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## Educational Financing Management: Concepts, Implications and Quality Development

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**Abstract:** Education financing is part of implementing quality education in educational institutions or academic units that program their institutions to become quality institutions. However, the tug-of-war of interest in providing funding is often experienced by educational institutions so that educational institutions stand idly by, waiting for donors to obtain funding to create quality educational institutions. This research is a type of library research, namely research that is carried out through critical and in-depth studies of library materials that are considered relevant. Find in the field. The research findings indicate that the cost of education has an important influence on improving the quality of education. The use of education costs evenly is expected to improve the overall quality of education in all circles of society. Furthermore, cooperation between the government, local government, and the community needs to support a qualified and high-quality learning process. The high cost of education will follow the qualified and high-quality education. The higher the quality of education, the higher the cost of education, and the lower the quality of education, the lower the cost of education.

**Keywords:** education, financing, quality

**Abstrak:** Pembiayaan pendidikan merupakan bagian dari pelaksanaan mutu pendidikan yang dilakukan pada lembaga pendidikan atau satuan pendidikan yang memprogramkan lembaganya untuk menjadi lembaga yang bermutu. Namun tarik menarik kepentingan dalam memberikan pembiayaan sering dialami oleh lembaga pendidikan sehingga lembaga pendidikan berpangku tangan untuk menunggu para donator untuk mendapatkan pembiayaan demi menciptakan lembaga pendidikan yang bermutu. Penelitian ini merupakan jenis penelitian kepustakaan (*library research*), yaitu penelitian yang dilakukan melalui pengkajian kritis dan mendalam pada bahan-bahan pustaka yang dianggap relevan oleh karena itu pemaparan dan penjelasan dari fenomena yang akan dibahas merupakan hasil studi kepustakaan yang di konfersikan terhadap realitas yang di temukan di lapangan. Hasil temuan penelitian menunjukkan

**Kata kunci:** mutu, pendidikan, pembiayaan

## INTRODUCTION

As we know, education costs and quality often create problems that need to be solved. On one side, people want to get a good quality education, but on the other hand, we are faced with the cost of education that is not affordable for everyone, that is expensive (Ulfah, 2021). Another problem is the existence of misappropriation or misuse of education funds, as reported several times by the mass media. Finally, parents who pay for education for their children also protest because of the 'circumcised of education cost. Another phenomenon shows that educational institutions with high fees have also managed to improve the quality of their education by achieving accreditation and satisfying graduates. In this context, people assume that "the cost of education is higher, the quality of education will be good" because there are empirical realities found in several educational institutions (Mesiono & Haidir, 2021).

In the global era, it must be recognized that the cost of education determines the success of the quality of education. This thought is already a plural understanding because education costs can be stated as an important component that can guarantee the implementation of program activities according to educational quality standards. This condition is evidenced by the issuance of Government Regulation Number 19 of 2005, which stipulates financing standards to improve education quality. Unfortunately, it often becomes ironic because there are still various forms of irregularities in the education budget for various reasons (Suryana, 2020).

Regarding education financing, Islam is a complete teaching providing clear rules on education funding. This can be understood from the meaning of *Surah Al-Mujadilah* verse 12-13, which means: "O you who believe, when you (want to) have a secret conversation with the Messenger, you should give charity (to the poor) before (having) the conversation that. It's better for you and cleaner. However, if you do not get (what will be given in charity), surely Allah is Oft-Forgiving, Most Merciful (Masruri et al., 2021).

According to the interpreters, it provides a lesson that implementing educational activities is not free. In this verse, Allah *subhanahu wata'ala* gives conditions to Muslims who want to ask (learn) from Rasulullah *sallallahu 'alaihi wasallam* to give alms to the poor. In this context, the meaning of giving alms in this verse can be assumed as educational (learning) costs that the seeker of knowledge must spend. Therefore, it can be said that the cost of education is a component of instrumental input which is very important in preparing human resources through the provision of education in schools or *madrasah* (Yasin, 2022).

## THEORETICAL REVIEW

Finance and financing are the resources that directly support the effectiveness and efficiency of education management. Every school must be able to plan, implement, evaluate and be accountable for transparently managing funds for the community and the government. Schools have 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 (Asrol et al., 2022).

Educational actors realize the importance of improving the quality of learning by prioritizing the achievement of quality education through increasing human resources in schools and improving educational infrastructure with strong financing. Funding for education within the framework of decentralization and educational autonomy is necessary to improve the quality of education by managing it effectively and efficiently through education financing management. Finance is "a source of funds that schools really need as a tool to complement various learning infrastructure facilities in educational institutions, improve teacher welfare, services and implementation of the supervision program" (Masditou, 2017).

To build qualified education, it is necessary to have thorough and professional management of the existing resources in Islamic educational institutions. One of the resources that need to be managed properly in educational institutions is financial problems. Therefore, accuracy and accuracy in calculating costs is needed in managing or managing school finances (Winarsih, 2019).

## RESULTS AND DISCUSSIONS

### A. Education Financing

The definition of financing is inseparable from the financial process carried out from one party to another with a process of exchanging objects for money, money for objects, and services for money, according to, "Cost can be interpreted as a sacrifice given for each activity in order to achieve a goal." Therefore, the cost is an impact that a person or group receives, both in terms of finance or other resources, after the person concerned carries out activities or is provided with services. In line with that, Mulyasa believes that finance and financing are a very decisive potential and are an integral part of studying education management. The financial and financing component in *madrasah* is a production component that determines the implementation of teaching and learning activities along with other components (Herman et al., 2021).

From the government's point of view, the discussion of education financing as stated in Minister of Religion Regulation No. 90 of 2013 concerning the implementation of *madrasah* education states that *madrasah* funding comes from the government, local government, *madrasah* administrators, the community and any legitimate source and does not violate applicable legal regulations. This funding is used for investment, operating, and personal costs that lead to qualified educational institutions (Abankina, 2019).

From an economic point of view, reveals that cost is a sacrifice of economic resources measured by money that has occurred or will occur in the future to achieve certain goals. So, financing can be interpreted as sacrificing economic resources as measured by money that has or will occur in the future to achieve certain goals. This definition has the following elements: economic resources, measuring instrument (in the form of money) and time (has happened or will happen) (K. J. Nugroho et al., 2022).

Therefore, there is a goal to be achieved by sacrificing these economic resources. The ability to finance is one of the key factors for the success of the learning process in schools. Both the most optimistic thoughts about the existence of costs

associated with the quality of education symbolize a flow and process and quality function that will be implemented in educational institutions (West et al., 2012).

### B. Variety of Education Financing

Education costs are divided into direct and indirect costs, and it can be concluded that: direct costs are all expenses that directly support the implementation of education. The direct costs discussed are the dimensions of education spending, including recurring and development costs. Meanwhile, indirect costs are expenditures that indirectly support the educational process (Brunner et al., 2021).

The cost of education consists of two sides that are related to one another, namely the side of the revenue budget and the expenditure budget to achieve educational goals. The revenue budget is the annual income obtained by the school from various official sources and received regularly. Meanwhile, the budget for spending is the amount of money spent each year for the benefit of implementing education in schools. School spending is largely determined by components whose numbers and proportions vary from one school to another. And from time to time, based on the ingredient approach, school expenses can be categorized into several expenditure items, namely: production for the implementation of lessons, expenditures for school administration, maintenance of school facilities and infrastructure, welfare of officers, administration of educative technical development, and data collection (Hallak, 2006).

Funding also includes operational costs, namely educational costs, that are used to support the smooth running of learning operations. The central government is currently funding this group through the DBO (Operational Assistance Fund). Meanwhile, staff development costs, namely education funding, are needed to develop school capabilities to achieve optimal service quality. The financing in this group includes the cost of helping teachers attend various seminars and workshops directly related to their professional abilities, assisting teachers in improving their academic qualifications through scholarships to study for Master's degrees, and the like (Siregar, 2021).

The next is investment costs, namely education financing, which is scheduled as an investment in the future of the school. The financing group includes the construction of buildings, school laboratories, internet networks for learning, provision of library infrastructure, and the like, all of which are meaningful investments for school excellence in the future (Ningsih et al., 2021).

### C. Education Funding Sources

Finance and financing at the education unit level are broadly obtained from subsidies from the central government, regional governments, student fees, and community donations. As far as it is recorded in the School Revenue and Expenditure Budget Plan (RAPBS), most of the education costs at the school level come from the central government. In contrast, in private schools, it comes from students or foundations. The dimensions of school funding sources can be divided into four broad categories, namely: the results of general government revenue are the most important source in financing education. They include all government revenues at all levels of government, whether taxes, foreign aid, or government loans (Utama, 2021).

The amount is determined by government officials at the central or regional level whose considerations are based on certain priorities. Special receipts for education, such as aid or loans from other countries designated for education or from UNICEF, UNESCO, and special taxes whose results are wholly or partly given to education. School fees or other fees mean payments by parents of students directly to schools based on certain considerations (Sumual et al., 2021).

The need for costs in education requires formal educational institutions to carry out an effort to manage financial resources, utilize finances, and evaluate and account for them properly (Hayati, 2017). These elements will determine the cost of education, which is also based on the calculation of the real costs according to the kinds of activities and volume. In the concept of financing basic education, two important things need to be studied or analyzed, namely, the overall cost of education, known as total cost, and unit cost per student, which is called unit cost. Unit costs at the school level are the aggregate costs of school-level education, whether sourced from the government, parents, and the community, which are spent on the implementation of education in one school year (Firdaus Al amien et al., 2021).

The unit cost of each student is a measure that describes how much money is effectively allocated to schools for the benefit of students in pursuing education (Sopiali, 2018). This unit cost is obtained by taking into account the number of students in each school, so the size of the unit cost is considered standard and can be compared between one school and another. Cost-benefit analysis is a methodology that is widely used in conducting educational investment analysis. This method can assist decision-makers in making choices among alternative allocations of educational resources that are limited but provide high returns (Nur Fazillah, 2020).

Hence, the dimensions of expenditure include routine costs and development costs. Cost routinely is usually used for employee salaries, teaching and learning equipment, electricity, etc. At the same time, construction costs are used to buy land or construct new buildings (Nadeak, 2020).

Education funding or financing has been regulated in the 1945 Constitution of the Republic of Indonesia (Amendment IV), which states that every citizen has the right to education; every citizen is obliged to attend primary education, and the government is obliged to finance it; the government seeks and organizes a national education system, which increases faith and purity as well as a noble character in the context of educating the nation's life, which is regulated by law; the state prioritizes the education budget of at least twenty percent of the State Revenue and Expenditure Budget (APBN) as well as from the Regional Revenue and Expenditure Budget (APBD) to meet the needs of implementing national education; the government advances science and technology by upholding religious values and national unity for the advancement of civilization and the welfare of humankind (Fattah, 2008).

### D. Education Quality Improvement

The quality of education is the best achievement that is expected to be achieved by educational institutions, in the form of achievements that must be at least the standard and even exceed the set standards. Quality is a feature of products from educational institutions, is a guarantee that has a very high selling value, and uses the value for institutions that use their products (Suhardan et al., 2014: 67). Quality is



defined "as the good or bad level of something; level, degree or level; quality" (Alwi, I. Z. 2008: 768). In other words, the superiority possessed by a person or group. Quality is "the ability of a product or service to satisfy customers" (Nanang, 2012: 2).

Quality is initially used by Plato and Aristotle for states the essence of an object or thing. It is an attribute that distinguishes it from other objects/things (Hamalik, 1992:33). As for the Webster New World Dictionary, the definition of quality is the degree of excellence of a thing. (Burnalik, ed., t.th.: 488). Meanwhile, Nata explained that education is "a very dynamic institution with its main task of preparing humanity so that it is ready and able to face its future" (Nata, 2011: 150).

Frederick Y.Mc. Donald, in his book Educational Psychology, says:

"Education is a process or an activity directed at producing desirable changes in the behavior of human beings." (Donald, t.th.: 4). Kneller (1996: 14-15) states that education is the process of self-realization, in which the self realizes and develops all its potentialities. Education is a process of self-realization in which a person realizes and develops all his abilities.

Education is associated with demands for quality of education according to the regulation of the Minister of Education and Culture Number 67 of 2013, which states: Quality of education refers to 8 (eight) National Education Standards which include content standards, process standards, graduate competency standards, standards for educators and educational staff, standards for facilities and infrastructure, management standards, financing standards, and educational assessment standards. The definition of quality can be seen from two aspects, namely, normative and descriptive aspects. In terms of normative, quality is determined based on consideration of intrinsic and extrinsic criteria. Based on the intrinsic criteria, the quality of education is an educational product, namely, humans who are educated according to ideal standards. Meanwhile, in extrinsic criteria, education is an instrument for educating, namely, a trained workforce. From a descriptive perspective, quality is determined based on facts such as learning achievement (M. Khoirul, 2004: 50).

According to Nurkholis, he said that "quality has two different concepts between absolute and relative concepts" (Nurkholis, 2003: 67). According to Anwar, the absolute concept of something (goods) is called quality if it meets the highest and excellent standards. When this concept is practiced in this whole world of education, it is ethical because only a few educational institutions are able to offer high quality to students; also, only a few students will be able to pay for it. Conversely, according to the relative concept, quality is not the final goal but a measuring tool for the final product of standards that has been specified. Quality is a structured process that helps someone determine whether the expected goals are achieved by improving each educational process. The quality of education is referred to as "a value or a condition substantively. Quality contains characteristics and levels. Nature explains the situation, while the level shows the position on the scale. In the context of quality, this belongs to the relative concept (M. Khoirul, 2004: 51).

Concerning education, quality includes the input, process, and output of education. In other words, if it is linked to education, the notion of quality will relate

to all aspects of all activities carried out in the context of education. Those are the three main elements in the educational process: input, process, and output.

This research is a type of library research. The research was carried out through critical and in-depth studies of library materials that are considered relevant. The approach used in this study is descriptive, namely research approaches whose goal is to describe a situation (Hasnunidah, 2017), event, object in the form of a person or all variables that can be explained with numbers or words. In addition, this research uses the historical method because the discussion of this research is related to past events (Arifin et al., 2020).

The learning process in national education faces problems of improving quality, equal opportunity, limited available budget, and unfulfilled resources from the public professionally according to the principles of education as a shared responsibility between government, community, and parents. In addition, national education is constantly faced with quality and quantity problems. The quality problem is pressured by thinking about the quantity, especially during the economic crisis where the supporting power of the family's economy is weakening. This condition causes many school-age children are unable to continue their studies, increasing the number of children dropping out of school. Elementary school dropout increased from 2.6% (1997) to 4.35% (1998), and in junior high school, from 3.25% (1996) and 5.4% (1997) to 11.08% (1997) and became 23.6 % (1998). The decline in the US dollar-rupiah exchange rate has increased the prices of goods and services, including materials needed for teaching and learning activities. The price increase has caused the real value of the allocation of funds received from the State Budget to decrease compared to the previous year's value (Direktorat Statistik Kesejahteraan Rakyat, 2021).

This condition will have an impact on the quality of education. Education quality is determined by the quality of teachers in carrying out the teaching and learning process, the quality of school principals in leading and creating a conducive school culture, the quality of administrative staff in carrying out their duties, and the quality of students, in the sense of having learning motivation and community environmental support for education. The income of graduates of rural primary schools is lower than that of urban areas (Rahmawati & Hartati, 2021).

It is proof that improving the quality of education in supporting productivity needs serious attention. Meanwhile, the need is enormous if we look at the need for funds to improve the quality of education. For example, the cost of implementing the teaching and learning process in the ideal amount needed only reaches an average of 22%. This situation requires a more significant role for participants from the community/business world in financing education. Several efforts were made to meet these needs to handle the problem above. When talking about the high and low quality of education in *madrasah*, it can be measured from these three factors. The higher the input, process, and output, the higher the quality of *madrasah* education. Therefore, several factors need attention and improve their quality in order to achieve the expected quality (A. S. Nugroho et al., 2022).

### E. Teaching Staff/Teachers

Teachers in Islamic education are a central feature that their morals must emulate, besides their scientific and academic abilities. In addition, teachers must have moral and religious responsibilities to shape their students into knowledgeable and moral people. Thus, the teacher, in the concept of Islamic education, is a source of knowledge and morals. The teacher is central to teaching and learning activities. Therefore, the position and role of the teacher are crucial in the teaching and learning process. A teacher must position himself as: leaders in learning activities, namely planning, organizing, implementing, and controlling teaching and learning activities. Facilitators in the learning process; teachers must provide facilities to students to carry out their learning activities, such as providing the required resources and learning tools (Ida Nurlaya, 2020).

Learning moderator; as a moderator, the teacher's role is to accommodate the problems faced by the students to be answered. Motivator in teaching and learning activities; as a driving force for students if students are less enthusiastic/less active in learning. Evaluators in teaching and learning activities; teachers as evaluators must carry out an objective and comprehensive assessment (Ida Nurlaya, 2020).

The teacher will create a pleasant classroom atmosphere if this role can be understood and appropriately implemented. In *madrasah*, a religious teacher is mainly required to have more positive values in the field of religion so that the conditions must be met to support the quality of religious teachers in the Islamic education environment (Rochaendi et al., 2022).

#### F. Learners

Learners are everyone who receives influence from a person or group of people who conduct educational activities. Learners are a critical human element in all movements of educational and teaching activities. So, students are also referred to as *homo educandum*. Education is a must be given to students. Educators need to understand students as human beings. Students have characteristics. Learners have specific characteristics, namely: They do not yet have a moral adult personality, so it is still the responsibility of the educator (teacher), or they are still perfecting certain aspects of their maturity, so they are still responsibility of education. They have basic human characteristics that are developing in an integrated manner, namely biological, spiritual, social, intelligence, emotional, ability to speak, limbs for work (legs, hands, fingers), biological background (skin color, body shape, etc.), as well as individual differences (Janawi, 2019).

The different characteristics of the students then distinguish them. This difference can be used as a benchmark for differences in children as individuals. Differences in intelligence possessed by students are an aspect that is always actual to be considered. Therefore, the school/*madrasah* needs to classify it because intelligence is an element that influences the success of students' learning (Whiti Estari Negeri, 2020).

The curriculum is the primary guide for formal education providers, which guides every teacher to school/*madrasah* and education supervisors in carrying out their daily tasks (Ujang Cepi Barlian<sup>1</sup>, Siti Solekah<sup>2</sup>, 2022). More than that, the curriculum is a means for achieving the educational goals to be achieved. Therefore, the curriculum contains the number of subjects and the number of study hours for



each subject in a week for one academic year. The *Madrasah Tsanawiyah* or Islamic junior high school curriculum emphasizes knowledge transfer and character building. The *madrasah* curriculum has two main components, namely, the general education component and the Islamic education component. Madrasah now at all levels have been equated (equivalent) with public schools (Siahaan et al., 2023).

### G. Educational Tools

Achieving educational goals requires a variety of tools and methods. Other terms from education that are known today are educational media, Audio Visual Aids (AVA), teaching aids, educational facilities and infrastructure. With the help of educational tools, it is hoped that the materials presented will be more able to be absorbed by students. Improving the quality of education cannot be separated from the influence of education costs. It is like an interrelated relationship, where the quality will be low without costs and vice versa. In general, at the school level, a high education budget will be implemented to improve the quality of education (Aini, 2021).

Frank in Togatorop gives his explanation regarding costs with quality as follows: "as the quality of design (features) increases, costs typically increase. As the quality of conformance increase, the reduction in rework, complaints, scrap, and other deficiencies results in a significant decrease in costs. An ideal strategy calls for using the savings from reduced deficiencies to pay for any increase in features without increasing the selling price, thus resulting in higher customer satisfaction and increased sales revenue (Awwaliyah & Arcana, 2021).

This opinion can be interpreted that if the design quality increases, then costs usually increase. As quality conformance improvements increase, reductions in rework, complaints, cuts, and other reductions result in significant cost reductions. The ideal strategy is to use the savings from downgrades to pay for each design upgrade without increasing prices resulting in higher customer satisfaction and increased revenue and, in other words, adding to the lack of funds and improving the quality of educators and education staff (Yasin, 2021).

In accordance with this opinion, David in Togatorop stated, "Most people apply such criteria as the following: service, response time, preparation, environment, price/cost, selection. Regarding the cost of education, most people apply the following criteria: service improvement, fast response time, thorough preparation, comfortable environment, reasonable price/fee, and a good selection of teaching staff.

Johnson, in Togatorop, added, Quality is about doing things right the first time and about satisfying customers, but the quality is also about cost, revenues, and profit. Quality plays a key role in keeping costs low, revenues high, and profits robust." Quality is the activity of doing the main thing and satisfying the customer. But quality is also about costs, revenues, and profits. Quality is vital in keeping costs low, revenue high, and profits high. From these various opinions, it can be seen that in quality improvement there needs to be a cost in accordance with what is expected (Saifulloh et al., 2012).

Sources of school financing can come from the government, donations, and other businesses under applicable regulations. For private schools, for example,

Islamic boarding schools, fees can come from levies (Fery Irianto Setyo Wibowo, 2023). It means that each school and related parties need to identify opportunities for funding sources that may be explored and used to achieve school goals, including implementing programs and meeting the needs of education customers. From some of the descriptions that have been described, the financing and quality of education are closely related to one another. The learning process, teaching process, and development in schools or educational institutions require requires coordinated and programmed financing (Yustiyawan, 2019).

## CONCLUSION

The cost of education has an important influence on improving the quality of education. The use of education costs evenly is expected to improve the overall quality of education in all circles of society. Furthermore, it needs cooperation between the government, local government, and the community to support a qualified and high-quality learning process. The high cost of education will follow the qualified and high-quality education. The higher the quality of education, the higher the cost of education, and the lower the quality of education, the lower the cost of education.

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