requires multiple purposes or targets because to assess whether a financial decision is efficient or not it must be based on certain standards.

The result of the research shows that financing management in SDN Tambakaji 04 in RAPBS management has been done well.

The Planning of RAPBS at the State Elementary School of Tambakaji 04 Ngaliyan District of Semarang of the Year 2018/2019

The income budget plan and the school budget that is abbreviated RAPBS contains about

income and school shopping. Then there is how it would make, its shopping and its composition. The process of preparing school budgets in each school unit involves school stakeholders. Education financial resources come from the central government, the provincial government and the local government and public donations.

The income of SDN Tambakaji 04 comes from BOS funds and PBOS (the school's operational assistance companion), the school does not accept donations from student parents or other sources. BOS funds come from the central government and PBOS come from the region. BOS and PBOS will be received every three months, so there will be four withdrawals. Each quarterly withdrawal is 20% for the first quarter, 40% for the second quarter, 20% for the third quarter, and then 20% for the fourth quarter. The amount of BOS received depends on the number of students at the school by multiplying Rp 800,000.00. Hence, every student will receive Rp 160.000,00 in the first quarter, Rp 160.000,00 in the second quarter, Rp 320.000,00 in the third quarter and Rp 160.000,00 in the fourth quarter. Rp 800,000.00 does not turn over directly to the student in cash but it is run by the school, under the headmaster's guidance as a BOS responsible. The way it is managed is the schools arrange a plan that will be spent within one budget, and then after a budget is planned, the amount of money should fit the amount received.

The way a school manages BOS is by arranging its usage plans. Arranging a list of needs to be spent based on the obtained funds that are Rp. 365,000,000.00. The gained budgets are planned in such a way until they run out.

The principles of arranging RAPBS according to Muhajirin (2012), that is planning is organized for all activities to be carried out during one year of the lesson, RKAS is organized for a two-year lesson, consisting of several educational financing sources, an activity plan that is a manageable and affordable activity, a process involving all school components.

School is an institution therefore plans for spending products are put into several posts. The gained funds are allocated to specific posts that

raise a priority scale. It is divided into eight standards, namely the eight standards consisting of content standard, process standard, output competence standard, educator-educated staff standard, infrastructure standard, management standard, financing standard, and education assessment standard. All of the eight must receive their share within a year. Of the eight standards, there are points that have been sorted, and pulled more significantly to the crucial one, next it is put into the budget plan.

The headmaster does not work alone in arranging the budget, in which there are teachers, committees, and parental representatives. At the planning meeting, it is not uncommon for committees and parental representatives to be confused about what items to buy because those who know exactly what the school needs are teachers and the staff. In anticipation of that, the school do meet before and discuss possible things spent from the standards.

The Implementation of RAPBS at the State Elementary School of Tambakaji 04 Ngaliyan District of Semarang City in the Year 2018/2019

Overall purchases of goods in this school are through non-cash systems. The school has already subscribed to several stores and then paid for the items by transfer. The headmaster, the treasurer and the other residents do not hold any penny, all BOS funds are in the school account and can only be used according to the approved budget plan. As with the PBOS, the purchase of goods used by PBOS is also through the transfer system, so it is unable to collect a certain amount of money.

BOS and PBOS accounts cannot be mixed and taken over by every responsible namely the treasurer of BOS and PBOS, and the headmaster as the responsibility of both. The difference is in the nominal. The number of students gains per year is Rp 800.000,00 (BOS), whereas PBOS should be worth Rp 160.000,00. Both are transparently managed, honest and accurate, there is no irregularity in the management.

The program in APBS that is not done could be put into the following year's budget but

its use after the change in the budget. For instance, the school estimates Rp 20.000.000,00 for buying computers but the school does not buy the computers so there are no leftover funds in BOS. In the following year, there will be a withdrawal of Rp 80.000.000,00, therefore BOS balance is Rp 100.000.000,00. However, the school could not withdraw all of the balance because Rp 20.000.000,00 must be saved first. After the change in the budget, it can be used. When a budget changes, it must also be budgeted in RAPBS for computer purchases, if it is not budgeted in RAPBS then it cannot be used because there will be no account. One example of the shift that SDN Tambakaji 04 has experienced is when the treasurer estimated a seminar for the teachers in which each teacher has three times the opportunity to attend the seminar, but in reality, it is less than planned, so the surplus funds that were spent on the seminar was transferred to the other budget in March. In addition to the shift in funds to other budgetary, schools were given the opportunity to change the previously noted budgetary because of the leftover in the other budget. The change could take place in October.

According to the results of the researchers' observation, RAPBS execution at SDN Tambakaji has already been carried out according to the procedure. Starting by using funds resources according to the determined posts even though in reality schools have experienced where programs approved in APBS have not been done, and the solution is by putting them into the next year's budget. In addition to budget changes, schools have also experienced a budget shift, where there is a remaining budget from one of APBS already exists, and the budget allocated for it can be transferred to the other budget in March.

SDN Tambakaji 04 in implementation of APBS has never been short of funds, but there is an excess of funds every year. At the time of budgeting, the treasurer had planned to set aside some funds to anticipate that at the end of the budget year, the school had to return some funds. In relation to the quota for accepting new students, which the number is different from the

previous year, the school must return a certain amount of funds.

RAPBS Supervision at the State Elementary School of Tambakaji 04 Ngaliyan District of Semarang City of the Year 2018/2019

RAPBS Supervision by the department is done through monitoring, attention, and then assessment. Review thoroughly whether what school spends and reports according to the realization or not. When there are lacks or faults, the supervisor immediately requests to complete and correct them.

Hariri et al. (2016) explained: that to secure such financial use, there must be built-in control. This activity is the duty and obligation of the headmaster and its vice of the finance, tools, equipment, and school building. The headmaster is obliged to convey a report on the finance field primarily regarding school admissions and expenditures.

The supervision is held every quarter once, during the shift it will also be guarded. The deviation of the use of BOS can no longer occur because it has been monitored from the beginning. Checking by the department is done every quarter. Checks are done online, seen, and checked if are there any discrepancies. If there is a discrepancy, the relevant party will prompt the school to correct it.

RAPBS Accountability at the State Elementary School of Tambakaji 04 Ngaliyan District of Semarang of the Year 2018/2019

School accounting involves all school spending in relation to what has been accomplished according to to set goals. This process also called evaluation or evaluation involves auditing. Auditing is proof and determination that what is meant is done according to the duty. This process involves accountability of admission, storage, and payment or submission of funds to deserving ones (Mulyasa, 2014).

Accountability for what has been accomplished should be done in accordance with established purposes for concerned parties (government, society, and student parents).

Accountability is both proof and a determination that what is meant according to what is done, whereas what is done according to duty. This process involves receiving, storage, and payment of funds to those who have rights to the ministry of religious affairs of the republic of Indonesia (2003).

Sonedi et al. (2017) stated that the activities in the educational institution's financing accountability process include the entire expenditure and acquisition of funds, which both these funds do not go off-book. Accountancy is a financial management activity. Management includes two things that involve the authority in determining the policy of accepting or expending money, this stewardship is called administration stewardship. Stewardship involving financial management are the receipts, expenditures and deposits known as treasurer. It is the same with SDN Tambakaji 04, the receipts and expenditures do not fall off the accountancy, school operator collects all of the receipts of funds accepted and their expenditures then he arranges them into the treasury book, bank handbook, and tax book.

Accountability reports for schools in Semarang are under control, under condition, and easy. Since accounting reports were only required to print in some formats, only K8 in state schools was printed. The printing date is fixed by the city department, so if a school is delayed, it would continue to be reprimanded, since if one of the schools is in trouble, the funds would be red, and then it would be unaccountable to the province. With control, conditioning, and ease in it, SDN Tambakaji 04 has never been negligent in its responsibility to the government. Accountability to both the community and the parents is by printing out the funds and posting them on the school bulletin board or by directly checking them online. However, in this budget period, the school is neglected in its accountability because they have not stuck it on the school notice board.

CONCLUSION

Based on results and research discussion, this study concludes that in financial management, schools have implemented it according to established procedures. Start from RAPBS planning by holding a budget discussion meeting attended by various parties (headmaster, teachers, staff, committee, and parent representatives). Then, in doing so, the school has used funds based on the needs of the schools listed in APBS. As for the monitoring of the SDN Tambakaji 04 has been in accordance with the procedure, the school reports to the department. In addition to checking through the application, the school will be notified directly if there is a shortage. The department monitors monthly basis, and the school is continually accompanied by changes in the school budget. Then accountability will be executed by arranging the financing accountability report. SDN Tambakaji 04 never neglect to report the accountability to the government. The accountability to the community and the parents is by printing out the funds and posting them on the school bulletin board or by directly checking them online, but in this budget period, the school is neglected in its accountability because they have not stuck it on the school notice board.

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