



Smart Tactics To Improve The Education Quality Through The Management of Education Funds at SD Muhammadiyah Karangharjo

Abdul Hamid Haji Harahap*

Universitas Negeri Islam Sunan Kalijaga Yogyakarta

e-mail: harahaphamid2000@gmail.com

Sedya Santosa

Universitas Negeri Islam Sunan Kalijaga Yogyakarta

e-mail: Sedya.santosa@uin-suka.ac.id

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Abstract :

This study aims to directly observe the implementation of education financing management in SD Muhammadiyah Karangharjo. The main focus is to provide an overview of the process of planning education financing (budgeting), implementing education financing (actuating), and monitoring education financing (controlling). The research method used is field research with a qualitative approach—information collected through interviews, observations, documentation, and triangulation. The validity of the data is tested by considering trustworthiness, transferability, dependability, and confirmability. Data analysis includes data collection, reduction, presentation, and verification. The research was conducted at SD Muhammadiyah Karangharjo. It produced findings that education financing planning produces budget efficiency and meets student needs, while the implementation of education financing requires careful organization by utilizing available resources.

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Introduction

Education is considered an investment in human resources that contributes to socio-economic development through the improvement of knowledge, skills, proficiency, attitudes, and productivity (Rahman 2017). If education is placed as an effort to educate the nation in the context of civil society, then it takes courage to make a large investment in the national education system. National education faces various challenges such as improving quality, equal distribution of opportunities, budget limitations, and lack of professional resources by the principle of education as a shared responsibility between the government, society, and parents (Diki Maulansyah, Febrianty, and Asbari 2023).

Education as a fundamental instrument for human civilization has a complex, planned, and well-programmed system, including in terms of financing and its implementation. Responsibility of education is a shared responsibility between the people the government and society to produce educated human resources for the progress of a country. The government must not neglect its responsibility for equitable distribution and

improvement of the quality of education (Apriliana et al. 2022).

The development of education is directed to achieve the goal of educating the life of the nation and improving welfare so that this nation becomes strong and successful. The essence of education is to improve the quality of human civilization, so the educational process seeks to develop the individual potential to change their mindset to become a resilient and virtuous generation. To achieve this goal, good and planned management is required (Barlian, Permana, and Mahmudah 2022).

Education financing is indeed very expensive, but it is needed to support the welfare of educators and education personnel, improve professionalism, adequate operational funds, and complete facilities. This will be realized if it is supported by an adequate budget so that it can support the optimal learning process and produce quality graduates (Waruwu et al. 2022).

The implementation of education requires firmness and high commitment from political elites and education policymakers to manage and advance education in their regions. Education policy in Indonesia is calculated based on the results that will be achieved systematically in the long term. Educational development is financed by the central government, local governments, students' parents, and the community (Erlinawati and Badrus 2018).

The development of education financing management strategies has a positive impact on the quality and harmony of education. With an adequate education budget, educational institutions can prepare the allocation of funds needed for all activities according to the target. The current management of schools/madrasas requires innovation and a vision for the future to develop, taking into account educational management standards (Fadhila 2021).

The main problem in education financing management is the ability of institutions to plan, organize, implement, and supervise financing so that schools/madrasas can run according to the system and produce competent graduates. Tuition fees are an important component in preparing human resources through education in madrasas/schools (Adillah 2017).

The government realizes the importance of quality education in the modern global era with advanced technology. The government increases student operational costs and provides smart cards and scholarships so that education can be enjoyed equally by all levels of society. The government continues to strive to improve the quality of national education to realize free and quality education at the elementary level (Sulastri, Fitria, and Martha 2020).

Education requires adequate financial support. From an economic point of view, there is no educational activity that does not require costs. The higher the quality demands, the higher the cost required. Tuition fees are required to meet the various needs of the educational process (Pasuruan et al. 2024).

The education process requires proper budgeting, implementation, and evaluation so that school/madrasah activities run according to the program, to improve the quality of educational services (Fahlupi et al. 2024). Responding to the community's need for education, SD Muhammadiyah Karangharjo strives to build an educational institution with various excellent programs and branding. Programs such as Reading and Writing the Qur'an, Tahfiz, and congregational dhuha prayers require adequate operational costs, which are often not met by BOS funds. So, the institution manager must be able to allocate the budget well so that the school's flagship program continues to run.

The efficiency and effectiveness of education financing management in SD

Muhammadiyah Karangharjo will be measured based on the successful use of funds to fund priority programs for madrasah development.

This success can be assessed from the process of budgeting, implementing, and evaluating education financing, budget absorption, smooth learning process, student achievements in various fields, school achievements in both academic and non-academic fields, and support from various parties. Therefore, education financing management research is needed to describe the school, that with good budgeting, actuating, and controlling the design of education financing, can produce outputs that meet expectations and can be used as a guideline with a real budget without engineering (Wahyudi 2024).

Method

This study uses a methodology with a qualitative field approach, which utilizes natural characteristics (natural setting) as a direct data source. This research is descriptive and emphasizes more on the process than the result. Analysis in qualitative research tends to be carried out inductively, with meaning as an essential element (Bahiyah and Gumiandari 2024). Some research methodologies that use qualitative approaches include ethnography, case studies, grounded theory, interactive research, and classroom action research. The data used in this study is qualitative data that is a case study (Yam 2024). The qualitative data includes information on education financing management in a case study at SD Muhammadiyah Karangharjo.

Data Source This research focuses on the study of education financing management problems, namely the description and explanation of how education financing management in SD Muhammadiyah Karangharjo Sleman is concerned. The target of the research is the principal, teachers, and students. Data collection techniques are the main step in research because the main goal is to obtain data. Without an understanding of data collection techniques, researchers will not get data that conforms to the set standards. Data collection can be done in various settings, from various sources, and in various ways. Judging from the data source, data collection can use primary sources and secondary sources. Primary sources are data sources that directly provide data to data collectors, while secondary sources are sources that do not directly provide data to data collectors (Candra Susanto et al. 2024).

Discussion

Ideal planning involves setting clear priorities, referring to government regulations, conducting careful calculations, optimizing the use of resources, and formulating a clear plan to prevent possible unexpected financing in the future. Its distribution must consider the needs of students and maximize the planning management function.

Ideal organization involves a clear division of tasks according to the team's expertise, to avoid overlap, prioritizing needs, encouraging effective teamwork, and ensuring all team members understand the organizational goals they want to achieve.

The actualization of ideal education financing involves optimizing the amount of the budget so that it reaches 100%, concerning the planning that has been prepared.

✓ **Teacher Professional Development**

This includes the allocation of funds for continuing training programs and teacher skills development, including the introduction of innovative teaching methods, the use of the latest educational technology, and strategies to improve interpersonal skills in the face of diverse learning needs.

- ✓ **Curriculum Updates**
Allocating funds for the improvement and adaptation of the school curriculum, with a focus on increasing the relevance of learning materials, developing students' critical skills, and integrating competencies needed in the digital era.
- ✓ **Technology Integration**
Invest in the development of adequate educational technology infrastructure, enabling universal and effective access to digital learning platforms, educational applications, and online resources that support personalized and collaborative learning.
- ✓ **Additional Support for Learning**
Allocating resources for tutoring programs, expanding school library collections with cutting-edge literature, and developing interactive teaching materials that provide ongoing support for student learning beyond the classroom.
- ✓ **Extracurricular Development**
Supports a wide range of extracurricular activities, including arts, sports, and scientific projects, to develop social skills, leadership, and collaboration among students, and promote the values of creativity and independence.
- ✓ **Continuous Evaluation**
Conduct regular evaluations of the outcomes and impacts of funded education programs, by integrating evaluation data to identify areas of success and challenges that require measurable intervention or improvement strategies (Arifin, Suryaningsih, and Arifudin 2024).
- ✓ **Collaboration with the Community**
Encourage the active involvement of local communities, families, and alumni in the planning and implementation of educational strategies, ensuring that the needs and aspirations of the community are met effectively through the transparent and participatory use of funds.
- ✓ **Financial Transparency**
Uphold standards of transparency and accountability in the management of school finances, by providing detailed and easily accessible financial reports, and implementing a rigorous audit system to ensure the efficient use of funds by the set educational objectives.
- ✓ **Teaching Method Innovation**
Support experimentation and adoption of innovative and adaptive teaching methods, such as project-based approaches, flipped learning, or personalized learning approaches, intending to increase students' intrinsic motivation, as well as improve learning satisfaction and academic achievement holistically.
By implementing these strategies comprehensively and integrated, education fund management can serve as a powerful tool to stimulate positive changes in the quality of education and create a learning environment that is inclusive, dynamic, and relevant to the needs of modern society (Isa, Neliwati, and Hadijaya 2024).
This process must always prioritize the principles of prudence and optimization of the available budget. Every activity carried out must be accompanied by clear reporting through the Activity Accountability Letter (SPJ), to ensure transparency and accountability in the use of the budget (Hidayah 2021).

Table 1. Financing Planning

No	Expenses	Cost
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1	Content standards	0,84 %
2	Process Standards	8, 5%
3	Graduate Competency Standards	4, 53 %
4	Educator Standards and Educators	3,07 %
5	Facilities and Infrastructure Standards	14,62%
6	Management Standards	2,21 %
7	Financing Standards	60,73 %
8	Assessment Standards	5,5%
	Amount	100 %

Allocating funds based on programs or activities that require additional costs with technical guidance on the use of School Operational Assistance (BOS) funds involves a process similar to other components. Each component of the fund is explained in detail based on an agreement meeting between all school stakeholders, which is prepared from the previous school budget work plan. The budget for each component is carefully calculated to determine the total school operations per year in supporting the learning process. By knowing the total cost, the unit cost for each student can be calculated. This unit cost is a measure that indicates the amount of funds that need to be allocated to the school to support the educational needs of students effectively.

Ideal supervision, according to researchers, is realized when the results of the supervision that have been carried out can be assessed, compared, and evaluated to provide recommendations for future process improvements. Ideal supervision is also able to produce products that can be applied to increase budget absorption and school quality.

Ideal supervision includes vertical and horizontal control, which will ultimately be accounted for before Allah SWT. The ideal quality of Islamic education is the result of the accumulation of all aspects of the quality of services in Islamic educational institutions, which are recognized by their customers. The process of Islamic education services is long and systematic. By doing all activities well, the final result of this educational service is expected to achieve good integrated quality.

Financing management in improving the quality of education services is key to ensuring the provision of adequate and efficient resources to support a quality education process. This involves careful budget management, proper allocation of funds following education priorities, and transparency in the use and accountability of the budget (Nafisah, Widiyanto, and Sakitri 2017).

Effective financing enables educational institutions to obtain adequate facilities and infrastructure, implement innovative educational programs, and facilitate the development of professionalism of educators and staff. In addition, good financing management also supports the procurement and use of relevant technologies to improve the efficiency and

effectiveness of the learning process (Azhari and Kurniady 2017).

By implementing effective and transparent financing management, educational institutions can improve the quality of their services, meet the needs of sustainable education, and overall, contribute positively to the development of the potential of students and society at large. Financing management to improve the quality of education services is very important to ensure efficient and effective resource management. This involves careful budget management, allocation of funds by educational priorities, and maintaining openness in the use and accountability of the budget (Handayani and Huda 2020).

With good financing management, educational institutions can ensure the availability of adequate facilities and infrastructure, implement innovative educational programs, and support the development of the professionalism of educators and staff. The use of the right technology is also integral in supporting the efficiency and effectiveness of the learning process. Thus, effective financing management not only improves the quality of educational services but also has a significant positive impact on the development of student potential and society as a whole (Nurkamiden and Anwar 2023).

In formal schools, economic education is regulated through a process to ensure that the educational outcomes organized by the school have good grades (competent). The distribution of continuing education among individuals who learn can be carried out, as well as how to implement learning activities that will be received by students. This phenomenon is very relevant to improving the quality of education because the quality of education is in line with the quality of its educators. The teaching and learning process can run effectively with the synergy between the implementation of school discipline, teacher performance, adequate learning facilities, and active participation of the community (stakeholders). The crucial question is whether the demands in education are influenced by social or economic factors (Mesiono et al. 2021).

Several things need to be considered mainly in building and developing the education system. Educational goals are important to be clear in setting educational goals to be achieved. This helps in designing relevant and effective programs. Priorities of the Education Development Program: Focusing on the quality and quantity aspects of education is crucial. There needs to be an effort to continue to improve the quality of education while expanding access to education for all. Equitable Educational Opportunity Equitable educational opportunities need to be emphasized to ensure that all individuals have equal access to quality education, regardless of social, economic, or geographical background. Cost and Resource Allocation Careful planning related to the costs required to organize education is very important. The right allocation of resources and funds also needs to be considered so that education can run efficiently and effectively (Kurniady, Setiawati, and Nurlatifah 2018).

The high cost of education that parents have to bear is caused by many cost components, such as transportation costs, uniform purchases, tuition fees, and others. The education budget allocation from the government is more allocated to supporting components such as school facilities and infrastructure, teacher salaries, school physical development, and the procurement of textbooks. The management of education financing is generally done well by schools, but its implementation can vary depending on the size of the school, geographical location, and the condition of the school itself (Yulianti 2017).

Schools that are small and located in areas with limited community support tend to have simpler financing management. On the other hand, schools that are large and supported by a stronger society tend to have more complex financing management. This is due to the

need for schools to accommodate various activities that are increasingly demanded by their communities. Thus, differences in education financing management between schools can be adjusted to the unique capacity and needs of each school, based on community support and operational complexity faced (Yulianti 2017).

Quality education is a hope for all students and parents, but it requires a huge investment in terms of cost. One way to attract students' interest is to offer free financing for educational development donations. Free education programs require schools to properly manage the funds they receive from the government. This is why financial management in free education programs in educational units is very important, especially with the existence of School Operational Assistance (BOS) which is often the main source of funding (Mushthofa, Munastiwi, and Dinana 2022).

Each school has its way of managing its finances, especially schools that offer free education. This emphasizes the importance of transparency and accountability in the use of funds to ensure that the resources received are used effectively to improve the quality of education provided (Mesiono and Haidir 2021).

In the management of education, it is important to have national education standards that are by government regulations. One of the eight crucial national standards is the education financing standard. Education funding must be managed effectively and by applicable rules and regulations. Because improving the quality of education is impossible to achieve without adequate funding support and clear standards (Anwar Abidin 2017).

Therefore, the management of education financing must be carried out optimally by applying the principles of transparency and accountability. It is important to ensure that every fund allocated for education truly adds value and supports the achievement of national education goals (Rahmadoni 2018).

Conclusion

The ideal education financing planning, according to researchers, should be carried out in a structured and focused manner. This involves setting clear priorities, referring to government regulations, conducting careful calculations, and optimizing existing resources. The plan must be formulated to avoid the possibility of unexpected financing in the future. Its distribution must pay attention to the needs of students and optimize the planning management function.

Organizing ideal education financing also involves grouping tasks based on the expertise of the drafting team. The Deputy Head of Facilities and Infrastructure is responsible for the standards of facilities and infrastructure, while the Deputy Head of Curriculum oversees the standards of graduate competence and assessment standards. The Deputy Head of Public Relations handles management standards, while the Deputy Head of Student Affairs leads the standards process, and the Head of the school TU is in charge of the standards of educators and education personnel. The Madrasah Treasurer is responsible for the financing standards, while one of the senior teachers sets the content standards. This division of tasks is designed to avoid overlapping, prioritize needs, ensure effective teamwork, and achieve organizational goals.

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