

FINANCIAL MANAGEMENT IN PUBLIC AND PRIVATE JUNIOR HIGH SCHOOLS

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ABSTRACT - Adequate financial support is needed to improve the quality of school management. The availability of cost but managed ineffectively and inefficiently does not guarantee the expected quality improvement. Nana Fattah (2000: 90) states that the effort to improve the quality and expansion of education requires at least three major factors, namely (1). Adequacy of educational resources in terms of quality of education personnel, costs and means of learning, (2). The quality of teaching and learning process that can encourage students to learn effectively, and (3). The quality of output in the form of knowledge, attitudes, skills, and values. So adequacy of resources, quality of teaching and learning, and the quality of output will be fulfilled if the required financial support and professional education can be provided in the school.

For the smooth management of the school, experts have same opinion and they state that the management can be defined as a process that is: as an action, an activity, or a work that leads to some specific targets, carried out by more than one person in the organization. Management process raises an obligation to carry out managerial jobs or processes, which are divided into three main functions: planning, organizing and controlling.

The functions of management consist of planning, implementation and monitoring, thus based on the information provided before, management has always been demanded to utilize resources effectively and efficiently to achieve the goals of the school. Resources may be classified on physical resources, human resources, financial resources (funding sources), and time resources. So, effective and efficient management of financial resources also contributes to optimize the work of the management.

To sharpen the financial management contribution to the smooth running of the school, there is a necessity to describe the functions of the financial management itself and each function will be the key for the school success. In managing school with many challenges and the era of change, the function of financial management becomes very prominent and demands to be known and understood by the Principal, as the person who takes full responsibility for the management of the school.

keywords: Management, Finance, School

1. INTRODUCTION

1.1. Background

Education is a conscious effort to prepare students through the activities of guidance, teaching, and or training for their roles in the future (UUSPN., 1989, article 1, paragraph 1). Education is viewed as one of the main factors that determine economic growth through the increase of productivity of educated workers (Harbison and Myers, 1964). This is in line with the educational function contained in UUSPN 2 1989 which states that the function of education is to develop the ability, improve the quality of life, and human dignity as an effort to achieve national goals. As it has been outlined in Governmental Regulation No. 39 of 1992 on public participation, in section 2 explained that the role of the community consists of participating in nurturing, growing, improving and developing the national education. Therefore, achieving the objectives is not only the responsibility of government, but also the responsibility of parents and the community as one unit.

In managing the school, there are two factors that help determine the achievement of objectives effectively and efficiently. The first one is the external factors, such as the public as the consumers who participate in the success of the education; therefore the public should be included in school management from the planning so as to understand all the school needs,

especially those concerning the source of the funds required by the school. Besides the public, also included in external factors are government policy, environmental, political, social and cultural factors, as well as the economic development level, the circumstances of the country. The second factor is the internal included in it is everything that is directly related to school management, such management of human resources, financial management, infrastructure management, curriculum management, school and public relation management, management of students, educational monitoring and evaluation.

The two factors are interrelated as both are functioning and influencing in achieving the goals. Community / parents as users of services are responsible for the implementation of education by participating in the procurement of funds, because one factor contributing to poor educational quality achievement is due to lack of funding. (Idochi Anwar 2000: 87). It is known that the budget for the educational sector in the state budget in 2001 of only 3.83% of the total state budget or 0.8% of GDP.

The percentage of the educational budget is the lowest in the history of Indonesian life. In fact, when compared with National Budget in 2000, the budget decreased 30.5%. Ministry of National Education, MoNE (DepDikNas) itself actually provides a minimum budget of Rp. 27.028 billion or 9.16% of the

budget bill. The budget is to cover the regular budget, development, and self-help. The proposal was made based on the evaluation of the implementation of educational development.

As a suggestion in the case of educational management practices, we need to note the results of a World Bank report (1999) by Jiyono, cs, the School Based Management, Indonesian Educational Conference, (1999: 7) regarding to basic education dualism that suggests the separation of educational technical resources and administrative functions such as ambiguous division of responsibilities and managerial roles, unintegrated planning and financing system become "inefficient", at least for the following four elements:

- Expenditures for improving the quality of education are neglected because they are out of the scope of both departments to find resources;
- Quality improvement is being delayed due to the equipment supplied by the local office often does not meet the needs or demands of the school. Besides government subsidies in the form of BOP are frequently reallocated at official level, especially to cover district office expenses, so that the subsidy which should have Rp. 700.000, - to be accepted by the school usually decreases to only Rp. 200.000, - up to 250,000 per year;
- Teachers' careers is often erratic because the promotion of primary school teachers to become secondary school teachers should involve two departments. Besides the promotion and transfer of the teachers or the principals is often decided unilaterally by the department without reference to the assessment made by the Department of Education;
- dualism of this administration, in the end do not provide a favorable climate for policy coordination, planning and implementation in order to achieve the goal of compulsory education (Report of the World Bank in the School Based Management 1999: 35).

Integrating the local office of the District / Municipal and Provincial office of national education, one of its goals is efficiency in the educational fund management, in addition to achieve the goal of improving the quality of schools in the national educational policy framework. The World Bank report (1997: 80) recommends that schools need greater autonomy to manage their own system. Greater autonomy must be given to the principal in order to utilize the resources and the development of school-based management strategies in accordance with local conditions. However, greater autonomy must be followed by the selection of a good school principal who has the necessary skills and characteristics to manage the nuances of autonomous schools. This is important because the principal as the Administrator and Supervisor has an obligation to manage the school, in terms of how principal empowers all resources in the system synergy of cooperation to achieve the goal of education. Besides, the Principal also has an obligation to help improving the ability of teachers both in the field of cognitive, affective and psychomotor, so better quality of education can be

achieved. The most important thing is the Principal should have the skills to carry out both roles at the top, and be able to act as the manager of the school.

In order to avoid the waste of the school management budget and countable advantage (benefit), it is important to determine any programs that need to be financed. In order to get benefit in the administration of schools, it should be calculated according to the principle of educational economy. Cohn, Elchanan (1979: 8) suggests that the main issues in the economics of education are concerning the identification and measurement of economic value for education, allocation of resources in education, teachers' salaries, the cost of education, and education planning.

In order to optimize the use of the educational expenses, it should be measured alongside the teaching learning process; it is an analysis of the output produced by education. Benchmarks that can be seen from this analysis is the comparison of the quality of graduates with invested expenses.

Investment in education funding is commonly classified into: (1) The salaries of the personnel, (2) students' activities, (3) facilities and infrastructure maintenance.

Strategy determination of the need for cost in Indonesia is of utmost importance, even more so when linked with the national development of Indonesia, which can not be separated from the wisdom of determining the budget for national educational development is set as the national priority programs in education, such as:

- (1) Completion of nine years compulsory education
- (2) improving the quality of on every track, the type and level of education,
- (3) Increasing the relevance of education and or linking between the school and the needs of the community (link and match),
- (4) education and mastery of science and technology
- (5) Development of a national culture aiming at strengthening the nation's identity and personality. (Working Group, 1999: 1)

The five educational programs are not just a slogan, but really a program that should be realized and requires a very big expenses.

Educational development will be able to run properly and meets the required standards and can achieve the goal if it is supported by a grant or fee school program as needed by school. In case of the need, here arises political conflict between educational development programs with others in which each program says that it is more important. Regardless of the debate, the school as an executive leader in human resource development program through education surely requires standards budget both in minimum size and ideal.

Development that drive the need evaluation is the emergence of the interest to analyze the system and systematic planning, accountability movement, with better emphasis on outputs rather than inputs or processes, and the use of new management techniques, particularly the system of financing,

programming, planning and management according to the goals.

School need budget assessment is the ability to recognize available gap or difference with the standardized requirements, the results indicate whether it is too much or too little, and as a tool that requires a consensus on who is responsible for doing something, needs to be supported by equipment and fittings required in planning and organizing need priorities.

The problem in the availability of funds at the level of educational institutions such as schools, is a mismatch between the source of funds that need to meet the needs of students and other school personnel, with real funds available sources associated with the curricular program, extracurricular programs, facilities and infrastructure, teaching materials and coaching personnel as the main capital of learning services, have to be in high qualification and meet the product quality as well.

Low financial support needed by schools to support the school management would adversely affect the educational and human resources both in quality and quantity. Disparities in school quality, efficiency, efficient use of educational resources, the goal to be achieved and the rate of return are closely associated with the optimal management of educational resources. An illustration of the allocation of funds for each student will be shown at every school level, both at the level of elementary, junior high, senior high school, as well as at the level of Higher Education.

For the educational institution is an institution that can change the society both in social status, or economic status, the determination of the costs and the implementation of a school budget both by government and private sector must be based on the real needs of schools. The low available budget and determination of the budget with flats and block grant system that has been practiced is to generalize the budget at each school provided equated according to the type and level of the school itself, with no attention to the real needs of each is seen as the cause of the low quality of education.

What is needed and very important in determining the school budgets according to the needs of the school, if the school budget as needed, the school will be avoided from atmosphere of frustration or dead end.

The importance in managing the school budget provision based on the basis of needs is a strong reason for the researcher to analyze the financing needs of the school that will have an impact to improve the quality of school-based management systems in junior high school (JSS). The importance of this financing needs analysis based on the idea that the ideal cost according to standard needs is to be able to produce quality output that is the ability to compete in the era of globalization.

The ability of working together with others and also having endurance, which for sure all of this can be achieved with he budget availability which based on need in order to achieve the goals and objectives that have been defined previously. Ingemar and Saha

(1983: 18) state that education should not be interpreted as "consumption", but education should be interpreted as an productive "investment". Education does not only prepare individuals in building the personality and character, but it also provides a wide range of labors which are very important to support industrial development and economic growth. Education needs a lot of budget to be able to contribute in the form of economic growth and development of the nation, whereas for individuals would increase economical capability and intelligence of the individual.

Cost in this study is defined as an amount of money provided (allocated) and used or spent for the implementation of the functions or activities of the achievement of goals and objectives in order to process the school management. The occurrence of differences or generated output between one school to another is it estimated as one reason for some schools get enough budget input while there are some still far from the required standards depending on the support of the community where the school is located.

1.2. Problems

Nowadays, there is the reality that society and parents do not pay enough attention to education for they consider it as the responsibility of governments only. Therefore, most of the responsibility for education funding must still come from the government budget. With the magnitude of the needs of education costs, it can be estimated that the allocation could be provided for basic education, particularly public and private junior high schools, in the future will still show the imbalance between the availability of funds and the needs, so obviously to explore the source of budget from the society and family is absolutely necessary, besides other strategies pursued.

Tuition fees for the Junior High School level have been abolished, which for sure the income of the family is no longer contribute to the financing of junior high school's needs, therefore it is needed to find a way or another attempt to solve the problems of shortage in budget, although there is subsidy from the government called School operational costs also known as BOS, but in reality it can not optimally meet the needs of the school.

All parties realize that education can boost economic growth, but on the other hand the determination of the school budget is not referring to the financial needs of the school. In this case, what attracts the researcher's attention is the gap between schools financial needs provided by the government, and the real needs of school management fee has not been a development priority in solving the problems of school management.

2. DISCUSSION

2.1. Education as Investment

Human capital theory is a school of thought that considers men as an asset and as same as other forms of capital such as money material, machinery, and others. Humans as the asset are considered as the most determining factor to economic growth. Through

themselves as the investment, people can choose alternatives in choosing a profession, occupation or activity that will support their life and livelihood. Some experts such as Vaizey (1962), Elchanan Cohn (1979), Gary S. Becker (1992) suggest that this theory has influenced government's thought, planners, international institutions and educators in the planning and developing human resources. It has also been able to encourage the growth of demand for education in developing countries in the post-colonial period.

Schultz (1969) sees that when humans make education as an investment, then the education will influence on the productivity of a country. Von Thuner (1975) sees education as a form of productive capital, and a medal of goods that has functions for the next production, therefore the cost of education needs to be calculated.

The same thing was said by Nana Fattah (2000: 6) that the expenditure level of tuition fees is an indicator of the financial efforts of the State for investment in human resources (human capital) and indicates priorities among sectors in the allocation of state finances.

Philip H. Coombs and J. Hallak have provide a fairly clear picture about contribution in the cost analysis of the economic aspects and the education system, the analysis suggests "cost effectiveness" analysis is a technique to measure the relationship between the total input or the cost total of a project or activity, with output or goal-purpose (M. Woodhall, George Psacharopoulos (1987) Input and output should be quantified although not in the form of money. Cost Benefit analysis is used to measure the costs with the benefits of a project in financial terms.

Analysis of "cost effectiveness" can produce two different forms as follows:

(1) Comparing alternative ways to achieve the same goal to identify which way has the lowest costs. In education, this analysis can be used to compare between different institutions or different teaching methods.

(2) Using the analysis of "cost effectiveness" to compare the number of schools with same cost levels, to find which one reaches the level of the highest outputs or results. The school with the most effective cost is one that maximizes the level of certain costs to produce specific outputs.

However, serious problem in education is to identify and measure the output or purpose of education itself. So according to M. Woodhall cost of effectiveness analysis is not right to be used.

The cost benefit analysis is one of the models to measure the productivity of education, training and evaluating investment projects W. Mc Mahon (George Psacharopoulos: 1989) state that the "Rate of Return" is one kind of cost benefit calculation that is used to measure the relationship between expected revenue received the student as a result of their education tuition fees. The major limitations of this analysis is that the benefit (profit) of education are included in the calculation of the income and usually limited to individuals without any calculation of the non-monetary returns and ignorance of the social benefits.

in this case, the researcher has an opinion that cost effectiveness is still relevant in the unit used to measure the cost per each student.

Philip H. Coombs and Hallak J. (1969: 22) state that the efficiency and productivity of the education system, according to internal efficiency is expressed by "cost effectiveness ratio" while the external productivity is defined as "cost benefit ratio" of the educational system.

The cost in general meaning according to Johns and Morphet is illustrated as a concept in goods and service and is applicable in the production of goods and services. Production of goods and services requires some sacrifice from the owners of the production, if an owner surrenders the production to a manufacturer or supplier of goods or services, then it costs him the factors of production, namely the loss of the use (consumptions forgone), thus, it is reasonable for him to get production substitute cost for the loss of production factors used for manufacturing the goods / services, either in the form of wages, salaries, fees, interest, rents and other payments fees. According J. Hallak (1969) in the analysis of education costs, (in the common sense, costs in the form of money). The cost in terms of consumer, users of goods / services is considered to represent the true cost that is issued by the manufacturer. Therefore it is affected by the transaction done by the producers and consumers. In the field of education, producers which may consist of government, education departments in schools or public education institutions, private organizations or foundations of non-formal education (school education). Consumers are usually students or families, governments and communities become participants and users. Costs for students or families are tuition and tax burden in the account is to be paid by schools.

Perhaps it is questionable whether the cost of the option (alternative) for the loss of employment opportunities (opportunity forgone) for the family as a result of sending their children needs to be taken into account, as well as the cost of educational institutions in accordance with the budget requested by the institution such as salaries, building maintenance and repair costs or establishment, equipment or other educational facilities, in addition there are cost options.

The illustration explained above can be understood considering that the economic scale or educational institution, school in particular, there is no close relationship between the costs for the production or educational institutions and the cost to the consumer or family. This is because in general educational institutions do not directly bear the entire cost of education except those private ones run by educational institutions / communities. Therefore, perhaps it is better to consider families as a unit and the government as transector in organizing the education. Educational budget is financed by the government, assisted by the family and the community through the payment of taxes and tuition, of course, with the

assumption that education held by the government as public services.

From the above statement can be concluded that education is private goods (personal service) and also the social goods (public services). This concept implies that all businesses run either by private or by government need investment, for the connection to this concept, Zymelman (1975) clearly states that finance is not just about the analysis of the fund sources, but also about the efficient use of them. The more efficient a system of education, the less money needed for achieving the objectives of that education. Therefore, the management of funds will help improve the efficiency of education. This means that with the availability of budget can achieve more productive, effective, and efficient goals and relevant to the needs in the field of education with community development.

As pointed out by Johns and Morphet, education is basically a process of development of human resources both knowledge and skills. The discussion about the cost of education is something that is legal, on the premise that education is very important for it has a role to preserve the culture and pass it on to the next generation.

The next development, education is given more dynamic role dynamic, this attribute is given based on a consideration that education provides benefits or greater benefits for the country, namely in preparing human resources.

The new role of education according to Johns and Morphet gives a title that it is as one of the country's vital industries, which are devoted to education in order to produce qualified human beings who can participate in nation-building activities, while according to Schultz human will only develop through education. Resources which humans possess is a means of production, as a source of knowledge and skills, education can give satisfaction to the individual himself, both for the present and the future and a means to earn income, because through knowledge and skills humans can produce, provide services and so on. In other conditions, human capital can be used as a tool to reproduce what has been invested in the past. Education is investment, as an educational investment must be carried out continuously and it needs continuous large budget as well, with the investment in education field, it is possible to obtain high profits with recruiting a number of human resources required for development purposes. In this case, economists give have further opinion which states that education lays the foundation for sustainable economic growth or qualified workforce.

Education is a part of the development program implemented by a country and its implementation should be integrated with other development sectors, in the implementation of educational development there are basic issues which should receive attention, such as Morphet's statement: (1) what are the goals or purposes of education; (2) whether the educational development program is focused on the aspect of quality or quantity; (3) what are efforts to improve the

distribution of educational opportunities; (4) how much are costs required; (5) how much percentage of state resources are to be focused on education. Because education is one of the activities of development, then its existence can not be separated from social and political processes prevailing in a country. Burkheid even states that in addition to education is a part of community needs; it is also part of the political enterprise in America. Political influence to education is quite strong. Local school boards are set through the political procedures, as well as to the location and arrangement of school buildings often become political disputes, even financial supports for the school are through the political process. On the issue of education funding, it is not only influenced by the political system, but also affected by the power system. Many power systems are based on interests and activities such as politics, economics, and education and so on. Education as an institutional system allows for demanding funds or financing both from the public and from the government.

The second problem discussed with regard to financial management is about economic funding for junior school. In this section the explanation is begun with a discussion of basic concepts, followed by a discussion of the trends and demand of support costs for public schools and then concluded with a discussion of the tax and the sources of the cost for education in schools. In the discussion of basic economic concepts of education funding, many of the authors of the book explore some of the economic problems in school education funding proposed by John and Morphet (1979), such as: (1) school financial linkages with aspects of the quality and quantity of education in schools; (2) draw attention to the financial position of the school in an effort to develop the students' full potential / talent; (3) Effect of GNP to education (4) The effect of different types of taxes to economic change; (5) The effect that will occur in the presence of differences in the school fund distribution formula from the central government; (6) The pattern of school finance.

2.2. Assessment of Educational Administration through Economic Spectacles

This section presents some economic concepts, and seeing education from the perspective of economics, as well as the benefits of education in economic growth. The main focus in the field of economics is the problem of resource allocation and key concepts focus on the problem of limited resources. It is known as macro approach in the field of economics. This approach is necessary in studying the problems of education. In analyzing the educational aspect through the educational economic, education can be viewed as developing industries provide workforces and other things required of the total economy. Contribution of education to gross national product (GNP) is quite significant and as same as other sectors. Education as the economic wealth and this wealth is in the form of non-material services available to meet human needs. Nowadays, all people or countries have benefited from

education. Through education enables individuals to receive income / revenue. Denison assessment results indicate that investing in education provides a positive contribution to the economy, such as employment increase, education improvement, and science increase and so on. All of them can boost a country's GNP.

John Roe and Edgar Morphet find all education expenditures show an investment. financial input in education is considered as an investment, in which the benefits will be gained by individuals who get education and also earn profits in the community.

There are two educational profit results obtained by people, namely economic and social profits. Regarding the benefits or advantages received by individuals from the education, Houthaker's and Miller's research show a tendency that the higher a person's education level, the greater the income he gets. In other words, highly educated people gain greater benefits in the form of revenue results in comparison with the less educated ones.

The benefits received by the community can be seen from the development of GNP (Gross National Product). Supported by some of the results of these studies, the experts generally have the same opinion that education has positive influence to the economic development of a country. This economic development is supported by the increase people's living standards.

In this era, people try to analyze the cost / benefit to use in making decisions, especially in educational organizations, specifically in the allocation of financial resources. Education in its operation can not be separated from its budget issue, which largely obtained from the government. In setting out how much the cost will be spent on education is influenced by several factors, including the amount or number of students who need to be educated, purchasing power, national income and per capita income as well as the quantity and quality of education that will be provided by the government. If at some point the government establishes that both these aspects to be defined (quality and quantity), the allocation of costs will be adjusted with both the mission of education, if public's demand is so high for sure it will need a higher cost. By analyzing the factors above, the education funding problems and issues are a part of the state finances.

Financing model for schools and provision for the funding of schools is so various. To see which model is the best, it can be evaluated mathematically, but there are also certain properties of the determination or the provisions in the financing of this school that can not be evaluated with mathematical formulas and computer simulation. So it can only be judged by a check list or set of criteria for identifying the overall characteristics of a satisfactory school funding program. In Indonesia education funding for public schools mostly come from the central government.

2.3. Indonesian Schooling Financial Management

Availability of funds is one of the requirements to be able to do a various educational activities. Together with educational administration elements such as

human / personnel, facilities, educational technology, and function as to generate certain outputs that support the success of education. If the necessary funds are available, so it is expected to be managed carefully. This means besides thinking about how much money is sufficient for education, it must also be taken into consideration how and where the funds were obtained. In Indonesia alone since the first fulfillment of education funding is seen as things that need serious attention from the government, both the central government or local governments, particularly with the enactment of the regional autonomy law, and as mandated by the Act of 1945 Article 31, and confirmed in 1945 that has been amended in clause 31, that governments have an obligation to organize and finance education in accordance with its function in regulating and promoting public welfare, but by the limited ability of the government in meeting the needs of the educational fund, then the responsible for financing education is a shared responsibility between government, communities and parents (UUSPN No. 2 of 1989).

The question that needs to be answered is why this education fund requires adequate management, starting from budget preparation, budget execution and oversight and accountability in accordance with applicable regulations, both the regular budget and development budget.

The answer is the successful management of education funding that will lead to a variety of benefits, including: (1) Enables the availability of education (2) Enables the continuity of education efficiently and effectively, (2) Enables the achievement the institution, as one of the objective of the establishment of the institutions (especially for private educational institution), (3) to prevent the errors, irregularities or leakage of funds from the original plan, (4) deviations will be controlled if the management went well as expected. When this financial leakage occurs, then it will be bad, either at the immediate superior financial managers and treasurers as well as to educational institutions.

In managing school, the main objective is how schools can produce qualified output in order to meet the needs of people as service users, therefore, to achieve these objectives mentioned, schools should provide funds as one of the sources that determine the success or failure of schools to achieve that goal.

In matching the resources provided by the external environment with school output, school principal must pay attention to the basic elements as follows: external sources, composite input source, school input, school output and feedback to the school and its environment. Therefore, the principal must analyze carefully in how he acts as an administrator in empowering all available resources, in the necessity of the school and the achievement of the school objectives as how is expected by all education customers (stakeholders).

3. CONCLUSION

These definitions are essential in order to understand the meaning expressed, formulated as follows:

1. The financial management of the school mentioned in this research is how school finances are managed, beginning from planning, use and monitoring, and evaluation. In order for school finances can be run efficiently to achieve its objectives, especially state or private junior high schools.
2. School Finance is amount of money that must be provided (allocated) and used or spent for the goal achievement. What Organizational Units that should be financed by the school.
3. Learning activity services, is the quality and quantity of services that must be provided by schools, either by the principal or other personnel both teachers and administrators to students, in order to broaden knowledge, it is expected from the school to support in achieving the quality expected by society.
4. The quality of graduates is the quality achieved by the students, the quality begins with teaching and learning activities, including how the learning process, whether the infrastructure supports, how the attitude or performance of teachers in the learning process. The quality of graduates is a condition that can give satisfaction the community, especially parents. Although indicators of the graduates' quality of at the moment, is still limited to the average NEM at a school, people assume that schools that can generate high average NEM will depend how the principal manages his school, because this is the leadership that will affect the continuity of the school.

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