

Analysis Of Education Financing Management In Improving The Quality Of Human Resources (Case Study Of SMA Kramat Cirebon)

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Abstrak

Penelitian ini merupakan penelitian lapangan field research dengan metode deskriptif kualitatif, sumber dari data primer dan sekunder, dengan teknik pengumpulan data observasi, wawancara, dan dokumentasi, dengan menggunakan metode purposive sampling. populasi dalam penelitian ini adalah kepala sekolah beserta staff SMA Kramat Cirebon Untuk menganalisa penulis menggunakan editing, organizing, dan analyzing, dengan metode berfikir deduktif. Berdasarkan hasil penelitian ini menunjukkan bahwa manajemen pembiayaan pendidikan SMA Kramat Cirebon meliputi perencanaan, pelaksanaan dan evaluasi keuangan, kegiatan perencanaan keuangan yang berupa Rencana Kegiatan dan Anggaran Sekolah (RKAS). Kegiatan pelaksanaan pembiayaan pendidikan meliputi penerimaan dana dan pengeluaran dana dan yang terakhir yaitu evaluasi berupa pemeriksaan terhadap penerimaan dan pertanggungjawaban keuangan oleh ketua yayasan, dalam meningkatkan kualitas SDM SMA Kramat Cirebon mengalokasikan dana untuk kegiatan yang bersifat intrakurikuler dan ekstrakurikuler. SMA Kramat Cirebon telah sesuai dengan prinsip-prinsip ekonomi islam keadilan, kejujuran, amanah, transparansi dan akuntabilitas. Ini ditunjukkan adanya perbedaan antara golongan I dan II, guru sangat objektif kepada siswa, manajemen tidak pernah memberikan data yang fiktif dan laporan keuangan tersusun rapih. Namun secara pembiayaan SMA Kramat Cirebon belum sesuai perspfektif islam Karena dalam islam pembiayaan pendidikan dikelola secara penuh oleh Negara.

Kata kunci: *Management, Education Financing, Human Resources Resources.*

Abstract

This research is a field research field research with the method of qualitative descriptive, sources from primary and secondary data, with techniques collection of observation data, interviews, and documentation, using purposive sampling method. the population in this study is the principal along with the staff of SMA Kramat Cirebon To analyze the author using editing, organizing, and analyzing, using deductive thinking methods. Based on the results of this study, it shows that the education financing management of SMA Kramat Cirebon includes planning, implementation and financial evaluation, financial planning activities in the form of Activity Plans and School Budgets (RKAS). Educational financing implementation activities include the receipt of funds and expenditures of funds and the last is an evaluation in the form of an examination of financial receipts and accountability by the chairman of the foundation, in improving the quality of human resources at SMA Kramat Cirebon allocating funds for intracurricular and extracurricular activities. SMA Kramat Cirebon has complied with the principles of Islamic economics of justice, honesty, trustworthiness, transparency and accountability. This is shown by the difference between groups I and II, the teacher is very objective to students, the management never provides fictitious data and the financial reports are neatly arranged. However, the financing of SMA Kramat Cirebon is not in accordance with the Islamic perspective, because in Islam, education financing is fully managed by the State.

Keywords : *Knowledge, Management, Covid-19 Pandemi.*

INTRODUCTION

An educational institution is an institution that does not aim to make a profit or profit. Educational institutions essentially provide educational services to consumers, namely students, students, students and the general public who are stakeholders, so that these services are expected to provide satisfaction for them. Therefore, a new breakthrough is needed to turn schools into institutions that produce quality human resources. (Buchari Alma, 2005)

Finance and financing are one of the resources that directly support the effectiveness and efficiency of education management. This is even more pronounced in the implementation of SBM, which demands the ability of schools to plan, implement and evaluate and be accountable for transparent fund management to the community and government. This is especially important in the context of SBM, which gives schools the authority to seek and utilize various sources of funds according to the needs of each school because in general the world of education is always faced with limited funds. (E. Mulyasa, 20015)

This funding is needed for school programs, procurement of facilities and infrastructure, teacher salaries, employee salaries, necessities to support the achievement of the school's vision and mission. (Dadang Suhardan, 2013) Therefore, schools must be serious in managing school-based management programs, especially in the education financing management component and most importantly the determination of education costs.

Determining the amount of education costs is very important in the implementation of education. This includes planning, education budgets, implementation of education budgets, accounting and financial accountability for education as well as inspection and supervision of education budgets. Educational financing is a process of allocating resources to activities or programs for implementing educational operations or in the teaching and learning process in the classroom. (Dadang Suhardan, 2013) So in determining costs, optimal planning must be carried out to be efficient and effective for the achievement of teaching and learning activities that have an impact on improving the quality of human resources.

The importance of increasing human resources through the development of education to improve the quality of the nation's children, so as to realize the ideals of the State in solving the ignorance that causes a lot of poverty and oppression of the Indonesian nation by other nations, the collapse of the nation's morals and ethics which are the culture of the Indonesian nation's identity. Educated human resources are the main capital of national development, especially in the field of the nation's economy. (Soekidjo Notoatmojo, 1998) The more educated human resources in a country, the easier it will be to succeed in national development. However, the resulting HR must also be a leader in all fields and ready to face the challenges of the times. One of the most encouraging developments today in Indonesian Muslim society is the emergence of Islamic schools. This school is touted as a superior school, which seems to have characteristics in the teaching of science and technology, as well as an emphasis on religiosity and piety through Islamic subject matter. (Zuhiransyah Arifin, 2014) This means that what is built is character, character, the human person who has the quality of faith, quality of work, quality of life, quality of thoughts, feelings, and will. (Chomaidi, 2005)

From an economic and sociological perspective, the emergence of Islamic superior schools, elite schools is expected to be able to answer various problems that are being faced by the internal ummah itself, namely concerns about the low quality of Islamic education and at the same time provide solutions to the challenges of science and technology and IMTAK. As elite schools, they mostly spread in urban areas. And when viewed from the point of view of economics and sociology, elite schools are indeed the market share for children of parents whose standard of living is relatively well established. So that the relationship between Islamic superior schools and the community there is a point of similarity in high-class cultural elements. (Zuhiransyah Arifin, 2014).

One of the ways to improve the welfare of Muslims is by improving and strengthening the education system. In this regard, there have been many educational institutions that have organized schools of various levels by providing various modern physical and non-physical facilities. However, its development still needs to be improved, especially in the city of Cirebon to meet the needs of the community who increasingly need quality education in the face of an era of globalization that is difficult to contain. To see the success of educational institutions in implementing education financing management in improving the quality of human resources, this study focuses on SMA Kramat Cirebon.

Although it is a new private school, SMA Kramat Cirebon has students who are able to compete with other public schools. There are many challenges experienced by schools, the Principal said, schools still focus their finances on mandatory parental contributions, namely SPP so that schools find it difficult to quickly develop infrastructure and student development, due to budget constraints plus global civil schools do not receive School Operational Assistance (School Operational Assistance). BOSS). Whereas in planning school budgets it must be in line with long-term development plans, medium-term plans, government work plans, national education strategic plans.

RESEARCH METHODS

This research includes field research with qualitative methods which emphasize more on aspects of in-depth understanding of a problem than looking at a problem for generalization research. (Cholid Narbuko & Abu Achmadi, 2015) This research was conducted at SMA Kramat Cirebon interviews with school principals and school treasurers related to the management of school financing in terms of acceptance, expenditure and evaluation of financing in improving the quality of human resources. It is also supported by library research which aims to collect data or information with material assistance, for example: books, notes, archives, School Budget Activity Plans (RKAS) and other references. As well as identifying problems related to Education Financing Management in Improving the Quality of Human Resources.

Primary data is obtained by distributing questionnaires, conducting interviews or making direct observations of something related to research. This data was obtained through observations, interviews with principals and financial treasurers at SMA Kramat Cirebon including education financing management and other supporting data that have an impact on students' activities in improving the ability or quality of human resources.

Secondary data is taken from various documents such as reports, books, papers, newspapers or magazines or someone who gets information from other people related to research. (Prasetya Irawan, 1999) Data comes from Gobal Madani Middle School in the form of documents such as the School Activity Plan and Budget (RKAS), academic and non-academic achievement results as well as archives related to school financing management in improving the quality of human resources.

The data collection techniques used in this study were observation, in terviews and documentation, while the data analysis used was data reduction, data presentation, and conclusion drawing and verification.

RESULTS AND DISCUSSIONS

Analysis of Financing Management in Improving the Quality of Human Resources at SMA Kramat Cirebon

The implementation of financing management at SMA Kramat Cirebon is centralized, meaning that in managing school finances it is carried out by financial managers, namely the SMA Kramat Cirebon Foundation or the treasurer of the foundation. All activities in schools that require funding must go through the procedures established by the foundation. In other words, all school activities must be approved by the leadership of the foundation.

In carrying out the existing financing at SMA Kramat Cirebon, the type of financing is in the form of direct costs used to finance routine and non-routine school expenses. Meanwhile,

the source of school funding is from students, foundations and from community donations. The scope of financing management at SMA Kramat Cirebon includes:

1. Analysis of school education financing management planing

Planning is a process of determining goals or targets to be achieved in determining the paths and resources needed to achieve goals that are as efficient and effective as possible have been practiced by SMA Kramat Cirebon.

a. Preparation of school activity plans and budgets

In preparing the school budget plan at SMA Kramat Cirebon, it plans the needs for activities that will be carried out by the school in the next one year. In budget planning, it contains a draft of revenue and expenditure which is used as a guide in carrying out school activities in the next year in the form of an Activity Plan and School Budget.

The budget is used as a tool for estimating the need for costs required and details of expenses and activities. A budget containing estimates of income of various types donations and expenses for various school needs. In addition, the budget functions as an authority tool in issuing funds in accordance with the preparation planning budget at SMA Kramat Cirebon by the leadership of the foundation and unit leaders hold meetings, especially in two weeks once and the end of the fiscal year as well as an efficient tool, budget used to determine whether there is wastage or savings and as a controller of the amount of the budget that planned and urgent. In the preparation of the budget is a process of negotiation or negotiation with agreement between the head of the foundation and the head of the internal unit determining the amount of budget allocation for a budget will The results obtained are ultimately processed through annual meetings. The final results of the annual meeting in the form of expenses, income and receipts which are then compiled into RKAS.

Source of income or receipt of funds received by schools in the form of routine admissions and non-routine admissions. This income usually comes from students, foundations and donations from the community which is then used to finance expenses for school activities according to a predetermined program.

b. Development of School Activity Plans and Budgets

In the planning process, goals or objectives have been determined to be achieved, then the next process is the development of RKAS at the global madani junior high school by forming a working group consisting of the foundation leadership along with unit leaders and administrative staff at the beginning of the year and the end of the year, in this meeting to plan any needs that require a budget.

This working group has the task of, among others, carrying out the calculation of the cost needs to be incurred based on the estimated school needs. Then grouped and calculated according to the needs of the school. Estimates of cost requirements carried out by the working group are then selected for allocations that are estimated to be very urgent and cannot be reduced while they are deemed not to interfere with the smooth running of educational activities, especially the teaching and learning process. So it can be done with a priority scale guideline, this activity is carried out at the beginning of the year and the end of the year, previously these programs have received approval from the leadership of the foundation. In carrying out these programs previously, each unit leader had each made a program plan of activities submitted to the leadership of the foundation for approval.

2. Analysis of the Implementation of School Education Financing Management

The implementation of financing management at SMA Kramat Cirebon in the process carried out various negotiations on the results of the RKAS. Previously, the RKAS was made, each unit leader had drafted program requirements that had previously been implemented in the previous year as well as programs that were

implemented in the previous year. requires additional costs adjusted to the amount of costs to be incurred.

In its implementation, the unit leader serves as a regulator if there is money coming in either from students or from the foundation. Regulates how financial receipts are used as should be. As well as in charge of managing expenses to be allocated to each field of education in accordance with what is listed in the RKAS. While matters concerning student tuition payments and bookkeeping of expenditures and receipts are responsible for the treasurer of the foundation and reported to the leadership of the foundation and financial supervision.

3. Analysis of School Evaluation and Accountability

In the evaluation of education financing, supervision is one of the processes that must be carried out in the management of school-based education financing. The implementation of supervision can be carried out based on the need and authority. Foundation leaders need to control expenditures that are in line with the budget that has been set.

In carrying out the evaluation of school finances, it is not through the principal of SMA Kramat Cirebon because the financial process is directly centered on the foundation. The principal is only in charge of coordinating the activities of SMA Kramat Cirebon, while the finances are managed directly by the leadership of the foundation and assisted by the parties involved.

This evaluation is known when there is a transaction of expenditure and school receipts through the receipt of the official report based on the supervision of several schools. In the implementation of financial supervision, financial supervision at SMA Kramat Cirebon can be carried out on every school receipt and expenditure. Included in the official report signed by the financial supervisor, treasurer, and the financial recipient. The function of the official report receipt is intended to find out how much the school's financial expenses and receipts are.

That way accountability will be approved and monitored by interested parties. Meanwhile, school financial checks are carried out on each incoming money receipt, which can be seen through the official report receipt. For expenditures, a financial check is carried out on each incoming fund proposal whether it is in accordance with the planning compiled in the RKAS.

The implementation of the school financial management system is too complicated so that if there is a financial need for a sudden activity program, each unit leader finds it difficult because the disbursement of funds goes through an analysis process by the foundation so that the process takes a long time when needed.

4. Analysis of education financing for SMA Kramat Cirebon

From the data from the Central Statistics Agency in 2015 it was found that the number of school participation in 2010-2015, for children aged 7-12 years by 99.56%, 13-15 years 94.01% and 16-18 years 68.75%. The number of poor people in this country in 2010-2015 was 13.33%.

If we look at the school enrollment rate, it can be seen that the older the child, the lower the school enrollment rate, it is likely that they have to work to help meet the family's needs, they do not have school fees or they are intellectually incapable. From the large per capita income of the poor, it can be ascertained that the first and second possibilities are more likely to occur in today's society. Therefore, we can analyze the education funding at SMA Kramat Cirebon whether it is in accordance with the ideal financing according to school accreditation and whether only the middle class and above can study here. For this reason, there needs to be a comparison between the school fees of SMA Kramat Cirebon with school accreditation and the income per capita of the community.

No	Fund Type	Unit	Gol 1	Gol 2
1	Education provider donations	month	750	750
2	Facility development fund	Package	6.500	8.500
3	Funds for improving the quality of education	year	2.000	2.500
4	Student activity fund	year	1.250	1.250
5.	Student unifo	month	1.200	1.200
Total registration fee			11.700	14.200

From the table above, the writer can describe that in the first year, Global Madani Middle School students pay direct costs for goal I of Rp. 17,950, what if in a matter of months Rp. 1,495, for class II Rp. 19,950, in a matter of months becomes Rp. 1,662, that cost does not exclude indirect costs.

Meanwhile, in Permendiknas No. 69 of 2009 it has been stipulated that the standard for financing education in one school year is only allowed to withdraw a fee of Rp. 710,000. for schools that receive school operational assistance, for non-assisted schools may apply decentralization of education, namely setting tuition fees based on school needs and the government is only supervising the course of financing for the school.

Based on BPS data, the average per capita income of the people of Cirebon in each month is Rp. 3,300,000,. While the UMK Cirebon Rp. 2,054,365,. What if it is associated with education financing at SMA Kramat Cirebon, with that amount of funding, SMA Kramat Cirebon is only for groups of people who have above average per capita income, and there will be a gap in the world of education between the lower class and the upper class.

Based on the analysis in the Activity Plan and Budget Education at SMA Kramat Cirebon, the total budget of the Global Madani Foundation reaches Rp. 3.965.500.000., if reduced by the budget of SMA Kramat Cirebon of Rp. 3,529,180,000., still has excess funds of around Rp. 436,320,000., in a year. The excess funds can be allocated for additional facilities and programs to support the improvement of the quality of human resources.

5. Analysis of Human Resource Quality Improvement Applications

In line with financing management in improving the quality of human resources at SMA Kramat Cirebon, it can be seen whether it is successful or not by looking at the indicators of the quality of human resources.

a. Knowledge

There is an implementation at SMA Kramat Cirebon related to knowledge by applying nine aspects of the curriculum which are the flagship program at SMA Kramat Cirebon. From the author's observations in the field of SMA Kramat Cirebon, he is very concerned about curricular and extra-curricular activities. The more activities students participate in, the more knowledge students have.

The students are also equipped and nurtured towards a steady state understanding, loyalty and experience of the values of faith and devotion to God Almighty, national character and personality, noble character, awareness of the nation and state, skills and independence, health sports and perceptions,

apperception and artistic creations. large and complete to support students to become quality human beings.

Classrooms designed for only 23 people aim to make the class more conducive, and the material presented by the teacher can be well absorbed by students, each class has a class manager, namely a teacher who is on duty every day to supervise students in teaching and learning activities.

SMA Kramat Cirebon also has a team to chase the champion of this team formed by schools consisting of school teachers who experts in their fields, to provide exercises to students who pass the selection to take part in the championship in every competition event. Not only that, there are more additional classes for students who have less grasping power, this class is allocated after class hours are over, of course with the approval of the parents and guardians. And according to the curriculum field, this additional activity succeeded in increasing the ability of students who have less grasping power in certain subject areas.

b. Skill

Skills are patterns of activity that aim to complete tasks capable and agile. In interviews with teachers students are very active in asking questions, in teaching and learning activities students are more active in asking and trying innovations with new things, student activities that are non-academic, students are very enthusiastic, such as market day students make a work which will later be sold to the public. students' parents at the distribution of student report cards and the proceeds from student sales will be stored in the student's class treasury. This will help students in entrepreneurship, not just theory, students can also practice it to generate a profit from the business they have done.

Not only that, students are also taught to become imams of prayers every obligatory prayer, and before the obligatory prayers, a cult is held in rotation. This trains students to be brave and skilled in every activity, whether it's academic or non-academic in the field of skills. SMA Kramat Cirebon also has extracurricular activities that are so many, among others, scouts, PMR, coloring, painting, futsal, basketball, pencak silat, karate, taekwondo, journalism, English club, Arabic club, rohis, dance, ICT, sound arts.

c. Personality

Personality is a manifest embodiment integrity or characteristics of behavior that are typical of individuals or institutions. Approach to students through the application of the school culture that was created, in moral aspects such as etiquette to meet teachers by greeting and kissing hands, aspects of faith such as good environmental hygiene and cleanliness that is maintained by students is always taught and practiced by students who are supervised by students. teachers to become a daily habit of approaching through fostering relationships or interactions between students that are directed according to Islamic values such as saying politely and honestly respecting each other and so on. In the observations of the researchers, after the recess bell rang, the students were directed by the teachers to flock to the mosque to perform the dhuha prayer in congregation. It is the hope of the teachers that activities like this become habituation by habituating them to have the priority to carry out the obligatory prayers or other sunnah prayers wherever they are.

In its implementation, all activities and financing that support improving the quality of human resources have been listed in the RKAS, this indicates that SMA Kramat Cirebon is serious in improving the quality of human resources in accordance with the mission of SMA Kramat Cirebon.

CONCLUSIONS

Based on the results of research on education financing management in improving the quality of human resources the study in SMA Kramat Cirebon can be concluded as follows.

Implementation of education financing management includes planning, implementation, budgeting and evaluation. Financial planning activities in the form of School Activity Plans and Budgets (RKAS). Educational financing implementation activities include receiving funds and disbursing funds, in carrying out school activities and needs, SMA Kramat Cirebon makes a proposal for disbursement of funds (UPD) to the SMA Kramat Cirebon Foundation for approval and disbursement after the activity is completed, SMA Kramat Cirebon makes a report on the use of funds to be submitted to the Kramat Cirebon High School Foundation. This process makes SMA Kramat Cirebon find it difficult when it needs funds for urgent needs and add infrastructure because it has to go through the systematics of the SMA Kramat Cirebon Foundation.

Management of education financing at SMA Kramat Cirebon has complied with the principles of Islamic economics of justice, honesty, trustworthiness, transparency and accountability. This is shown by the difference between groups I and II, the teacher is very objective to students, the management never provides fictitious data and the financial reports are neatly arranged. However, the education financing of SMA Kramat Cirebon is not in accordance with the perspective of Islamic economics because the full financing is charged to students without any assistance from the government.

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