



Analysis of School-Based Financing Management

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Abstract

This study aims to analyze the existing financing management at public junior high schools in Banjarmasin Tengah. The type of research used is a qualitative approach with a descriptive type with primary and secondary data sources taken through observation, interviews, and documentation, then the data is analyzed using the Miles and Huberman model. Technical data analysis is carried out starting from data collection, data reduction, data presentation, and drawing conclusions. To test the validity of the data, the researcher used technical triangulation and time triangulation. The resource persons in this study were BOS treasurers at SMPN 1 Banjarmasin, SMPN 2 Banjarmasin, SMPN 6 Banjarmasin, SMPN 9 Banjarmasin, SMPN 10 Banjarmasin, and SMPN 26 Banjarmasin. The results showed that; (1) Budget planning is carried out based on the principles and procedures for budgeting. The budget design used is a line item budget with the method of budgeting through a bottom -up approach. (2) Budget implementation: school funding is sourced from BOS funds which are disbursed in 3 stages a year. The use of BOS funds is in accordance with the technical guidelines for BOS funds and is carried out in accordance with the RKAS that has been prepared. However, the implementation of this budget has not been effective and efficient enough due to several obstacles. The school treasurer keeps books related to the receipt and disbursement of BOS funds. (3) Budget evaluation consists of budget oversight and accountability. Supervision is carried out by internal and external parties. Meanwhile, budget accountability is to make a report on the Letter of Accountability which is submitted through a meeting, then the report is submitted to the education office.

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INTRODUCTION

Education has a big responsibility that aims to improve the quality of human resources. Achieving these educational goals cannot be separated from the quality or quality of the school's education. Education in Indonesia is expected to be in accordance with national education standards in accordance with Law number 20 of 2003 article 35, namely standards of content, process, competency of graduates, education staff, facilities and infrastructure, management, financing, and assessment which must be improved on a planned and regular basis.

Schools that are able to manage education in accordance with national standards will be more assured of the quality and quality of education in these schools. Therefore, schools need proper management to run the education system. Management science is very important to be applied in education so that every school is able to manage its education system well. This is in accordance with the concept of Anwar (2018) that management is an obligation that must exist in educational institutions. If management in education is good, then the education must also have good quality and quality.

A good school management system can help manage educational programs to be more optimal and maximal in every aspect of their implementation. Starting from the aspects of the curriculum and teaching programs, educators, students, finances, and facilities and infrastructure in schools. The government issued a policy in the management of education, namely the School-Based Management (SBM) program which is implemented by education throughout Indonesia. The legal basis for implementing SBM in schools is regulated in Law number 20 of 2003 article 51 paragraph 1 which reads "The management of early childhood education units, basic education, and secondary education is carried out based on minimum service standards with the principles of School/Madrasah-Based Management."

SBM can be interpreted as a management model that gives schools greater authority or responsibility and encourages direct participation by school residents to be actively involved in the implementation of education. This concept is in accordance with Mulyasa's (2017) that school-based management is a new paradigm of education, which provides broad autonomy at the school level (community involvement) within the framework of national education policies.

The concept of SBM discussion includes several components, one of which is financing management. Without the cost of providing education will not run well, because the cost has an important role in education. The sufficiency of the costs used for all educational activity programs depends on how the school can manage these funds properly or not. Through financing management, planning and budgeting must be done as well as possible and based on priority needs. So that in its implementation the budget is used properly and there is no wastage on every expenditure.

The implementation of educational activity programs really requires sufficient funds to meet the needs during the implementation of educational programs. However, with the availability of funds provided by the government, it is still not optimal to meet all school needs. This statement was obtained at the time of initial observation by researchers in schools that were the object of this study. They said how schools can allocate the funds they get so that they are sufficient to finance educational programs or activities. Therefore, the school must be able to manage financing effectively and efficiently through financing management.

Based on the results of observations at several public junior high schools in Central Banjarmasin, there are almost the same obstacles experienced by these schools in managing their costs or finances. The following is a tabulation of observations from the initial observations of the study.

Table 1. Observation Results

	Statement	Observation Results (8-10 March 2021)					
		SMPN	SMPN	SMPN	SMPN	SMPN	SMPN
		1	2	6	9	10	26
Sources of Funds	Schools only get funding from the government, namely BOS funds	Y	Y	Y	Y	Y	Y
	Schools do not receive other funding sources outside of the BOS funds	Y	Y	Y	Y	Y	Y
	The disbursement of BOS funds is not timely	Y	Y	Y	Y	Y	Y
Constraints	There are often unexpected or sudden expenditures outside the plans that have been made.	Y	Y	Y	Y	Y	Y
	Limited funding and insufficient education funds provided by the government	T	T	T	Y	Y	Y
Transparent and Accountable	Planning and implementation of school budgets has been carried out transparently to all school stakeholders/school residents.	Y	T	T	Y	T	Y
	The implemented budget can be accounted for through the SPJ (Accountability System) report which is reported to the education office.	Y	Y	Y	Y	Y	Y

Source: Data processed, 2021

From Table 1, it is found that several obstacles often occur such as disbursement of funds that are late and unexpected expenditures or outside the plan that has been prepared in the RKAS often occur during budget execution. Limited funding also causes some of these schools to not be able to meet the needs of more facilities and infrastructure, so they have to wait for the next period to add school facilities. In addition, there are also some schools that are not yet fully transparent in their budget management, where schools are lacking in notifying the RKAS to students and the community and even the teachers who teach at these schools. However, the budget that has been implemented is still accounted for by all schools through the preparation of an Accountability System report which will be submitted to the education office.

Based on the description of the problem above, the financing of education is not an easy thing to run. So it is necessary to manage BOS funds effectively and efficiently so that all funds are able to optimally meet all educational operational costs. To manage financing to be more effective and efficient, schools must have an appropriate financing management system to overcome these problems (Kadri, 2011). Therefore, education costs must be managed optimally to help educational programs run well (Azhari & Kurniady, 2016).

The target of this research is a public junior high school in the district of Central Banjarmasin. Researchers carry out research through observations and interviews with school financial treasurers. This research was conducted to find out how the process of financing management was carried out at six

Table 2. Resource Person for the Research

Name of School	Resource Person	Position
SMPN 1 Banjarmasin	Atmah, M.Pd	Treasurer BOS
SMPN 2 Banjarmasin	Noor Asiah, S.Pd	Treasurer BOS
SMPN 6 Banjarmasin	H. M. Yustan Adli, M.Pd	Treasurer BOS
SMPN 9 Banjarmasin	Nanang Suryana, S.Pd	Treasurer BOS
SMPN 10 Banjarmasin	Herlina Agustini, S.Pd	Treasurer BOS
SMPN 26 Banjarmasin	Mutiah, S.Pd	Treasurer BOS

Source: Data processed, 2021

public junior high schools in Banjarmasin Tengah sub-district starting from budget planning, budget implementation and expenditure, and evaluation and accountability of the budget. Therefore, the authors are interested in taking the title "Analysis of School-Based Financing Management at State Junior High Schools in Central Banjarmasin District".

METHODS

This research uses descriptive qualitative research with a case study approach that aims to describe in full and in depth the facts or phenomena that occur. Research subjects were taken using purposive sampling technique. The research subjects in this study were the treasurers of six public junior high schools in Central Banjarmasin, namely SMPN 1 Banjarmasin, SMPN 2 Banjarmasin, SMPN 6 Banjarmasin, SMPN 9 Banjarmasin, SMPN 10 Banjarmasin, and SMPN 26 Banjarmasin. Sources of data used are primary data and secondary data. Primary data sources were obtained from observations, interviews, and documentation with several related parties. The primary data source in this study came from the BOS treasurer at six public junior high schools in Central Banjarmasin as an informant who was asked to provide information about a condition or situation related to the research being conducted. While this secondary data source was obtained from the BOS treasurer at a public junior high school in

Banjarmasin Tengah in the form of photo documentation of documents related to school financing or budgets. The research instrument was in accordance with interview guidelines, observation guidelines, and documentation guidelines. Data was collected by means of observation, interviews, and documentation. Meanwhile, to analyze the data, the research was carried out starting from data collection, data reduction, data presentation, and drawing conclusions. To test the validity of the data, the researcher used technical triangulation and time triangulation. This study describes school financial management starting from budget planning, budget execution, and budget evaluation.

RESULTS AND DISCUSSION

Financing management can be divided into three phases namely, budget planning, budget execution, and budget evaluation (Mulyasa, 2017). The financing management activities at public junior high schools in Central Banjarmasin are as follows.

Budget Planning at State Junior High Schools in Banjarmasin Tengah

School budget planning is an activity to analyze needs and allocate costs related to needs in an activity or program planned by the school in a period. The results showed that the budget planning implemented by all public junior high schools in Central Banjarmasin

was realized by preparing the School Budget Activity Plan (RKAS). Agree with Mulyasa (2017) in planning the education budget, each school can be realized through the preparation of RAPBS or RKAS.

Principles of Budgeting

The budget or RKAS must be made based on the principles of budget preparation, namely the division of authority/responsibility, stakeholder, and program determination based on a priority scale (Rekasari, 2020). From the results of the research found, SMP Negeri in Central Banjarmasin prepare a budget based on the principles of budgeting.

The first principle is the division of authority and responsibility. Based on the results of interviews with every treasurer of a public junior high school in Central Banjarmasin, one of the treasurers from SMPN 1 Banjarmasin said "There is a division of tasks. For example, such as the field of curriculum, facilities and infrastructure, student affairs. It's called the boss's management team." Likewise, other SMPNs also said the same thing that each school shared authority or duties and responsibilities in the BOS management team consisting of the principal, treasurer, vice principal of curriculum, vice principal of student affairs, and vice principal of infrastructure. This is in line with the Rekasari study (2020) which includes the division of power and responsibility into school budgeting principles. Fatah also explained that there must be a division of responsibilities and powers in the management of school organizations (Zahrudin et al., 2019).

After forming a special management team for school financial management, they carry out their duties and authorities based on their responsibilities in their respective fields. The form of duties and responsibilities is to seek information about plans or activities and information on school needs that will be carried out in the next year. This was conveyed by one of the treasurers interviewed, namely the treasurer of SMPN 9 Banjarmasin "Each field records what is needed in accordance

with their respective fields. For example, the needs of the teachers are coordinated with the curriculum, damaged equipment is coordinated with facilities and infrastructure, then student activities such as extracurricular activities are coordinated to the student department. While answers from other schools also said the same thing, that each assigned field would collect data on the planned activities and needs that would be needed for the next one year of budgeting by coordinating with lesson teachers, student extracurricular teams, library teams, and teams. school infrastructure. In line with Rekasari's research (2020) that the assigned team can coordinate by asking the teacher council, employees or school staff to make proposals for needs or programs/activities in the next one year budget.

The second principle in preparing the budget is the involvement of stakeholders. According to Jatmiko (2017) stakeholders are a group of people who interact and collaborate to achieve common school goals. The group includes principals, teachers, students, parents, school administrators, and other school staff. This is in line with the explanation of Tampubulon (2015) in Zahrudin et al. (2019) the planning and preparation of the RKAS does not only involve the principal, teachers, and staff, but also involves students and the school committee.

Based on the results of the study, all public junior high schools in Central Banjarmasin carried out budget planning involving the participation of stakeholders and school committees which were realized in the RKAS preparation meeting. Stakeholders who attended the RKAS meeting were school principals, teachers, staff and employees, and parents of students who were formed in the school committee who also participated in the preparation of the budget.

However, students were not directly involved in the RKAS planning meeting, but they only gave suggestions or proposed indirectly through the teacher or homeroom teacher. Students are only involved in terms of utilization such as school facilities and infra-

structure. The statement was delivered by one of the resource persons from SMPN 2 Banjarmasin, namely "the involvement of students is only in terms of utilization" followed by a statement from the treasurer of SMPN 6 Banjarmasin "students act as proposers to the homeroom teacher and homeroom teacher who will present it to the meeting".

The school committee consists of several parents participating in the budget planning meeting. The school committee acts as a giver of suggestions or proposals related to the activity budget plans for these schools. This statement was conveyed by the treasurer of SMPN 9 Banjarmasin "the school committee can suggest or provide input so that we absorb the information for the good of the school in planning the RKAS. This is in line with Ziaulhaq (2018) which explains that the school committee must indeed be involved in preparing the RKAS every year to understand, provide advice, and consider the use of the school budget.

The third principle that guides the preparation of the budget is the determination of programs based on a priority scale. Based on the results of research on six public junior high schools in Central Banjarmasin, each school will prioritize the budget for activities that are important and urgent in its implementation because the needs of each school are different. This was said by one of the speakers, namely the treasurer of SMPN 6 Banjarmasin "the implementation of the program must be seen first, if it is urgent, the implementation will be prioritized".

Priority activities must comply with the 8 standards set out in the guidelines for the use of BOS funds. This was conveyed by the treasurer of SMPN 26 Banjarmasin "usually the priority is in accordance with the technical guidelines for boss funds, if I'm not mistaken there are 8 reference standards in the BOS fund rules". The activity budget plan that must be prioritized first is school development activities in accordance with 8 national education standards, namely the development of graduate competencies, content standards,

process standards, educators and education personnel, school facilities and infrastructure, management standards, funding standards, and system implementation. assessment (Law No. 20 of 2003 Article 35).

As happened at SMPN 2 Banjarmasin which is one of the adiwiyata schools, so that the BOS budget is mostly used to develop the adiwiyata school. Then at SMPN 9 Banjarmasin, it prioritizes the salaries of honorary teachers sourced from BOS funds. Therefore, they prioritize the budget for the salary of honorary teachers while still adjusting their plans based on these 8 standards.

This shows that the schools in determining the program to be implemented have been arranged based on their priority scale, especially for school development and routine spending activities. This statement agrees with Mustari (2013) that budgeting must prioritize spending in line with school development plans (Zahrudin et al., 2019). It is reinforced by the opinion Muhaimin et al. (2012) that the school budget plan is determined by looking at the interests of the school in its implementation.

Budget Preparation Procedures

In addition to complying with the principles of budgeting, budget planning must also be in accordance with the procedures or procedures for preparing the budget. According to Anwar (2013) in Zahrudin et al., (2019), each school must also comply with budget preparation procedures such as taking inventory of plans carried out, identifying sources of funds, formulating budgets in the form of working papers, budget revisions and budget approvals.

In preparing a budget, the first step that needs to be done is to identify and record what activities or needs will be carried out in one year. Suharsaputra (2010) states that the initial stage of the budgeting process can be in the form of making a list of school activity plans for the following year (Zahrudin et al., 2019).

Based on the research results, the treasurers of SMPN 1 Banjarmasin and SMPN 2

Banjarmasin stated that the school will collect data on needs or activities that will be carried out in the next year. Likewise, other junior high schools also do the same thing, where schools must carry out targeted planning, both the chosen program, objectives, and strategies must be clear. Therefore, it is necessary to collect data first. This is in accordance with the opinion of Tambunan (2014) in Ikbal et al. (2020) that schools must look at the selected criteria in achieving effective goals, such as clarity of goals and strategies to be achieved, good processes and planning and proper program arrangement according to the priority scale.

The data collection is carried out by the field responsible for teachers, students, and other school components related to the needs or activities they want to do in the future. Fields such as vice principal of curriculum, vice head of student affairs and vice head of facilities and infrastructure will first collect information through teachers, employees, students regarding the need for programs that will be carried out in the next one year. Regarding the activities or needs that are recorded, the information must be clear, starting from the type, quantity, estimated price for the goods or services to be used. After the activities are recorded and the details of their needs, then these activities are discussed together in a meeting for the preparation of the RKAS. From this statement, it can be interpreted that each budget must include information on the description of activities or details and information on the need for goods or services (Sofyan et al., 2021).

Second, identifying the source of funding for the planned activity or project is the next step in preparing the school budget. This statement is in line with Anwar (2013) in Zahruddin et al. (2019) that identifying funding sources is part of the budgeting process. Calculating the source of funds is very important to the school's ability to finance activities. This statement is also in line with the views of Zahruddin et al. (2019) that funding sources must be considered in the preparation of the RKAS, because this affects the ability of

schools to fund programs or activities in the future.

Based on the results of research on all treasurers of public junior high schools in Central Banjarmasin said that the only source of funds was obtained from the government, namely the School Operational Assistance (BOS) fund. As for the funds sourced from parents or the school committee and the community, the school does not own it, because they do not collect additional fees such as tuition fees and donations from parents and the community in the form of money. Said one of the resource persons, the treasurer of SMPN 2 Banjarmasin "From the boss's funds, there is no other source of funds. So we do not collect funds from the school committee or student tuition fees." This statement is also explained by Sofyan et al., (2021) that the source of funding assistance from the central government is in the form of BOS whose amount has been determined based on the number of students and their education level.

However, there are several schools, such as SMPN 1 Banjarmasin and SMPN 2 Banjarmasin that receive donations in kind from several parties such as parents/school committees and several agencies such as PLN, BUMN or other private parties. The treasurer of SMPN 1 Banjarmasin said that they had received assistance from PLN and BUMN because the school had collaborated with these parties. The assistance is intended for extra-curricular and school competitions, construction of toilets, canteens, and reading gardens.

Meanwhile, at SMPN 2 Banjarmasin, as stated by the treasurer, they have an association group of parents who can help or alleviate some school needs, such as the need for face-to-face learning after Covid 19 to stay healthy and in accordance with health protocols. So that the needs that are less will be helped by donations from the community group. In other junior high schools, such as SMPN 6, 9, 10, and 26 in Central Banjarmasin, they said they had never received a donation like what happened at SMPN 1 and SMPN 2 Banjarmasin.

The third step is to formulate the budget in the form of a working paper format. The research shows that all public junior high schools in Banjarmasin Tengah in realizing their budget planning, namely by compiling RKAS. In preparing the RKAS, there is a special format provided and determined by the school and the government. This right applies to public junior high schools in Central Banjarmasin, they prepare RKAS with a special format that has been provided by the government or the education office. This fact was conveyed by one of the sources whose statement I took, namely from the treasurer of SMPN 1 Banjarmasin "The form of the RKAS has been determined by the education office. So we just fill it according to what is there again". Based on this statement, Anwar (2013) argues that the budget must be formulated in a format that is approved and used by certain agencies. So, before the budget is approved and ratified, the plans that have been prepared must be stated in a format called RKAS.

The fourth step is to revise the budget if there is a change. After the RKAS has been compiled, it is then submitted to the education office for verification. However, during this verification, budget revisions often occur if the budget that has been prepared is not in accordance with the technical guidelines for BOS funds. RKAS revisions can be made as needed, both before and after approval. Based on the treasurer's statement at SMPN 1 Banjarmasin, SMPN 6 Banjarmasin, and SMPN 26 Banjarmasin, budget revisions often occur due to changes from the education office due to budget mismatches with technical guidelines from BOS funds. So that the budget undergoes changes in activities and changes in the budget due to the revision. This is in accordance with Yanti's (2021) research that if the RKAS compiled is not in accordance with the provisions of the technical guidelines for BOS funds, a revision will be made to the RKAS.

In the statement of the treasurer of SMPN 2 Banjarmasin, SMPN 9 Banjarmasin and SMPN 10 Banjarmasin, that the budget revision was also caused by several factors,

such as circumstances that led to changes in plans and factors that changed the number of students. This caused a budget reshuffle due to changes in funds, because the amount of BOS funds was obtained based on the number of students. For example, in the Covid-19 pandemic yesterday, which caused school learning activities to turn online. These changes caused schools to focus their budget on health and internet packages on students and teachers. In addition, changes in the number of students affect the availability of funds obtained from BOS funds. So that there is a budget reshuffle due to changes in funds, because the amount of BOS funds is obtained based on the number of students.

This statement is in accordance with the opinion of Oktaviana & Handayani (2019) which said that sometimes the activities to be carried out were not in accordance with the initial plan that had been prepared by the school, therefore the school had to revise the budget by making changes to the RKAS. This opinion is reinforced by Anwar (2013) who states that budget revisions can be made due to special circumstances, because not all events can be estimated into the budget.

The final step in the budget planning procedure is budget approval. Approval of the budget is the last step in planning or budgeting which is carried out by every State Junior High School in Central Banjarmasin. Mulyasa (2006) stated in Masditou (2017) that the final step in preparing the RKAS is socialization and legality. Based on the results of the interview with the treasurers of SMPN 1 Banjarmasin and SMPN 6 Banjarmasin above, it can be seen that before the ratification is carried out, the school will hold a meeting first to discuss the RKAS that has been made to find out all activities have been included or there are still missing. Therefore, through the meeting, all people present were asked to provide their opinions or suggestions for a better RKAS planning in the next year.

This fact is also in accordance with the opinion of the treasurers of SMPN 2 Banjarmasin, SMPN 9 Banjarmasin, SMPN 10 Ban-

jarmasin, and SMPN 26 Banjarmasin that the RKAS that has been discussed and discussed together in the meeting will be approved by various parties. The RKAS will be signed by the principal, treasurer, teachers, school committee, parents, supervisory team, and finally the education office who will ratify it. One view with Kurniady (2011) is that the budget approval process is the last procedure in budget planning. The ratification/approval of the RKAS is signed by several parties such as the principal, treasurer, teacher representatives, committee representatives through meetings and is ratified or inaugurated by the head of the education office.

Forms of Budget Design

In budgeting, according to Nanang Fattah (2000) in Akdon et al. (2015), there are several forms or deep budget designs that can be applied, including; line item budget, program budget system, performance budget, planning programming budget system.

Based on the results of interviews with several public junior high schools in Central Banjarmasin, they used a special format provided by the education office. In this format, the resource persons explain that there are descriptions of activities or needs that are categorized as one in each program. The program refers to 8 national education standards, namely the development of content standards, the development of process standards, the development of graduate competencies, the development of education personnel, the development of facilities and infrastructure, the development of management standards, the development of financing standards, and the development of an assessment system (Law Number 20 of 2003 Article 35).

In this format, each activity in these programs is further detailed regarding the goods/services needed, then categorized by the type of expenditure, and a month is determined to realize the budget. Each expenditure is grouped or organized by category or program in that format. (attached on the last page).

After the authors saw and observed the RKAS format they used, it can be seen that the budget format has a design or shape that is in accordance with the line item budget. According to Nanang Fattah (2000) in Akdon et al. (2015) line item budget (item-by-item budget) is a budget that is often or widely applied because it is quite simple in form or design. Each of the same expenses is grouped into a category, number, or item in the line item budget.

Methods of Budgeting

In carrying out budget preparation, there are several approaches or methods that can be used in the school financial management team. The methods are; 1) Top-down budgeting is a budgeting method implemented by an organization or company starting from the company's leadership to its subordinates. 2) Bottom-up budgeting is a budget method that is carried out by a company starting from subordinates to their superiors or company leaders. 3) Combined is a budget method implemented by a company by combining the two previous methods, namely the top down budgeting method and the bottom up budgeting. According to Harahap (2008) in Nurhafid (2017) the preparation of the budget starts from the top and is then completed by subordinate employees.

Based on the results of interviews with several public junior high schools in Central Banjarmasin, the researchers found that they carried out planning through the fields assigned by the principal. Then these fields will collect data regarding planned activities or the necessary needs of the staff and subject teachers and homeroom teachers in the school. Finally, they will convey it to the treasurer and principal for later meetings in the preparation of the RKAS. This was conveyed by one of the resource persons, namely the treasurer of SMPN 1 Banjarmasin as a representative of other SMPN. Only after that carry out a budget meeting." Based on this statement, it is concluded that the method used by these schools is bottom-up budgeting, namely

budget planning is carried out starting from subordinates or employees such as teachers and new staff/employees submitted to superiors in the school.

Budget Implementation at a State Junior High School in Central Banjarmasin.

In implementing the budget, there are two main activities, namely the receipt of funds and the use of funds (Rahmadoni, 2018). In its implementation, the State Junior High Schools in Central Banjarmasin also carry out fundraising and disbursement activities.

Acceptance

Admission is determined by the amount of funds received by the school, either from the Center or the region as well as donations from the school committee or students' parents (Utami & Chiar, 2016). The implementation of budget receipts can be done by identifying sources of funds and mobilizing community participation in sources of funds. So that the funds obtained can be used for more things in school development. With the participation of the community or school committee, financing will be more effective and efficient in its implementation (Yulianti, 2017).

Identifying sources of education funds is carried out to determine the school's ability to finance the activity plans prepared in the RKAS. This is in accordance with the statement of Zahrudin et al. (2019) that the source of funds must be taken into account because it affects the ability of schools to finance programs or activities.

Based on the results of research conducted at public junior high schools in Banjarmasin Tengah, it can be seen that the source of funds received by the school only comes from the government, namely School Operational Assistance funds. So schools do not explore other sources of funding, be it from parents, school committees, communities, agencies and the general public. The government's BOS funds are devoted to financing school operational activities. The above statement is in accordance with Fatah's (2012) opinion

that school funding sources can be obtained through sources from parents, the central government, private local governments, the business world and alumni.

Disbursement of funds is important in budget execution. Based on the results of research conducted at public junior high schools in Central Banjarmasin, the distribution of BOS funds is divided into 3 stages of disbursement. This is in accordance with government regulations that the disbursement of BOS funds is carried out in stages. Phase I is carried out after the school submits reports on the use of the previous Phase II Regular BOS Funds. Phase II is carried out after the school submits a report on the use of the Regular BOS Funds for phase III the previous year. Phase III is carried out by schools submitting reports for phase 1 of the current budget year (Permendikbud RI No. 6 of 2021 Article 8 paragraph 1).

Based on the results of the interviews, the researchers found out that the amount of BOS funds obtained by each school was adjusted to the number of students in the school. The total budget for each student is Rp. 1,170,000. This is also in accordance with the government that the amount of the Regular BOS Fund allocation is calculated based on the unit cost of each region multiplied by the number of students (Permendikbud RI No. 6 of 2021 Article 5 paragraph 1).

Expenditure

The use of the budget must be carried out in accordance with the previously planned RKAS. In addition, the budget must also be implemented in accordance with the technical guidelines that have been determined by the BOS funds. This means that schools may not carry out activities that deviate from the RKAS and may not use BOS funds outside of the technical instructions for BOS funds. Therefore, the RKAS must have been prepared according to the technical guidelines for BOS funds before entering the budget implementation stage. So that when implementing the budget, schools just follow the RKAS that has been prepared.

Based on the results of the interviews, the researchers found out that the State Junior High Schools in Central Banjarmasin had implemented the budget according to the plans contained in their respective RKAS. The RKAS has also been prepared by the school in accordance with the technical instructions for the use of BOS funds. If there is a discrepancy between implementation and the RKAS, it will be difficult to account for the budget. However, if there is a change due to several factors, then the RKAS must be revised first and re-approved so that it becomes a revised RKAS. The statement above is in accordance with Rekasari's opinion, (2020) in the process of spending school funds, it must refer to the regulations and technical instructions from the source of school financial income or based on the provisions of the funder. And also in accordance with the statement from (Utami & Chiar, 2016), that the use of the budget must be based on the planned RKAS.

The allocation of BOS funds at public junior high schools in Banjarmasin Tengah is used to finance school operational activities listed in national education standards. These activities include components such as acceptance of new students; library development; implementation of learning and extracurricular activities; implementation of assessment and evaluation of learning activities; implementation of the administration of school activities; professional development of teachers and education personnel; financing for power and service subscriptions; maintenance of school facilities and infrastructure; provision of learning multimedia tools; implementation of skills competency improvement activities; organizing activities to support the absorption of graduates; honorary payment (Permendikbud RI Number 6 of 2021 Article 12 paragraph 1).

Based on the explanation above, BOS funds may only be used for school operational costs. So apart from operational costs, BOS funds may not be used for other costs such as construction and maintenance of facilities and infrastructure in the heavy category. This

is in accordance with the rules for the use of BOS funds which state that BOS funds cannot be used for the construction of new buildings or rooms and maintenance of facilities and infrastructure with medium and heavy categories as well as prohibitions for other activities (Regulation of the Minister of Education and Culture of the Republic of Indonesia Number 6 of 2021 Article 21 verse 1).

Based on the results of interviews, funds to finance development have special funds provided by the government, these funds are called the Special Allocation Fund (DAK). However, DAK funds are not delegated to the schools that manage them, but from the government directly which manages activities sourced from DAK funds. To get these funds, schools must submit a proposal first and report the needs that are currently needed, both construction and facilities and infrastructure that are heavily or moderately damaged. This is in accordance with Masditou's (2017) that the development of the education sector is carried out through the distribution mechanism of the Special Allocation Fund (DAK).

School financial management must also refer to the principles of effectiveness and efficiency. According to Garner (2004) in Karyatun (2016). Financing management is said to be effective if the activities carried out can regulate finances to finance activities in order to achieve the goals of the institution concerned. Kadri (2011) states that cost effectiveness is the ability of financing to achieve targets and targets as planned. While the efficiency of school financial funds means using funds with savings to get satisfactory results. This efficiency principle is measured based on a quantitative approach. So that the more results obtained, with the use of increasingly minimum resources, it can be said to be more efficient (Hakim & Suhendar, 2020).

However, what happened to the SMP Negeri in Central Banjarmasin was not yet fully effective and efficient in carrying out its budget. This is because there are still obstacles during the implementation of the budget. The first obstacle is the delay in disbursing BOS

funds which will be a problem in the implementation of the school budget. This is in accordance with the opinion of Pontoh et al. (2017) stated that one of the obstacles in managing BOS funds was the delay in disbursing BOS funds or disbursement that was not on time resulting in the activities that had been programmed not being realized properly.

When the school wants to carry out an activity but the money is not enough or the BOS funds have not been disbursed, the school will temporarily postpone the activity. Activities that can be postponed will be carried out to the next priority. If the activity is very urgent, such as routine school fees, the implementation cannot be postponed and the school must seek loan funds to carry out the activity. After the BOS funds have been released, the loan money will be replaced using BOS funds. So the timely disbursement of BOS funds could hinder the implementation or expenditure of the budget. This happened as a whole at the State Junior High Schools in Central Banjarmasin.

Apart from the delay in disbursing funds, there are still some schools that are constrained due to insufficient funds available. This is because the amount of funds obtained is also different for each school. For schools that are superior and have more students, the funds obtained are also more so that it allows them to be able to do more activities. Meanwhile, schools with a more limited amount of BOS funds are able to budget for more activities to improve the quality of the school. This incident occurred at SMPN 10 Banjarmasin, which still experienced insufficient funds compared to other junior high schools. This is in accordance with the opinion of Hakim & Suhendar (2020) that the BOS funds obtained also tend to be limited when compared to the school's needs.

In using the budget, each school uses BOS funds in accordance with the technical instructions for BOS funding, which is only used to finance school operational needs. The statement above is in accordance with Rekasari's opinion (2020) that in the process

of utilizing school funds, it is necessary to refer to technical instructions from sources of school income or parties providing school funds, for example the government in the BOS fund program.

Bookkeeping

In implementing the budget, the next thing that needs to be done is bookkeeping or accounting. Bookkeeping is an activity related to the technical implementation of accounting, namely recording, classifying, and summarizing financial transactions. The purpose of the bookkeeping is to find out school financial information related to receipt and expenditure transactions. The bookkeeping will make financial statements so that they can be accounted for during the use of the budget. The intensity of the bookkeeping is updated every day, every expense is recorded, making it easier to report at the end of each quarter. The process is by making a bookkeeping report, both receipts and expenses. or financial management activities (Utami & Chiar, 2016).

Based on the results of the research, the public junior high schools in Banjarmasin are already doing the bookkeeping regarding the receipts and disbursements of BOS funds. The bookkeeping is carried out based on a format directed by the government regarding the use of BOS funds. The bookkeeping consists of several formats, namely general cash book, cash subsidiary ledger, tax subsidiary ledger, sub-book detailing the object of expenditure, recapitulation of the use of boss funds at each stage of distribution, cash closing register, recapitulation of purchases of goods or services BOS APBN, and proof of purchase. goods and services, as well as other documentation. This is in accordance with Rahmadoni (2018) that it is important to carry out bookkeeping activities. Receipts and expenses must be recorded and grouped through the correct accounting system.

Budget Evaluation at State Junior High Schools in Central Banjarmasin

At the budget evaluation stage there are

2 types of activities, namely budget supervision and accountability. Based on the research results, budget oversight is usually carried out by internal/internal and external/external parties. Internal supervisors can ask questions and observe directly during meetings regarding school budgets. Meanwhile, the external supervisory team can come to the school directly and can also monitor it through reports on the use of funds that are reported by the school on a quarterly basis. According to Yulianti (2017), monitoring activities can be divided into internal monitoring and external monitoring.

The supervisory team aims to ensure that budget expenditures are used properly and according to the RKAS. In addition, the supervisor also checks the physical evidence of the expenditure of the budget, both in the form of goods and photo documentation. This is in accordance with the opinion of Mulyasa (2007) in Susilawaty et al. (2012) that this supervision or examination is evidence that the school is consistent with what is being done in the implementation of ongoing tasks. In addition, supervision is designed to assess, measure and compare the facts carried out with established rules (Akdon et al., 2015).

The second activity of this evaluation stage is budget accountability. As a form of budget accountability, schools make a report called an Accountability Letter. The report is reported quarterly on the use of BOS funds in each school. The accountability report consists of a general cash book, cash subsidiary ledger, tax subsidiary ledger, sub-book detailing the object of expenditure, recapitulation of the use of BOS funds at each stage of distribution, cash closing register, recapitulation of purchases of goods/services BOS APBN, and evidence of purchases of goods and services, and other documentation. This is in accordance with the opinion of Usman (2016) that accountability for the use of school finances is realized in a monthly and quarterly report. Reinforced by Rahmadoni (2018) that making monthly financial reports and reporting them to foundations, school committees,

communities and the education office is a form of school responsibility for the use of education funds.

The accountability report will be met first with the school's internal division to discuss the use of BOS funds to stakeholders and school committees. However, the report was not submitted in general to the community or parents of students as a whole, so it can be concluded that school financial management is not yet fully transparent or open to the public. This is contrary to the principle of financing management, namely transparency. In Law Number 20 of 2003 Article 48 states that the management of education funds is based on the principles of justice, efficiency, transparency and public accountability. After the report is closed and signed, the report is submitted or submitted to the Banjarmasin regional education office.

CONCLUSION

Previously, this study had limitations, where at the time of the study there were still many schools that were less open in providing information on how to manage finances in the schools studied. In addition, this research takes a long time, because the sources are very difficult to find to conduct interviews. This research is also very sensitive to discuss because it is related to finance, this is why some schools are sometimes reluctant to provide detailed information. The conclusions that can be presented regarding budget planning, budget implementation and budget evaluation are as follows. The budget planning carried out by the State Junior High Schools in Central Banjarmasin is in accordance with the principles of budget preparation, budget preparation procedures. The state junior high schools in Banjarmasin Tengah use a line item budget. While the budgeting method they apply is the bottom-up, namely from the bottom up.

In receiving funds, the source of funds received by the State Junior High Schools in Central Banjarmasin only comes from BOS funds. The disbursement of the BOS funds is

carried out in 3 stages of disbursement into a special account for each school. As for expenses, schools have implemented budgets in accordance with technical guidelines and RKAS that have been prepared from the start. For the allocation of BOS funds only for school operational activities, while for construction and heavy damage using the Special Allocation Fund (DAK). In budget evaluation there are two activities, namely supervision and budget accountability. Supervision is carried out by internal parties and external parties, either directly or through reports submitted every quarter. As for budget accountability, schools make an accountability report called a letter or accountability report which will be submitted to the education office.

For the government, this research is expected to be used as an evaluation material for the distribution of BOS funds so that it will be even better in the future. In addition, the amount of BOS funds given should be adjusted to the needs and interests of each school. To the school, this research can be used as an evaluation material for the implementation of school financing management in accordance with the principles of financing management, be it planning, implementation, or budget evaluation. The transparency of school financial management is further improved and schools are trying to have or explore other sources of funds to obtain additional funds when the BOS funds have not been disbursed.

For further researchers, it is recommended that this research be expanded to a wider scope of research subjects so that it is more accurate. In addition, it can also be used as further material or literature in further research on financing management in schools.

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