
Financial Management of Education in Elementary Schools

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ABSTRACT

This research is motivated by the importance of education financing management in supporting the continuity of educational activities in elementary schools. This study aims to evaluate the effectiveness of the use of school funding sources, financial responsibility, transparency in financial management, and its impact on the quality of learning in the classroom. This study used a qualitative method with a single case study approach, focusing on the financial management of education in elementary schools in primary schools in the city of Makassar. Data were collected through documentation and interviews. The results showed that financially, primary schools in Makassar did not experience difficulties in obtaining education funds and their use was directed towards the interests of education. The principal worked with the treasurer to manage the funds, which contributed to the implementation of good school programmes. The accountability system in this school demonstrates clear responsibility, with transparency being achieved through the posting of fund utilisation reports on notice boards for public access. The effective use of funds has also been shown to improve the quality of classroom learning, as evidenced by the provision of necessary facilities and infrastructure. In conclusion, the management of education financing in primary schools in Makassar City has followed good procedures, demonstrating strong accountability and transparency, and supporting improvements in the quality of learning.

Keyword: Education Administration; Primary School; Responsive Learning; Holistic Evaluation.

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INTRODUCTION

The importance of education in human resource development cannot be overstated. Education serves as the spearhead of a nation, as stated in the preamble to the 1945 Constitution, which declares that the goal of education is to provide intelligence for the life of the nation, protection for all Indonesian people, progress in general welfare, and assistance in realizing the prosperity of the people and a just world order. Education is especially vital in modern life, where a nation's progress depends on an intelligent, competent, and competitive workforce (Budiarto et al., 2024). Therefore, education must be a national priority, with high quality maintained in both urban and rural areas (Anlimachie, 2015; Hrabovenko, 2019). Everyone has the right to proper education, which plays a crucial role at all levels of life by offering opportunities to improve living standards and quality of life. Good education enables individuals to develop their rich potential, fosters social stability by guiding people toward shared goals, and transforms society into a more civilized one (Spiel et al., 2018). Thus, education is pivotal in human and social change, though achieving desired outcomes requires effort and sacrifice.

Quality education is expected by all parties, but it involves processes and levels that must be navigated. As stated by Budaya (2017), basic education is an urgent educational unit where foundational knowledge for higher levels is instilled—what students gain at the primary level serves as valuable preparation for advanced education. Therefore, key considerations include education financing (Diris & Ooghe, 2018). Financing is critical to education implementation,

as reported by Kusuma Dewi (2015), since it directly impacts quality at all levels, such as annual local government budgets for educators' and staff salaries. Although the Government of the Republic of Indonesia allocates at least 20% of the State Budget (APBN) to education annually, funding remains central to improving quality in both public and private schools. All educational activities require costs and funds. According to Anwar (2016), education's role as both subject and objective ties into activities aimed at desired goals, often raising cost-related issues. School management urgently needs funding based on real operational requirements, including honoraria/salaries, employee benefits, enhancing teaching and learning, procuring facilities and infrastructure, maintenance, student guidance, and improving teachers' professional competence, management, and supervision. Education costs are not new but must be carefully managed, especially at the start of each school year.

The management of education financing has been widely studied. Fauzi (2020) reports that education costs are key to improving quality. Similarly, Hafni and Rahmawati (2022) discuss primary school fund management during the Covid-19 pandemic, which was reduced and adjusted to circumstances. In line with this, Khuluqiah et al. (2022) note effective education cost management at AL-Adaby Kindergarten in Pontianak. However, this study focuses on financial management of education in elementary schools, aiming to examine its implementation in the studied primary schools (Aina & Bipath, 2020; Hardiansyah, 2022; Husnidar et al., 2024; Yizengaw & Agegnehu, 2021).

Funding links directly to quality education, with benefits evident in improved classroom learning. Fatolah (2021) finds that utilizing school operational funds influences learning process quality. Quality education undeniably requires substantial financial support. A key issue in Indonesian education is the budget system, including distribution mechanisms and calculation methods.

The quality of education reflects a school's ability to functionally and effectively manage its components to add value per applicable standards. Fadhli (2017) emphasizes the need for serious, concrete efforts from all parties to enhance it. Ferdi (2013) identifies several types of education costs: 1) direct costs; 2) indirect costs; 3) private costs; 4) social costs; 5) monetary costs; and 6) non-monetary costs. Indonesians often complain about private costs (*biaya pribadi*), borne by parents, which are essential to the education process's continuity.

Law Number 20 of 2003 concerning the National Education System of the Republic of Indonesia underpins reforms, including School-Based Management (MBS). MBS is an Indonesian reform program encompassing national education's vision, mission, functions, and objectives to deliver quality, competitive education meeting societal needs. This is bolstered by Law of the Republic of Indonesia (UU) No. 14 of 2005 concerning Teachers and Lecturers, Government Regulation No. 19 of 2005 on National Education Standards (SNP), and related guidelines for local governments and autonomous schools. These reforms highlight the need to evolve traditional primary schools into professional, futuristic institutions.

Establishing quality primary schools is essential for all social classes, requiring thorough social, institutional, technical, and academic preparation. Government Regulation No. 48 of 2008 on education financing, Article 12 (paragraph 1), states that costs are shared by the

government, local governments, and the community—defined as: a) community-formed organizers or units; b) students, parents, or guardians; and c) other education-related institutions.

Financial problems in education are serious and cannot be ignored, as they ensure institutional sustainability. The education process at all levels falters without adequate funding and multi-stakeholder support from government, business, and community.

Financing's position in education is undeniable: quality hinges on effective fund management. Many schools struggle with optimal learning due to costs for teachers, opportunities, and infrastructure. Amid reform demands for affordable, quality education—especially in elementary schools (SD) in Makassar—this study examines fund sources and school accountability in management.

METHOD

This research employed a single case study focusing on financial management of education in elementary schools. The approach used was qualitative. To ensure sufficient information, the study utilized data collection techniques in the form of document searches. The document study technique gathered information from various documents and books related to the study's focus: funding sources and school financial accountability in primary schools in Makassar City. In addition, interview techniques were also employed.

The interview technique could be conducted independently in qualitative research or combined with other methods, such as observation. To collect more comprehensive data, investigative activities took the form of question-and-answer sessions with entities directly involved in the financial management process, namely the general treasurer, operator, and manager of School Operational Assistance (BOS) for Makassar City elementary schools. The interviews provided additional insights into the receipt and management of funds received by the schools.

RESULTS AND DISCUSSION

Based on the results of research at an elementary school (SD) in Makassar city, the following explanation can be presented: The condition of the research object Makassar City Elementary School is a private elementary school located on Samratulangi Street, RT 03 RW 02, Makassar City. Islam is the basis of this school because it is part of the Taman Pendidikan Foundation. Makassar City Elementary School was founded in 1990. Teaching and learning activities at this school are carried out six days a week. It uses a curriculum that is a collaboration between the national curriculum and the Ministry of Religion. Currently, Tarumajaya Elementary School has a school building with sixteen classrooms, one principal's room, two teachers' rooms, one school administration room, one multimedia room, a mosque, one UKS room, one library room, one computer laboratory room, and a foundation admin room.

The facilities and infrastructure at the elementary school in Makassar are quite good and complete enough for students to use. Starting from the facilities and infrastructure used for

teaching and learning activities to extracurricular activities. The number of educators and educational staff at elementary schools in Makassar is sufficient for the number of classes and students at these schools. Where it consists of 6 permanent teaching staff (foundation), 19 non-permanent teaching staff, 1 administrative staff, and 1 school cleaning staff. Education Funding Sources Based on the results of observations and interviews, it shows that from the various funding sources obtained, a significant amount of funding comes from the Education Development Contribution (SPP) fees paid by students.

This is in line with the results of an interview with the principal as follows: 'The biggest source of funding at this school is from the students' school fees which are paid once a month at a rate of Rp. 120,000 per student, with details determined by the school. Meanwhile, the BOS funds given to schools and received by the school in a certain period vary in amount each year. Meanwhile, before 2020, the BOS funds were received by schools four times a year, namely at the end of each quarter.

The use of BOS funds in schools here is based on the decision and mutual agreement of the school committee with all teaching staff including the treasurer and manager of school operational assistance funds. The involvement of the committee in preparing the use of School Operational Assistance funds is also in line with the results of research by Zein (2016) who reported that Pelaihari State Senior High School 1 also involved the school committee as a representative of the parents, as well as involving teachers in the preparation of strategies for planning, organising, implementing, supervising and reporting the school budget. Sudarmono et al. (2021) emphasised that the source of education funds comes from the central government, local government, community, and parents of students. Once the available sources of funding are known, the next step is to design a School Revenue and Expenditure Budget Plan (RAPBS) tailored to the school's needs.

For sources of funds from others, in the form of canteen donations or school cooperatives, which are optional or not permanent in the form of other sources of funding. It can be said that most parents or guardians of school students know that quality education is a shared responsibility, not just the responsibility of the government or the state. However, attention is also given to the management of the funds obtained. The budget and use of funds must be in accordance with planned and published regulations. In 2019, the school received disbursements four times from BOS funds, most of which were used to purchase textbooks for students during the school year.

Unlike last year's BOS funds, BOS funds for 2020 are only disbursed twice a year. In 2021, the school will receive funds at the end of the first quarter. Then, in Permendikbud Number 8 of 2020, the task of BOS funds is to support school operational activities such as the cost of building a school library, the cost of accepting new students, paying for electricity and electrical services, and the cost of issuing new regulations in 2020 related to the use of school operational assistance funds for the needs of the Covid-19 pandemic. In addition, in 2020, Rp. 250,000,000 was obtained from student tuition fees, while in 2021 approximately Rp. 201,000,000 was obtained. In using existing funding, both from the government and non-government funds, the applicable rules and regulations must be observed. Improving the

quality of education is not only a matter of technical issues, but also related to various very complex and complicated problems. Improving the quality of teaching also requires better education management, in terms of planning, financing, and the effectiveness and efficiency of the school system. School management is a factor that can affect the quality of teaching.

The provision of quality education requires the comprehensive and professional management of resources available at the school. The only resource that must be properly managed is funding or financing. The financial characteristics of the school are the empirical basis of the cost of education. Article 20 Paragraph 11 Paragraph 2 of the 2003 National Education System states that the Government and local governments are obliged to guarantee the availability of funds for every citizen between the ages of 7 and 15. There are 3 sources which are broadly classified according to (Mulyasa, 2017) First, the government, both central and local, and both general or specific in nature and intended for educational purposes. The government strives to increase allocations for education, use funds effectively and efficiently, and seek allocations for education derived from general taxes.

Second, parents or students. Let parents know that they are willing and able to pay tuition and other government-approved funds. So, funds from parents of students must be used as efficiently and effectively as possible, and third, communities, both optional and compulsory. Invite the community to guide students. Of course, the school needs funds to carry out school activities or to run the teaching and learning process. The importance of funding today is undeniable. To organise the teaching and learning process in elementary schools, funds are used from various sources. These include funds from the government in the form of School Operational Assistance (BOS), in the form of monthly student contributions and from other funding sources including contributions from parents and funds from school canteens/cooperatives.

This is in line with the results of Yuliani's research (2016) which proves that education funding at Ngrojo State Elementary School also comes from Central/Regular BOS, Provincial/Regional BOS, and Regency BOS, the allocation of which is used to meet national education standards. Instructions and technical details regarding BOS (School Operational Assistance) are listed in Permendiknas No. 37 of 2010, which explains that the purpose of this state programme is essentially to finance operational expenses outside of the staffing of primary schools for the implementation of the compulsory education programme. However, the general view is that the objective of the BOS programme is to free the public sector from the financing of education in the context of a quality 9-year compulsory education.

School Implementation in Education Fund Management Based on the information received by the researcher regarding school financial management planning, the main step taken is to hold meetings with all school educators and education staff to discuss needs and objectives for a specific period. This is in accordance with the results of an interview with the principal as follows: 'Yes, the main step we take in the context of education fund management at this school is to hold meetings with all school educators and education staff to discuss needs and objectives for a specific period. For example, short, medium and long terms. Next, the RAPBS is prepared. Of course, it discusses the overview of expenses and income or school

costs/expenses for a certain period, adjusted to existing needs. Such as the development of facilities and infrastructure, the development of teacher human resources, the costs/salaries of non-permanent teachers (GTT), school maintenance costs and other needs related to teaching and learning activities in the classroom.

The education financing system is a process in which available income and resources are used to formulate and operate schools, depending on the conditions in each country such as geographical conditions, educational level, political conditions of education, education laws, education economics, government financing programs and school administration. School financing is the process by which available income and resources are used to formulate and operate schools in different geographical areas and at different educational levels. The main thing in the management process is planning. Planning is a systematic and rational process in which stages of operation are carried out to achieve predetermined goals. This definition includes the elements that planning has a process, is a rational and systematic planning, and has goals to be achieved.

Planning as a process, which takes time, cannot happen overnight. School financing planning is based on the general school development plan, both in the short and long term. Short-term development is one year's development. Long-term development is five, ten or even 25 years. Strategic financial plans are drawn up based on short- and long-term school development plans. Fitri (2014) informs that the allocation of school funds at the Mandiingin Koto Selayan District State Elementary School in Bukit Tinggi City is set out in the form of a school budget plan (RAPBS), which includes a plan of activity responsibilities, programme details, details of goods and facilities required, and the total budget. The advantage of implementing school financial planning lies in the basic model that provides an overview of the desired objectives, programs and services or the implementation of school service activities. Planning also has a budget designed to facilitate planning. Mulyono (2019) argues that the budget also provides context for the planning process, where steps are chosen to achieve agreed objectives. Honest and rational use of funds requires a budget that will be a document summarising planned decisions.

The budget also illustrates the function of the institution. School management tries to refer to the concept of school-based management in managing schools. In the explanatory section of Article 51 paragraph 1 according to Law No. 20 of 2003 concerning the National Education system, MBS is defined as a 'form of autonomy in the implementation of education in an educational unit, in this case the principal of a school or madrasah and the principal of a school. A teacher appointed by the school or madrasah committee to assist in leading educational activities. Meanwhile, Tilaar claims that the essence of MBS is participation in society. The decree that sets the standards for the management of education units from the Government in 2005 number 19 article 49 stipulates that the management of primary and secondary education units implements special school management characterised by independence, partnership, participation, openness and responsibility.

Regarding the use of school funds, Mulya & Rahayu (2021) reported that the management of School Operational Assistance funds in Makassar city's primary schools refers

to the principles of accuracy, detail, comprehensiveness, transparency, periodicity, and encumbrance. And their research results show that the management of School Operational Assistance funds in Makassar city elementary schools has not fully complied with these principles. There are many components that budget makers must consider in calculating the cost of education in schools.

The components in question are: 1. Improvement of teaching and learning 2. Improvement of student activity coaching 3. Coaching of education personnel 4. School household 5. Procurement of learning tools 6. Welfare 7. Procurement of teaching materials 8. Maintenance 9. Classroom facilities 10. Procurement of learning tools 11. School facilities 12. Coaching of education personnel 13. Student development 14. Procurement of learning materials 15. School management, 16. Maintenance and replacement of education facilities and infrastructure 17. Costs of development, monitoring, supervision and reporting. 18. Quality improvement in all types and levels of education 19. Improvement of science and technology skills. Then the school administration involves teachers and school commissions or stakeholders in the preparation of the RAPBS (school budget plan) before submitting it to the education office.

There are two things that need to be considered in determining the size of the budget, namely unit costs and the size of the activity. One of the objectives of MBS is joint concern for decision making, teacher empowerment, school management, school transformation and planning for change. Therefore, it is very possible that school financial planning that covers all aspects of the school supports the effectiveness of good school financing and can also strengthen cohesion and a sense of belonging by including many aspects in decision making.

Implementation of the School Report System Everything related to budget expenditure or revenue that affects either the government or non-government is always routinely recapitulated by the treasurer in a book called the General Cash Book (BKU), along with proof of expenses incurred by Makassar city primary schools. This is in accordance with the results of an interview with the principal as follows: 'Our treasurer always keeps a complete record of everything related to the school's income and expenses, complete with proof of receipt and expenditure. We also prepare regular reports, which include a complete and detailed activity report and the use of reporting facilities for the authorities. The use or consumption of funds by schools can be classified into several types of expenditure, including: Expenditure for the implementation of teaching, such as duplicating student textbooks, maintaining school facilities and infrastructure, the welfare of teachers and staff, administration, technical development of teaching, and extracurricular development.

Funding received from BOS is used to supplement school needs. The use of this funding is also reported on school notice boards so that all school stakeholders and the community are aware of it. Meanwhile, other funds owned by the school, namely voluntary donations from parents, are always recorded in a detailed report and their use. Regarding the report on the use of school funds, Rohiyatun (2018) explained that in Early Childhood Education (PAUD) Rinjani submitted regular reports to the Makassar City Education Foundation and Office. It should also be noted that the implementation of the budget is monitored. To see and see the

conformity of the budget implementation with the established regulations and procedures in place, the conformity of the results obtained with the regulations and orders issued, both in the technical administration and technical operations of the use of facilities and human resources, costs, equipment and organisation are effective and efficient.

The financial report made by the principal comes from the school's finance department, as Muspawi (2018) said that the principal provides assistance or supervision to the finance department, so that it can be used as the basis for the school's financial report. The principal is the person who is most responsible for managing finances. The principal must be able to develop several dimensions of administrative development. In this regard, it is necessary to analyse the problems and the external environment, including strengths, weaknesses, opportunities and threats. In general, the education budget consists of two interrelated parts, namely the budget for revenue and expenditure. The budget for revenue is the income that the school receives each year from various predetermined and regularly received sources.

School accountability the school shows an effort to maintain school accountability. This can be seen from the principal's account of the interview results as follows: 'We have made efforts to maintain the accountability of this school in terms of managing the education funds that we have. All expenses and receipts of funds in the school are neatly recorded, and their use and management are transparent, with nothing being covered up, so that the school's stakeholders are aware of it, both in the financial reports that come from non-government assistance, donations from parents or guardians of students, or even funds such as BOS (School Operational Assistance)'.

The financial management implemented in the school can be considered quite good, transparent and can be seen by various parties. In this case, the financial statements are displayed in the teacher's room, on the school wall to be precise, and can be seen by anyone. Parents, the community and school supervisors are also involved so that they can also control the use of available funds. In helping to improve financial management, the principal is seen to pay sufficient attention to financial management equipment, having a special room that can store management equipment, and having the necessary books and tools. Budget implementation is also controlled by the administration and the treasurer.

This is done to ensure that there are no errors in the use and implementation of the school budget. Because it deals with money or funding issues, it can be said that it is very prone to fraud, so the school is very careful about accountability. The school must be responsible for preventing such things from happening. Accountability is a public responsibility, which means that the budget process is responsible for achieving goals. Accountability is divided into two types, namely vertical accountability and horizontal accountability. Vertical accountability is the accountability of management to higher authorities, such as the administration of the state, and the accountability of the state to the government.

Horizontal accountability is accountability created for parallel individuals and institutions. Accountability is the duty to assign or respond to the party that has information or responsibility, and to explain the performance and activities of the person or legal entity or collective leadership of an organisation. Therefore, the school has an obligation to report all its

responsibilities to the government, which acts as a provider of assistance in this case, as well as to parents or the community who have entrusted and placed their children in the school education institution.

In addition, transparency in the use of fees/funds is also necessary. Therefore, to minimise and prevent the misuse of funds. On the other hand, the confidentiality of the use of funds and the training process creates distrust among those involved. In educational institutions, transparency means being open about the source and amount of funds, details of their use, and clear accountability. The application of transparency in financial management also has the advantage that through the exchange of information, an effective sense of mutual trust can be created between administrators, the community, parents, and students.

The main objective of school performance accountability is one of the prerequisites for creating a good and reliable school. In addition, the purpose of accountability must evaluate the effectiveness and public satisfaction of the school with the education services provided by the school, involve the public in the inspection of education services, and be responsible for public involvement with education services. To achieve the goal of accountability, the school must then strive to implement it. The community, government and stakeholders are satisfied with educational accountability, because the implementation of school educational accountability has brought transparency about what is being done, what has been done and everything related to school operations and finances.

This is of course also the responsibility of the principal as the highest leader in the school to demonstrate good performance, as Muspawi (2020) said that the principal is the controller to bring the school to achieve the intended target. On the other hand, Sukur (2013) said that when the principal works responsibly, as is the case at MAN Makassar, various management aspects, including school financial management, run effectively. Utilisation of school finances for the quality of the learning process in the classroom. The school has made efforts to utilise school finances to support the quality of the learning process in the classroom. This can be seen from the results of an interview with the principal as follows: ‘Yes, we strive to make the best use of school finances so that we can support the quality of the learning process in the classroom, where we strive to fulfil several important elements in the learning process, such as the necessary facilities and infrastructure that we have fulfilled as much as possible.

With the fulfilment of several important facilities and infrastructure such as an infocus, standard study desks and chairs, and a beautified room atmosphere with the aim of making children more comfortable in the teaching and learning process’. This is in line with the results of Fatonah's research (2021) which informs that there is an influence of the utilisation of the School Operational Fund on the quality of the learning process in schools. Likewise, the results of Kusumadewi's research (2015) which reports that education financing also influences the quality of education at all levels. This is also in line with what was conveyed by Fauzi (2020) that education costs are an important factor in efforts to improve the quality of education.

CONCLUSION

The research concluded that private elementary schools in Makassar City faced no significant difficulties in securing education funds, primarily from monthly student tuition fees paid by parents and government-provided School Operational Assistance (BOS). These funds were allocated exclusively for educational purposes, with the treasurer meticulously recording all receipts—from the education center and other sources—in a detailed general financial management book. Exemplary collaboration between the principal and treasurer enabled successful program implementation, while a robust accountability system ensured transparency through publicly displayed fund utilization reports on notice boards, involving parents and the community in oversight to confirm proper use for school programs. This effective financial management positively enhanced classroom learning quality by providing essential facilities and infrastructure. For future research, a comparative study between private and public elementary schools in multiple Indonesian cities could explore variations in financial management practices and their impact on educational outcomes during economic fluctuations.

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