

A Theoretical Study of Islamic Education Financing in Primary and Secondary Schools

Muhammad Polem^{1*}, Nur Wahyu Ningsih², Nurdiyanto³, Maslani⁴, Hasbiyallah⁵

UIN Sunan Gunung Djati Bandung^{*1, 2, 3, 4, 5}

^{*1}email: muhammadpolem68@gmail.com

²email: nurwhyungsih@gmail.com

³email: nurdinyantopamekser@gmail.com

⁴email: maslani@uinsgd.ac.id

⁵email: hasbiyallah@uinsgd.ac.id

Abstract

Education financing is an issue that is still hot to discuss, because it cannot be denied that there are many problems in the field related to education financing, such as the high cost of education making many Indonesians drop out of school, not to mention being colored by various bad behavior of school officials, such as principals who deliberately rape (corruption) of education funds. This study aims to explain what elements must be understood in education financing for primary and secondary education in Indonesia based on theoretical studies. The writing method uses a literature study with a qualitative approach. Data collection techniques include reading literature from books or articles relevant to the research. Data analysis techniques using inventory, categorization, and analysis of research data. The results of the study explain that in the preparation of education financing, all school parties must first be able to understand well and thoroughly the definition of education financing itself, the legal basis, the types of education financing, the sources of education financing, and the preparation of the School/Madrasah Financing Budget Plan (S/MFBP). So it can be concluded that in implementing the formulation of education financing, the principal should cooperate with the vice principal, school treasurer, teachers, administrative staff, School Committee, and several related parties, so that education financing can run effectively and efficiently.

Keywords: Financing Education; Primary School; Secondary School.

Artikel Info

Received:

August 13, 2023

Revised:

September 12, 2023

Accepted:

November 27, 2023

Published:

December 15, 2023

Abstrak

Pembiayaan pendidikan menjadi isu yang masih hangat untuk dibicarakan, karena tidak dapat dipungkiri banyak permasalahan di lapangan terkait pembiayaan pendidikan, seperti mahalnya biaya pendidikan membuat banyak masyarakat Indonesia yang putus sekolah, belum lagi diwarnai oleh berbagai kelakuan buruk pejabat sekolah, seperti kepala sekolah yang sengaja memperkosa (korupsi) dana pendidikan. Tujuan penelitian ini untuk menjelaskan unsur-unsur apa saja yang harus dipahami dalam pembiayaan pendidikan bagi pendidikan dasar dan menengah di Indonesia berdasarkan kajian teoritis. Metode penulisan menggunakan studi pustaka dengan pendekatan kualitatif. Teknik pengumpulan data dengan cara membaca literatur yang bersumber dari buku-buku ataupun artikel yang relevan dengan penelitian. Sementara teknik analisis data dengan cara inventarisasi, kategorisasi, dan analisis data penelitian. Hasil penelitian menjabarkan bahwa dalam penyusunan pembiayaan pendidikan, semua pihak sekolah harus dapat memahami terlebih dahulu dengan baik dan seksama terkait definisi dari pembiayaan pendidikan itu sendiri, landasan hukum, jenis-jenis pembiayaan pendidikan, sumber-sumber pembiayaan pendidikan, serta penyusunan Rancangan Anggaran Pendapatan Belanja Sekolah/Madrasah (RAPBS/M). Sehingga dapat disimpulkan dalam pengimplementasian perumusan pembiayaan pendidikan, kepala sekolah hendaknya bekerja sama dengan wakil kepala sekolah, bendahara sekolah, dewan guru, staf Tata Usaha (TU), Komite Sekolah, serta beberapa pihak terkait, sehingga pembiayaan pendidikan dapat berjalan dengan efektif dan efisien.

Kata Kunci: Pembiayaan Pendidikan; Sekolah Dasar; Sekolah Menengah.

A. Introduction

Financing in education is one aspect that is very important to study. If analogized as a vehicle, then financing is the fuel, while education is the vehicle. The creation of a vehicle, of course, has

a certain purpose, in this case, the goal is an effort to produce the next generation of the nation that is cultivated so that it can become a pioneer in realizing the ideals of the founders of the previous nation.

In this effort, of course, the government has a big role in its realization. In the opening of the 1945 Constitution of the Republic of Indonesia in the fourth paragraph, it is stated that the purpose of the state is to "educate the nation's life". This has the consequence that the state is responsible for facilitating education for all people to have intelligence according to their interests and talents (Huda & Hidayat, 2021), (Hakim, 2016). Not only that, the mandate in the 1945 Constitution of the Republic of Indonesia Article 31, states that "every citizen has the right to receive teaching". Of course, this statement indicates that the government must organize and ensure equal distribution of education for all Indonesians (Sunarsih, 2022). But unfortunately, not everyone can get the education they deserve. This is certainly caused by various factors, one of which is the high cost of education that must be incurred. In fact, both central and local governments have subsidized a 20% budget for education. But still not all components of education can be financed. So there needs to be a role from outside parties, such as parents of students, the community and other

parties.

"Quality education is expensive", this sentence often appears to justify the high costs that must be incurred to get an education. The high cost of education from kindergarten to university has left the poor with no choice but to drop out of school (Taufiqurokhman et al., 2023).

Just imagine that currently, to enter a kindergarten, which is public, the community must spend 1-2 million rupiah, while to enter a public elementary school, the community must spend 1-3 million rupiah, enter a public high school for 1-5 million rupiah, enter a university for 1-10 million rupiah, not to mention the cost of school supplies, Education Development Contributions (EDC), practicum, building/building money and other costs. That is the reality in educational institutions labeled as public, not to mention educational institutions labeled as private. Of course this makes it seem as if the world of education is a very profitable business field for some parties.

The high cost of education now, especially at the kindergarten, elementary, junior high, and high school levels, cannot be separated from the government's policy for schools to

implement SBM (School-Based Management) (Mustari, 2022). SBM in Indonesia is interpreted as a school's effort to mobilize funds. Therefore, MBS has an organ called the School Committee, which consists of selected guardians/parents of students, who are usually familiar with school officials, especially the principal. As a result, when the School Committee is formed, all kinds of money levies are always under the guise of, "in accordance with the results of the School Committee meeting" (Musayyidi, 2020). However, the implementation of these funds is often not transparent, and raises big question marks. Not to mention the behavior of school officials who commit corruption, such as the case of Mr. Adang S, Principal of SMP Islam Kabandungan, Sukabumi became a suspect in the case of alleged corruption in the management of School Operational Assistance (SOA) and Smart Indonesia Program (SIP) funds which resulted in a state loss of Rp. 587 million rupiah (Fatimah, 2023), and there are many similar cases, all of which add to the chaotic problems of the nation's education.

Due to the high cost of education,

it is no wonder that many children in Indonesia have to drop out of school. In the 2022/2023 academic year, the number of elementary school dropouts reached 40,623, junior high school 13,716, high school 10,091, and vocational school 12,404 (Ariesta, 2023). The dropout rate is still very high, especially dominated by people living in rural or remote areas (Fahmi, 2021), but it does not rule out the possibility of people living in urban areas. With so many Indonesians dropping out of school, it certainly has implications for the quality of Human Resources (HR). No wonder the World Bank in 2018 at a meeting in Bali released Indonesia's Human Development Index (HDI) ranked 87 out of 157 countries. Far from the rankings of neighboring countries (Larasati, 2019).

Based on this fact, the low quality of education is always associated with the low quality of human resources, so the need for strategy and efficiency is a very important consideration in running the wheels of education (Simanjuntak et al., 2022). Of course, it is not only the responsibility of the government and schools alone, but all related elements such as parents, students, and the

community must work well together in resolving the future development of Indonesian education, especially with regard to education financing. Whether we realize it or not, every activity carried out by schools requires costs, so this financing component needs to be managed properly, so that existing funds can be used optimally to support the achievement of national education goals (Kurniawati et al., 2022).

In fact, research related to financing in education has been carried out by several previous researchers, including research by Nurhayati et al., (2022), entitled, "Education Financing Management in Improving the Quality of Islamic Education Institutions", the results of his research revealed that financing management is the process of optimizing, allocating, and distributing financial resources to support effectiveness and efficiency in the learning process, thus creating better teaching and learning conditions. Research by Rasyidah et al., (2022), entitled, "Education Financing in Improving the Quality of PAI at SD Muhammadiyah Ngestiharjo", the results of his research inform that with good school financing management and

supported by assistance from the government, it has implications for improving the quality of education at SD Muhammadiyah Ngestiharjo, so that the vision and mission of the school can be achieved. Meanwhile, research by Ahmad (2020), entitled, "Critical Review of the Legal Basis of Education Financing in Indonesia", the purpose of his research is to analyze education financing policies in Indonesia, and analyze the practice of implementing education financing in Indonesia in accordance with the mandate of the 1945 Constitution and Law No. 20 of 2003 concerning the National Education System.

While Anwar (2017), in his journal entitled, "Management of Education Financing: Study of the Effectiveness of Principal Leadership", the results of his research indicate a positive and significant effect of principal leadership on financial management. The more effective the leadership, the more efficient the financial management. In other words, if the principal's leadership variable has a good quality standard, the expected management of education financing will be better. Furthermore, research conducted by Purba et al.,

(2023), entitled, "Problematics of Education Financing in Schools", the results of his research state that with openness, participation, accountability between schools and related stakeholders in the implementation of education starting from planning, implementation and supervision, of course this will realize the effectiveness of financing in education.

Previous research seems to emphasize the legal basis, management, problems and management of education financing in order to produce quality education. Of course, this is different from the researcher's study, which focuses on important aspects of knowledge about education financing in primary and secondary schools. Based on this, the purpose of this research is to describe education financing in primary and secondary schools in Indonesia based on theoretical studies, so that is what is expected to be novel in this research.

B. Research Methods

This type of research article uses a qualitative approach with the library research method. This research was written based on the results of a study of

various relevant library materials, in the form of books, journals, articles and so on related to the focus of the problem above (Fadli, 2021). Research was carried out by collecting primary and secondary data taken from library sources. Once collected, the sources are then categorized according to the research questions. After categorization, researchers collected data from library sources. These data are then displayed as research findings. The data that has been displayed is then abstracted with the aim of displaying the facts. Then, the facts that have been obtained are interpreted to produce new information or knowledge or strengthen previous knowledge. Meanwhile, in this interpretation stage, relevant analytical methods or scientific approaches are used (Darmalaksana, 2020a). Ringkasnya teknik analisis data dimulai dengan inventarisasi, kategorisasi, dan analisis data (Darmalaksana, 2020b).

C. Results and Discussion

Definition of Education Financing

Etymologically, the word financing is taken from the word "cost" which comes from the Dutch language, namely *kosten*. While in Latin, it is called *causa* which means cause or reason. So that costs refer to expenses related to certain causes or reasons. Meanwhile, in terminology, cost refers

to the amount of money or resources spent or required to obtain or perform an activity or service (Purwanti, 2023). Financing is funding that is issued to support investments that have been planned to achieve predetermined goals. In the sense of cost as an economic sacrifice made to obtain goods or services.

While the definition of education according to Jean Piaget education is the process by which individuals build their knowledge and understanding through interaction with the environment. B.F. Skinner, a behavioristic psychologist considers education as a process of behavior formation (Saksono et al., 2023). Meanwhile, Ki Hajar Dewantara defines education as an effort to advance the growth of character (inner strength and character), mind, and body of children (Sesfao, 2020). Meanwhile, Imam Al-Ghazali stated that education is a process of removing bad morals and instilling good morals (Fajri & Mukarromah, 2021).

When the word financing is juxtaposed with the word education, it becomes education financing, which can be interpreted as the amount of money generated and spent for various purposes

of organizing education in schools/madrasas. In addition, Levin states that education costs can be said to be the process of managing available income and resources to be used in structuring and running the wheels of school life at different levels (Fatimah, 2019). Meanwhile, Nanang Fattah revealed that education financing is the amount of money that must be generated and spent for the purposes of organizing education, including teacher salaries, teacher professional improvement, administrative management, procurement of learning tools and books, extracurricular activities, procurement of school facilities and infrastructure, stationery, educational supervision, and many more (Shaleha & Panggabean, 2022).

Based on this description, it can be concluded that education financing is funds provided or generated by schools sourced from various parties to facilitate every learning activity in schools both inside and outside the classroom, which in essence these funds are used for the purposes of organizing education as a whole.

Legal Basis for Education Financing

1945 Constitution of the Republic of Indonesia Article 31 Paragraphs 1-5 (M. RI, 2020). Amendment IV at the Annual Session of the MPR 2022 on August 1-11, 2022). Article 31 Paragraphs 1 to 5 of the 1945 Constitution regulate the obligations and rights of Indonesian citizens in education, the obligations of the government in the field of basic education and the education system, and the national education budget. Article 31 (1) Every citizen has the right to education, (2) Every citizen is obliged to attend basic education and the government is obliged to pay for it, (3) The government seeks and organizes a national education system that increases faith and piety and noble character in order to educate the nation's life which is regulated by law, (4) The state prioritizes an education budget of at least twenty percent of the state revenue and expenditure budget and of the regional revenue and expenditure budget to meet the needs of national education, (5) The government advances science and technology by upholding religious values and national unity for the

advancement of civilization and the welfare of mankind.

Constitution of the Republic of Indonesia No. 20 of 2003 concerning the National Education System (U. RI, 2003). Article 11 Paragraph 2 reads that the government and local governments are obliged to guarantee the availability of funds for the implementation of education for every citizen aged seven to fifteen years. Article 12 Paragraph 1 reads points (a) get religious education in accordance with the religion he adheres to and taught by educators of the same religion; (b) get educational services in accordance with his talents, interests and abilities; (c) get scholarships for achievers whose parents are unable to finance their education; (d) get education costs for those whose parents are unable to finance their education; (e) move to educational programs in other equivalent educational paths and units; (f) complete educational programs according to their respective learning speeds and not deviate from the stipulated time limit. Article 17 Paragraph 2 reads Basic education takes the form of Primary Schools (SD) and Madrasah Ibtidaiyah (MI) or other equivalent forms as well as Junior High

Schools (SMP) and Madrasah Tsanawiyah (MTs), or other equivalent forms. Article 18 Paragraph 3 reads Secondary education takes the form of Senior High Schools (SMA), Madrasah Aliyah (MA), Vocational High Schools (SMK), and Madrasah Aliyah Kejuruan (MAK), or other equivalent forms. Article 19 Paragraph 1 reads Higher education is the level of education after secondary education which includes diploma, bachelor, master, specialist, and doctoral education programs organized by universities. Article 34 Paragraph 1: Every citizen who is 6 (six) years old can participate in a compulsory education program. Paragraph 2: The government and regional governments guarantee the implementation of compulsory education at least at the basic education level without charging fees. Paragraph 3: Compulsory education is the responsibility of the state and is organized by educational institutions of the government, regional governments and the community.

Government Regulation of the Republic of Indonesia No. 19 of 2005 on National Education Standar (U. RI, 2005a) Article 62 Paragraph 1: Education financing consists of

investment costs, operating costs, and personal costs. Paragraph 2: Investment costs for education units as referred to in paragraph (1) include the costs of providing facilities and infrastructure, developing human resources, and fixed working capital. Paragraph 3: Personal costs as referred to in paragraph (1) include education costs that must be incurred by students to be able to follow the learning process regularly and continuously. Paragraph 4: Education unit operating costs as referred to in Paragraph 1 include: (a) salaries of educators and education personnel and all allowances attached to salaries, (b) consumable educational materials or equipment, and (c) indirect educational operating costs in the form of power, water, telecommunication services, maintenance of facilities and infrastructure, overtime pay, transportation, consumption, taxes, insurance, and so on. Paragraph 5 The standard operating costs of education units are stipulated by Ministerial Regulation based on a proposal from BSNP.

Constitution of the Republic of Indonesia No. 14 of 2005 concerning Teachers and Lecturers (U. RI, 2005b).

Article 1 Paragraph 15: Salary is the right received by teachers or lecturers for their work from education providers or education units in financial form on a regular basis in accordance with laws and regulations. Article 1 Paragraph 16: Income is the right received by teachers or lecturers in financial form in return for carrying out professional duties determined by the principle of reward based on merit and reflecting the dignity of teachers or lecturers as professional educators.

Regulation of the Minister of Education and Culture of the Republic of Indonesia No. 19 of 2016 concerning the Smart Indonesia Program (Permendikbud, 2016). Article 4 Paragraph 1: SIP is intended for children aged 6 (six) to 21 (twenty-one) years with priorities including: point (a) KIP holders, (b) students from poor/vulnerable families and/or with special considerations such as: 1) students from families participating in the Family Hope Program (FHP), 2) students from families holding KKS, 3) students who are orphans from schools/social institutions/ orphanages, 4) students affected by natural disasters, 5) drop-out students who are expected to

return to school, 6) learners who experience physical disabilities, victims of calamities, from laid-off parents, in conflict areas, from convicted families, are in correctional institutions, have more than 3 (three) siblings living in the same house, and/or 7) participants in course institutions or other non-formal education units.

Types of Education Financing

The type of education financing can be defined as everything that is either physical (money) or non-physical (not money) where it must be spent while studying at an educational institution, whether elementary, junior high, or high school. Basically, the types of education financing can be divided into three types, namely:

1. Direct and Indirect Costs (indirect costs)

According to Anwar, direct costs are defined as money expenditures that directly finance the organization of education, teaching, research and community service for one year and focus on the core aspects of the educational process. For example, costs for teacher salaries, purchase of learning tools, learning facilities, transportation

costs, whether incurred by the Government, parents, or students themselves. In addition, direct costs are also referred to as recurrent costs (Sudarmono et al., 2020). Meanwhile, indirect costs can be interpreted as costs that generally include the loss of income of students because they are attending education without realizing it. For example, payment for school electricity, use of school facilities such as chairs and tables, administrative costs, and so on.

2. Private cost and social cost

Private costs are the costs incurred by families to pay for their children's schooling. In other words, private costs are school fees paid by the family or individual. Social costs, on the other hand, are the costs incurred by the community to pay for schooling (including private costs). Community costs can also be interpreted as the accumulated costs incurred by each family of students (Atmaja et al., 2016).

3. Monetary cost and non-monetary cost

Monetary costs are all forms of expenditure in the form of money for educational activities, either directly or indirectly. While non-monetary costs are a form of expenditure for education but

not in the form of money, but can actually be cashed. More precisely, costs that are worth sacrifices such as time, energy, thoughts, and others (Nurhalimah, 2019).

Sources of Education Financing

Education financing sources refer to all sources of funds or financial resources used to support the operation and organization of the education system (Komariah, 2018). Not all schools have sufficient sources of financing in accordance with the program that will be launched, so education financing is an interesting thing to discuss and explore the possibilities that can be a solution to these problems. Schools will not develop well if they only rely on sources from the government. Quality schools require huge investment costs and operational costs (H. U. R. Wahyudin & MM, 2021). If schools only rely on assistance from the government, schools will not be able to grow and develop properly, and even tend to be underfunded, resulting in decreased school quality (Sriwahyuni, 2022). Therefore, it is necessary to find other sources of funds other than funds from the government, such as from school committees, and other parties.

The following is a description of the sources of education financing applied by schools in general:

1. Central Government

The central government allocates funds for education commonly referred to as School Operational Assistance (SOA), whose funds are taken from the State Budget (SB) by 20% as mandated by law. In essence, SOA funds are intended not only for public schools but also for private schools. The BOS funds are allocated as, (a) Admission of new students (ANS), (b) Library development, (c) Learning and extra-curricular activities, (d) Learning assessment/evaluation activities, (e) Administration of school activities, (f) Professional development of teachers and education personnel, (g) Power and services, (h) Maintenance of school facilities and infrastructure, (i) Provision of multimedia learning tools, (j) Payment of teachers with non-State Civil Apparatus (SCA) status.

2. Local Government

As a second source of funding for schools, local governments have assistance in the form of the Education Operational Cost (EOC), which is allocated at 20% as mandated by law.

EOC is a local government assistance program to ease the burden on parents for their children's education. EOC is provided for all educational institutions starting from primary level educational institutions (elementary, junior high school), and secondary level educational institutions (high school/vocational school). So that local governments at both the provincial and district / city levels must continue to provide EOC every year as a source of school financing budgeted through the Local Budget (LB) (Senna et al., 2022). Some of the functions of EOC include building school facilities and infrastructure, school equipment, maintenance and maintenance of school buildings, and so on.

3. School Committee

The school committee is an independent institution consisting of parents/guardians of students, the school community and community leaders who care about education. School committees are formed on the initiative of the community and are regulated in law. SPN No. 20 of 2003 article 56 paragraph 3 states that the school/madrasah committee as an independent institution is formed and plays a role in improving

the quality of services by providing consideration, direction and support for energy, infrastructure, and supervision of education at the education unit level (Fathurrahman, 2020). So the school committee must be able to convince parents, local governments, businesses and the community in general that the school is trustworthy. One of the roles of the school is the mobilization of donations. The use of committee funds is allocated, among others, the types of expenses of parents / guardians of students for education, including, (a) Tuition fees, (b) Monthly tuition / SPP, (c) Mid-semester test fees, (d) End of semester test fees, (e) Extracurricular activity fees, (f) Practicum activity fees, (g) Purchase of textbooks / LKS, (h) Purchase of school uniforms, (i) Field trip / mental development fees, (j) Social donations, and others (Hadi, 2021).

4. Community Groups

In line with the existence of School-Based Management (SBM), schools can explore and seek sources of funds from the community, both individually and institutionally, both at home and abroad. Funds obtained from various sources are used for school interests, especially teaching and

learning activities effectively and efficiently (Ginanjar & Herman, 2019). In connection with that, every acquisition of funds, the expenditure must be based on the needs that have been adjusted to the School Financing Budget Plan (SFBP). Examples of financing from mass organizations or community leaders, donations from social institutions, donations from alumni, and so on.

5. School self-help funds

Schools can also get self-help funds from independent school businesses (entrepreneurship) (Hadriah et al., 2019). For example, from the rental of school canteens by SMEs, school cooperatives, school garden products, charity events, art events, and others.

6. Other Sources

Other sources of education costs can be obtained from foreign aid, BAZNAS programs, company sponsorship, grants, waqf, infaq and shadaqah. As well as individual assistance or assistance from the foundation where the educational institution itself is based.

Preparation School/ Madrasah Financing Budget Plan (S/MFBP)

The School/Madrasah Financing Budget Plan (S/MFBP), refers to the budget plan for the receipt and use of funds and their management in meeting all school needs for one year. In addition, it can also be interpreted as a management procedure that includes two components, namely school revenues/sources of costs and expenses/expenditures (Nurmalasari et al., 2019). School revenue is all revenue obtained by the school in the form of money or money equivalents (books, equipment, materials, etc.) in one fiscal year. Meanwhile, school expenditures are all expenditures made by schools in the form of money or money equivalents in one fiscal year. These revenues can be sourced from various parties, as explained earlier, school revenue sources can come from the government such as the SB, LB both provincial and district / city, school committees, Education Implementation Contributions (EIC), Education Development Assistance (EDA), new student registration fees, end of semester exam fees, end of school exam fees, library fees, building fees, extracurricular fees. It can also come

from foundations (especially private schools), voluntary assistance from the general public, alumni assistance, school business results such as school canteens, school cooperatives, or rental of buildings and school facilities, and others such as interest on school savings, investments, deposits (Heriyanto et al., 2022). Of course, it all depends on the policies and regulations of each school.

Meanwhile, the expenditure of funds is adjusted to the needs analysis, so that the funds obtained can be maximized as well as possible. There are three aspects of school expenditure that must be considered by the school (Faslah & Mujahid, 2023), including first, operational costs. This includes the cost of meeting the daily needs of the school such as electricity, water, cleaning, and building maintenance. In addition, it also includes the cost of procuring learning materials and supplies, such as books, stationery, and technology devices. Second, the purchase of equipment and infrastructure. To support teaching and learning activities, schools need to fulfill the needs of equipment and infrastructure. For example, providing comfortable tables and chairs for

students, sports equipment, laboratory equipment, and multimedia equipment. Third, wages for educators and non-educators: These needs include salaries and benefits for teachers and school staff. It is important to identify the number of educators and non-educators required based on the number of students and programs offered.

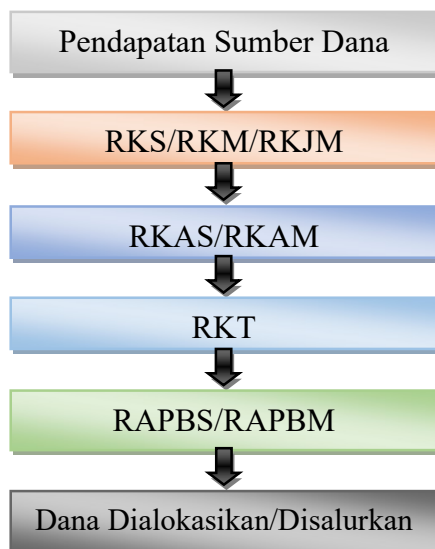
Juridically, with regard to the management of existing funding in schools, it is based on the Minister of National Education Regulation No. 19 of 2007 which places the preparation of work programs or PWP as the initial stage of all school management activities preceded by the establishment of the school's vision, mission and objectives. The regulation also mandates the conduct of School Self Evaluation (SSE) as one of the bases for program preparation (Prihantini et al., 2021). In addition, the regulation on management standards, the government also issued the Minister of Education and Culture Regulation (Permendikbud) Number 28 of 2016 concerning the Education Quality Assurance System (EQAS) which contains the preparation of the PWP associated with school

improvement and quality assurance (H. Wahyudin, 2022).

The SFBP/MFBP is prepared by the school principal by involving various elements such as the vice principal, teachers, school treasurer, school committee, administrative staff, and other school communities (Al Ikbal & Astuti, 2023). Systematically, the SFBP budget begins with the School Work Plan (SWP) meeting or also commonly referred to as the Medium Term Work Plan (MTWP). The SWP/MTWP is prepared for a period of 4 years and describes the goals to be achieved related to the quality of graduates and the improvement of components that support the improvement of the quality of graduates. From the RKS, it is then derived into the School Budget Activity Plan (SBAP). After all SBAP activity planning is compiled, it is further reduced to the Annual Budget Plan (ABP). After that, from the ABP it is reduced again to the SFBP/MFBP, which is carried out once a year. In this stage, of course, financial management which includes planning, using, recording, and reporting the accountability of allocated funds must be clear and transparent, so as not to raise

questions or negative allegations that are feared to damage the image of the school. The following simple scheme can be illustrated with a chart:

Chart. 1



In the context of allocating or distributing the education budget, the function of school/madrasah leaders greatly determines the success in optimizing funds as the highest position holder in the school. The foresight and thoroughness of the madrasah in analyzing the needs with the limited potential of their school will still maintain the quality of education requires appropriate decision making appropriate to (Mesiono et al., 2021). Some steps that can be taken by school principals in preparing SFBP/MFBP are as follows (Faslah & Mujahid, 2023):

1. The first step is for the principal to initiate a special team to develop the RAPBS/RAPBM, which includes the principal himself, the vice-principals of all areas, the school treasurer, the teachers, the TU staff and the school committee.
2. In the second step, the vice principal is in charge of planning the school program by analyzing the needs of the school for one year. Mainly, the program is based on a priority scale, then the planning is submitted to the principal.
3. In the third step, the vice principal will determine the work program. The principal usually has five vice principals and each has a work program. The vice principal for student affairs has a program related to student extracurricular activities, such as student council, scouts, and competitions that will be followed by students, such as Olympics, or other competitions. The vice-principal for facilities and infrastructure is responsible for all sarpras, whether they are used up or not. The vice principal for curriculum has the task of

designing and planning the school curriculum well and supporting teachers' professional development in terms of curriculum. This includes providing training, workshops and resources to teachers to help them implement the curriculum well. The vice principal for public relations has a program to build cooperation with other educational institutions. Meanwhile, the vice principal for Islamic affairs has a work program to build and search for quranic student talents.

4. In the fourth step, the principal then sets the program based on the priority scale that has been submitted by the vice principal, and then conducts a needs analysis. This is important so that all programs can be implemented properly.
5. The fifth step is for the principal and the treasurer to calculate the school funds needed to fulfill the program implementation. If the hypothesis is that the funds are lacking, then the principal will determine which programs are prioritized first to be implemented.

6. The final step is for the principal to determine the sources of funds that will be obtained to finance the planned activities or operational needs of the school.

D. Conclusion

Education financing is one of the components of education that is interesting to study from time to time. This is because financing fuels the implementation of the educational process in educational institutions, especially elementary, junior and senior high schools. Education financing can be defined as all forms of school income and expenditure for the effectiveness of teaching and learning activities. Several legal bases regarding education financing in Indonesia, including the 1945 Constitution of the Republic of Indonesia Article 31 Paragraphs 1-5, the Constitution of the Republic of Indonesia No. 20 of 2003 concerning the National Education System, Government Regulation of the Republic of Indonesia No. 19 of 2005 concerning National Education Standards, Constitution of the Republic of Indonesia No. 14 of 2005 concerning Teachers and Lecturers, and Regulation of the Minister of Education

and Culture of the Republic of Indonesia No. 19 of 2016 concerning the Smart Indonesia Program. Meanwhile, the types of financing include direct and indirect costs, private costs and social costs, as well as monetary costs and non-monetary costs. Regarding sources of funds in education financing, in general, they can be obtained from the central government, local government, school committees, community groups, school self-help funds, and other sources which are then adjusted to the SFBP/MFBP. Of course, in its application in formulating SFBP/MFBP, it includes planning, implementation and reporting from the school principal who works together with various other elements such as the deputy principal, school treasurer, teachers' council, school committee and related elements.

E. References

- Ahmad, M. I. (2020). Kajian Kritis Landasan Hukum Pembiayaan Pendidikan Di Indonesia. *Antologi Pengembangan Pembiayaan Pendidikan Islam*, 39.
- Al Ikbal, R., & Astuti, M. (2023). Peran Kepala Sekolah Dalam Pemberdayaan Komite Sekolah: Kepala Sekolah, Komite, Pemberdayaan. *EDU MANAGE-Journal of STAI Nurul Ilmi Tanjungbalai*, 2(2).
- Anwar, H. (2017). Pengelolaan Pembiayaan Pendidikan: Studi Efektifitas Kepemimpinan Kepala Sekolah. *JMiE (Journal of Management in Education)*, 2(1), 38–47.
- Ariesta, F. R. (2023). *Angka Putus Sekolah Meningkat? Apa Solusinya?* kumparan.com. <https://kumparan.com/ferynda-rst/angka-putus-sekolah-meningkat-apa-solusinya-21IrqSczhNh/full>
- Atmaja, R. M. T. E., Harun, C. Z., & Ibrahim, S. (2016). Analisis Penetapan Standar Biaya Pendidikan Pada SMA Negeri 2 Kuala Kabupaten Nagan Raya. *Jurnal Administrasi Pendidikan: Program Pascasarjana Unsyiah*, 4(1).
- Darmalaksana, W. (2020a). *Cara menulis proposal penelitian*. Fakultas Ushuluddin UIN Sunan Gunung Djati Bandung.
- Darmalaksana, W. (2020b). Metode penelitian kualitatif studi pustaka dan studi lapangan. *Pre-Print Digital Library UIN Sunan Gunung Djati Bandung*, 5.
- Fadli, M. R. (2021). Memahami desain metode penelitian kualitatif. *Humanika, Kajian Ilmiah Mata Kuliah Umum*, 21(1), 33–54.
- Fahmi, A. J. (2021). Isu Strategis Dalam Mengatasi Kemiskinan di Kabupaten Serang. *DESANTA (Indonesian of Interdisciplinary Journal)*, 1(2), 78–93.
- Fajri, Z., & Mukarromah, S. (2021).

- Pendidikan Akhlak Perspektif Al Ghazali Dalam Menanggulangi Less Moral Value. *Edureligia: Jurnal Pendidikan Agama Islam*, 5(1), 31–47.
- Faslah, D., & Mujahid, N. S. (2023). Urgensi dan Langkah-langkah Penyusunan Rencana Anggaran Pendapatan dan Belanja Sekolah (RAPBS). *Cendekia Inovatif Dan Berbudaya*, 1(2), 174–180.
- Fathurrahman, F. (2020). Optimalisasi Kinerja Komite Sekolah Dalam Pengolahan Satuan Unit Pendidikan. *Reforma: Jurnal Pendidikan Dan Pembelajaran*, 9(1), 40–50.
- Fatimah, S. (2019). *Teori Perencanaan*. Uwais Inspirasi Indonesia.
- Fatimah, S. (2023). *Korupsi Dana BOS-PIP, Kepsek di Sukabumi Dijebloskan ke Bui*. detik.com. <https://www.detik.com/jabar/hukum-dan-kriminal/d-6978707/korupsi-dana-bos-pip-kepsek-di-sukabumi-dijebloskan-ke-bui>
- Ginjar, A., & Herman, M. (2019). Kepemimpinan Kepala Sekolah dalam Mengimplementasikan Manajemen Berbasis Sekolah pada SMA Negeri. *Indonesian Journal of Education Management & Administration Review*, 3(1), 1–8.
- Hadi, S. (2021). Analisis Model Pembiayaan Dana BOS dan BOP pada Lembaga Pendidikan yang Pernah Diterapkan di Indonesia. *TSAQOFAH*, 1(2), 47–65.
- Hadriah, F., Arismunandar, A., & Faridah, F. (2019). Manajemen Unit Produksi Sekolah di SMK Negeri 8 Makassar. *Jurnal Admistrasi Pendidikan*, 16(1), 129–140.
- Hakim, L. (2016). Pemerataan akses pendidikan bagi rakyat sesuai dengan amanat Undang-Undang Nomor 20 Tahun 2003 tentang Sistem Pendidikan Nasional. *EduTech: Jurnal Ilmu Pendidikan Dan Ilmu Sosial*, 2(1).
- Heriyanto, H., Sunyoto, K., & Mulyani, S. (2022). Prosedur Penyusunan Rencana Anggaran Pendapatan Dan Belanja Sekolah (Rapbs) Di Sd Negeri 014 Tunas Jaya Kecamatan Tempuling Kabupaten Indragiri Hilir. *MAP (Jurnal Manajemen Dan Administrasi Publik)*, 5(2).
- Huda, M. W. S., & Hidayat, A. (2021). Quo Vadis Pendidikan di Masa Pandemi: Menyoal Tanggung Jawab Negara terhadap Hak atas Pendidikan Peserta Didik: Quo Vadis Education in a Pandemic Period: Questioning the State's Responsibility for the Right to Education of Students. *Seminar Nasional Hukum Universitas Negeri Semarang*, 7(1), 177–196.
- Komariah, N. (2018). Konsep manajemen keuangan pendidikan. *Al-Afkar: Jurnal Keislaman & Peradaban*, 6(1), 67–94.
- Kurniawati, D., Farida, U., & Murtafiah, N. H. (2022). MANAJEMEN PEMBIAYAAN FASILITAS PENDIDIKAN UNTUK MENINGKATKAN MUTU SEKOLAH. *UNISAN JURNAL*, 1(4), 161–168.
- Mesiono, M., Suswanto, S., Lubis, R. R., & Haidir, H. (2021). Manajemen Pembiayaan Pendidikan dalam

- Meningkatkan Mutu Pendidikan di Madrasah Aliyah Imam Muslim Serdang Bedagai. *Intiqad: Jurnal Agama Dan Pendidikan Islam*, 13(1), 119–134.
- Musayyidi, M. (2020). Menyoal komersialisasi pendidikan di Indonesia. *Kariman: Jurnal Pendidikan Keislaman*, 8(1), 125–140.
- Mustari, M. (2022). *Administrasi dan manajemen pendidikan sekolah*. Prodi S2 Studi Agama-Agama UIN Sunan Gunung Djati Bandung.
- Nurhalimah, S. (2019). Konsep dan Jenis Pembiayaan Pendidikan. *Management of Education: Jurnal Manajemen Pendidikan Islam*, 5(1).
- Nurhayati, N., Nasir, M., Mukti, A., Safri, A., Hasibuan, L., & Anwar, K. (2022). Manajemen pembiayaan pendidikan dalam meningkatkan mutu lembaga pendidikan Islam. *Jurnal Manajemen Pendidikan Dan Ilmu Sosial*, 3(2), 594–601.
- Nurmalasari, I., Jamil, Z. L., & Hidayat, A. (2019). Pengelolaan Pembiayaan Pendidikan Madrasah Ibtidaiyah Swasta di Bandung. *Dirasat: Jurnal Manajemen Dan Pendidikan Islam*, 5(1), 1–19.
- Permendikbud. (2016). *Peraturan Menteri Pendidikan dan Kebudayaan Nomor 19 Tahun 2016 tentang Program Indonesia Pintar*. <https://peraturan.bpk.go.id/>. <https://peraturan.bpk.go.id/Details/138486/permendikbud-no-19-tahun-2016>
- Prihantini, M. P., Tahrim, T., Patawari, F., Kanusta, M., Febriyanni, R., Tanal, A. N., Alinurdin, H., & Heriadi, S. P. (2021). *Manajemen Berbasis Sekolah*. Edu Publisher.
- Purba, A. W. A., Situmeang, N. T. F. N., Fitriani, D., Febry, K., Sihombing, F., & Siregar, Y. R. (2023). Problematika Pembiayaan Pendidikan di Sekolah. *JURNAL EDUKASI NONFORMAL*, 4(1), 324–334.
- Purwanti, A. (2023). *Akuntansi manajemen*. Penerbit Salemba.
- Rasyidah, A., Sarifah, R., Bekti, L., & Perawironegoro, D. (2022). Pembiayaan Pendidikan dalam Meningkatkan Mutu PAI di SD Muhammadiyah Ngestiharjo. *Jurnal Al-Fikrah*, 11(1), 69–78.
- RI, M. (2020). *UNDANG UNDANG DASAR NEGARA REPUBLIK INDONESIA TAHUN 1945*. mpr.go.id. https://mpr.go.id/img/sosialisasi/file/1610334013_file_mpr.pdf
- RI, U. (2003). *Undang-undang (UU) Nomor 20 Tahun 2003 tentang Sistem Pendidikan Nasional*. https://peraturan.bpk.go.id. <https://peraturan.bpk.go.id/Details/43920/uu-no-20-tahun-2003>
- RI, U. (2005a). *Peraturan Pemerintah (PP) Nomor 19 Tahun 2005 tentang Standar Nasional Pendidikan*. https://peraturan.bpk.go.id. <https://peraturan.bpk.go.id/Details/49369/pp-no-19-tahun-2005>
- RI, U. (2005b). *Undang-undang (UU) Nomor 14 Tahun 2005 tentang Guru dan Dosen*. https://peraturan.bpk.go.id. <https://peraturan.bpk.go.id/Details/4>

- 0266/uu-no-14-tahun-2005
- Saksono, H., Khoiri, A., Dewi Surani, S. S., Rando, A. R., Setiawati, N. A., Umalihayati, S., KM, S., Ali, I. H., MP, M. E., & Adipradipta, A. (2023). *Teori Belajar dalam Pembelajaran*. Cendikia Mulia Mandiri.
- Senna, I. P., Marjan, M., Toha, M., & Hidayati, N. (2022). ANALISIS SUMBER PEMBIAYAAN PENDIDIKAN DI SMAS RIYADHUSSHOLIHIN PANDEGLANG BANTEN. *Jurnal Ilmu Tarbiyah*, 1(2), 92–106.
- Sesfao, M. (2020). *Perbandingan Pemikiran Pendidikan Paulo Freire Dengan Ajaran Tamansiswa Dalam Implementasi Merdeka Belajar*.
- Shaleha, K., & Panggabean, D. S. (2022). Pengaruh Pembiayaan Pendidikan Terhadap Kualitas Pendidikan Di SD Siburbur Kabupaten Tapanuli. *Edumaniora: Jurnal Pendidikan Dan Humaniora*, 1(01), 35–46.
- Simanjuntak, H., Nainggolan, J., Tampubolon, S., Hasibuan, R., & Mian Siahaan, M. M. (2022). *Strategi Untuk Meningkatkan Mutu Pembelajaran di Sekolah Dasar*. Penerbit Qiara Media.
- Sriwahyuni, E. (2022). Pembiayaan Pendidikan pada Masa Pandemi Covid-19 (Studi Kasus di Pondok Pesantren Al-Ma'arif Assa'adiyah Payakumbuh. *J-STAF (Siddiq, Tabligh, Amanah, Fathonah)*, 1(1), 6–13.
- Sudarmono, S., Hasibuan, L., & Us, K. A. (2020). Pembiayaan Pendidikan. *Jurnal Manajemen Pendidikan Dan Ilmu Sosial*, 2(1), 266–280.
- Sunarsih, O. (2022). ANALISIS STUDI KEBIJAKAN TERHADAP STANDAR PEMBIAYAAN: Telaah Permendikbud Nomor 26 Tahun 2017 Tentang Petunjuk Teknis BOS. *Kuttab: Journal of Islamic Education Management*, 1(1), 9–26.
- Taufiqurokhman, T., Satispi, E., Izzatusholekha, I., Andriansyah, A., & Samudera, A. A. (2023). KEBIJAKAN PEMERINTAH MEMAJUKAN KUALITAS SUMBER DAYA MANUSIA UNGGUL. *SWATANTRA*, 21(2), 189–205.
- Wahyudin, H. (2022). Implementasi Sistem Penjaminan Mutu Pendidikan Berbasis Akreditasi di SMPN 05 Satap Pulau Maya. *Multiverse: Open Multidisciplinary Journal*, 1(2), 59–63.
- Wahyudin, H. U. R., & MM, M. P. (2021). *Manajemen Pembiayaan Pendidikan (Pendekatan Prinsip Efisiensi, Efektivitas, Transparansi Dan Akuntabilitas)*. Deepublish.