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UNIVERSITAS ISLAM NEGERI
ANTASARI BANJARMASIN

Jalan A. Yani Km. 4.5 Banjarmasin 70235
Telepon (0511) 3257627 Faksimili (0511) 3254344
e-mail: info@uin-antasari.ac.id website: www.uin.antasari.ac.id

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UNIVERSITAS ISLAM NEGERI ANTASARI BANJARMASIN

Jalan A. Yani Km. 4.5 Banjarmasin 70235
Telepon (0511) 3257627 Faksimili (0511) 3254344
e-mail: info@uin-antasari.ac.id website: www.uin.antasari.ac.id

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Nama : Dr. Riinawati, M. Pd
NIP : 198605032019032010
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Building Public Accountability Through Financial Management in *Madrasah*

Riinawati

Islamic Educational Management Department, Universitas Islam Negeri Antasari, Banjarmasin,
South Kalimantan, Indonesia
Email : riinawati@uin-antasari.ac.id

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Abstract:

This study aimed to describe the application of educational and financial management in planning, implementation, evaluation, and financial accountability of education at MAN 1 Banjarmasin. The method used in this research is a qualitative method with a descriptive analysis approach, namely research that describes what is happening in a particular field, field, or area. The data collection techniques used observation, interviews, and documentation studies. The sources of information in this study were the head of the *madrasah*, the treasurer of the *madrasah*, the head of administration, and the staff of the *madrasah* treasurer. The results showed that financial management implementation at MAN 1 Banjarmasin was carried out very well. The management process begins with the planning, implementation, evaluation, and accountability processes. Financial evaluation and accountability are carried out routinely orally and in writing through working meetings, coordination meetings, and reports through online connected applications. All reports on the use of funds are accountable to the government through the Ministry of Finance.

Keywords: *Accountability, Financial Management, Planning, Evaluation*

Abstrak:

Tujuan penelitian ini adalah untuk mendeskripsikan penerapan manajemen keuangan pendidikan dalam aspek perencanaan, pelaksanaan, evaluasi, dan akuntabilitas keuangan pendidikan di MAN 1 Banjarmasin. Metode yang digunakan dalam penelitian ini adalah metode kualitatif dengan pendekatan analisis deskriptif, yaitu penelitian yang menggambarkan apa yang terjadi di suatu bidang atau wilayah tertentu. Teknik pengumpulan data menggunakan observasi, wawancara, dan studi dokumentasi. Sumber informasi dalam penelitian ini adalah kepala madrasah, bendahara madrasah, kepala tata usaha, dan staf bendahara madrasah. Data dikumpulkan melalui observasi, wawancara, dokumentasi yang dianalisis secara deskriptif. Hasil penelitian menunjukkan bahwa pelaksanaan pengelolaan keuangan di MAN 1 Banjarmasin dilaksanakan dengan sangat baik. Proses pengelolaan dimulai dari proses perencanaan, pelaksanaan, evaluasi, dan pertanggungjawaban. Evaluasi dan pertanggungjawaban keuangan dilakukan secara rutin secara lisan dan tertulis, melalui rapat kerja, rapat koordinasi, dan pelaporan melalui aplikasi terkoneksi online. Semua laporan penggunaan dana dipertanggungjawabkan kepada pemerintah melalui Kementerian Keuangan.

Kata Kunci: *Akuntabilitas, Manajemen Keuangan, Perencanaan, Evaluasi*

INTRODUCTION

Education is a determining factor for the progress of a nation in realizing the ideals for the survival of the nation's life. Education also plays a role in the foundation of one's success as a human being. Education is the keyword in every effort to improve the quality of human life that plays a role and aims to humanize humans. Education is essentially a process of maturation of the quality of life, through this process, humans are expected to understand what is the meaning and nature of life, as well as for what and how to carry out the duties of life and life correctly (Anwar & Otaya, 2018).

Every human being must face the education process; it is the right and obligation of every citizen to obtain a decent and quality education. This is by the Law of the Republic of Indonesia Number 20 of 2003 concerning the National Education System Article 5, which explains that "Every citizen has the same right to obtain a quality education."

Education becomes a basic human need in the learning process with the hope that humans can become fully human after being equipped with various knowledge and knowledge that affect changing character, personality, thinking, and behavior for the better. By the Law of the Republic of Indonesia Number 20 of 2003 concerning the National Education System Article 3 which reads: "National education works to develop capabilities and shape the character and civilization of a dignified nation in the context of educating the nation's life, aiming to develop the potential of students to become human beings who believe and are devoted to God Almighty, have a noble character, are healthy, knowledgeable, capable, creative, independent and become a democratic and responsible citizen" (Robiyansah et al., 2020).

The purpose of education can be interpreted as something that a person wants to become a good, broad-minded, and intelligent person by the era of globalization. With the aim of Indonesian national education as mandated by the 1945 Constitution in the opening of the fourth paragraph, namely "Harmonizing the life of the nation," which in this case is to form human beings who have faith and have a noble character, and can master science and technology (Muske & Winter, 2004).

The role of the government in assisting the implementation of education in the 1945 Constitution article 31 paragraph (3) of the fourth amendment states that "The state prioritizes a budget of at least twenty percent of the state revenue and expenditure budget as well regional budgets to meet needs. Based on the law, the government is responsible for financing the implementation of national education (Siradjuddin & Arif, 2021).

Government Regulation of the Republic of Indonesia Number 48 of 2008 concerning Education Funding Article 2, namely that education funds are a shared responsibility between the government, regional governments, and the community. Based on these regulations, the continuity of education needs sufficient financial resources so that learning activities and the completeness of learning facilities and resources can run well and effectively (Molchanova & Federation, 2019; Fan, 2021).

The implementation of regional autonomy based on decentralization is

based on the desire to create democracy, equity, and efficiency. Included in the administration of education, the government gives broad authority to schools in carrying out school management independently about improving the quality of schools. In the form of school empowerment which is believed to improve the quality of education (Arwildayanto, Lamatenggo, & Sumar, 2017).

Education decentralization involves granting broader authority in the field of education policy and its funding aspects from the central government to local governments, and at the same time, greater authority is also given at the school level. By implementing a decentralized school system, schools can independently explore, utilize and use potential resources to improve school quality (Anam, 2019).

Autonomy is given so schools can freely manage resources, funding sources, and learning resources, allocate them according to priority needs and be more responsive to local needs. Including in terms of school financial management, schools have broad authority to explore and manage sources of funds by the priority needs of schools in a wise, transparent and accountable manner. This is by the Law of the Republic of Indonesia Number 20 of 2003 concerning the National Education System Article 48 paragraph (1) concerning the principles of managing funds for education units that must be based on justice, efficiency, transparency, and public accountability (Fazillah, 2020).

In the implementation of education, finance is a strong potential and an inseparable part of the study of education management. The financial component is a production component that determines the implementation of teaching and learning activities in schools and other components (Zahri Harun, 2019). Financial management is a primary need for schools for the continuity of education. Education requires financial resources to support all school needs, the completeness of school infrastructure, salaries of educators, and the completeness of learning resources and media (Gamar, 2019).

School financial management is part of education financing activities, which requires the ability of schools to plan, implement (manage finances), evaluate, and account for effectively and transparently. In implementing education in schools, financial management is a powerful potential and is an inseparable part of the study of education management. On the one hand, educational institutions need to be managed with good governance to clean educational institutions from various educational malpractices that harm education (Handayani & Huda, 2020).

However, in reality, many schools have not effectively implemented educational, financial management by established principles and management due to various reasons that lead to the low quality of schools. Problems that occur in institutions related to the financial management of education include limited sources of funds, implementation of financial management that is not optimal, program financing is haphazard, does not support the vision, mission, and policies as written in the strategic plan of educational institutions (Camilleri, 2021).

The fact shows that the tardiness of *Madrasah* is the effect of the limited fund, facilities to support the guiding, and the weakness of management

pattern in a guidance system, with the traditional management. In addition to that fact, there is no conducive governance where it creates not transparent and not accountable management, including the partnership intensity between related components, those are boards of foundation and *madrasah*, and the parents seem to give lack contributions to the development of *madrasah* (Anwar, 2018).

As data collected from ICW (Indonesia Corruption Watch) shows that during the period 2004-2009, at least 142 corruption cases were revealed in the education sector. State losses reached Rp. 243.3 billion. Budget leakage, or in the most severe form such as corruption in education, causes a reduction in the education budget and funds, damages the mentality of the education bureaucracy, increases the burden of costs that the community must bear, and decreases the quality of education services. The education office has committed at least 151 corrupt practices in the last ten years, with state losses reaching Rp. 356.5 billion. There were 106 cases with state losses of Rp. 248.5 billion on embezzlement. Meanwhile, there were 59 cases with state losses of Rp. 195.8 billion. The bigger education budget should be followed by the disclosure of information and improving services to the public (Nurlatifah & Kurniady, 2019).

However, what is currently happening is the opposite: the more budget, the higher the deviation. These data show that the education budget is an easy target for specific individuals to abuse. In addition, the education budget allocated to all schools needs to be monitored, and its use monitored. Financial management that is not done transparently raises many suspicions, resulting in the school's sustainability. Lack of community participation and parents in supervising school financial management can lead to acts of budget misappropriation. Manipulating financial statements is also one of the problems in school financial management issues (Ismail & Sumaila, 2020).

Financial problems are a relatively crucial problem in schools because all components of education in schools are closely related to the financial components of schools. Financial problems will directly affect the quality of schools, especially infrastructure and learning resources. Many schools cannot carry out teaching and learning activities optimally, only because of financial problems, both hiring teachers and providing learning facilities (Swiecka et al., 2020; Fatimah, 2020).

In providing education that requires a lot of financial resources, a school that has designed or designed the best possible school program for the development of students will only be a dream if it is not realized and supported by sufficient school finances.

By implementing school-based management, it is hoped that schools can be more independent in empowering and developing school programs accompanied by active participation or involvement of school residents in school administration. Schools can find and utilize funds according to school needs because achieving quality school success cannot be separated from financial sources (Robiyansah et al., 2020; Ahmad, 2021).

Educational problems are undeniably always faced with the problem of

limited funds, which have a direct impact on school development. School financial management activities are also inseparable from the obstacles or obstacles experienced during the education process in schools, both constraints caused by internal and external schools. Therefore, financial management is needed to implement schools so that the continuity of the teaching and learning process can run by what is mandated in the Law of the Republic of Indonesia Number 20 of 2003 concerning the National Education System (Ekowati et al., 2020)

Juliyana (2019) argues that in order for school finances to support educational activities and the teaching and learning process in schools, it is necessary to make various efforts to improve school finances, one of which is the role of the principal himself who is required to have the ability to manage school finances, both planning, evaluating and accountability effectively and transparently.

Financial management is the basis for school managers in carrying out school management activities; financial management begins with planning, implementation and evaluation, and accountability. If these stages are carried out in a directed manner, and according to the RAPBS guidelines, it is undeniable that the school's needs through the programs launched can be realized effectively (Anwar & Otaya, 2018).

Since the research investigating *madrasah* management, especially in Islamic schools in Indonesia, is still rare, this study is trying to evaluate the implementation of education management standards to develop private Islamic high schools. As a model, we selected one of the *madrasah* in Banjarmasin. Unlike other reports, this study focused on the process of program enforcement. Specifically, the study evaluated the management of curriculum sections and learning activities, students, teachers and staff, facilities, monetary sections, culture, school environment, and public relations and partnership. Since many people still do not understand clearly about the Islamic education system (based on some of the previous studies), quality, and the prospect of Islamic high school, this study may open the ideas about the importance of Islamic high school in society (Kaguri, Charles Njati, & Thiaine., 2014).

These problems prompted the authors to conduct research that focuses on applying financial management with the title: "Implementation of Educational Financial Management at MAN 1 Banjarmasin". As for a reason the author researches this focus because, the author is interested in the research problem because so far, the problem of school financial management has become a pretty crucial problem in an educational institution, various problems have arisen in the community and the mass media starting from the misuse of school budgets to on financial management which is still closed.

RESEARCH METHODS

This study uses a qualitative research method with a descriptive analysis approach, namely research that describes what is happening in a particular field or area. The authors used several data collection techniques to obtain significant research results, namely observation, interviews, and documentation

(Masruri, Ali, & Imron Rosadi, 2021).

In carrying out the observations made by the researcher, it is guided by the observation sheet. The observation technique is used to observe and record all financial management activities at MAN 1 Banjarmasin.

The interview technique is expected to obtain information and data regarding financial management applications at MAN 1 Banjarmasin. At the same time, the parties are the head of the *madrasah*, the treasurer of the *madrasah*, the head of administration, and the administrative staff of the *madrasah*.

Data analysis in qualitative research is carried out before entering the field, while in the field, and after completing the research. Data analysis used in qualitative research is a flow model of data analysis. The steps in analyzing the data are by collecting data through observation, interviews, and documentation studies which are field notes related to the question or research objective. Data reduction, namely the data analysis process, begins by examining all available data from various sources, namely from observations, , interviews and documentation (Mulya, 2019).

After studying and then the next step is to reduce the data related to selecting, focusing, simplifying, abstracting, and transforming the raw data obtained from the research results. Furthermore, presenting data or information collection allows researchers to conclude. The form of data presentation is the narrative text that tells at length the research findings.

The next step is to conclude; after the data is reduced and presented, the last step in analyzing the data is drawing conclusions or verification. The data collected from the results of observations, interviews, and the use of related documents is reduced to choose which one is the most appropriate to be presented. The data selection process will focus on data that leads to problem-solving, discovery, meaning, or answering research questions. The data that has been reduced is presented systematically to make it easier to understand (Padli, 2020)

In the data editing process, the data were translated and converted. The data that could not be read then was translated to be readable and understandable. In the coding stage, data categorization was applied by focusing on research problems. To gain meaning, this study interpreted the analyzed data according to the focus on the problem to be given meaning. Conceptualization of scientific statement was also added as the conclusion from the research.

RESULTS AND DISCUSSION

Financial Planning MAN 1 Banjarmasin

Planning is the first step in identifying all organizational needs. Planning determines what, where, when, and how long it will be carried out and how it will be carried out. School financial planning is the activity of planning sources of funds to support educational activities and achieve educational goals in schools. Planning collects several resources directed to achieve a goal related to the budget or budget, as an elaboration of a plan into the form of funds for each activity component (Pusvitasari & Sukur, 2020).

To find out the financial planning process at MAN 1 Banjarmasin, the author conducted interviews and observations in digging up information related to school financial planning. This information was obtained from sources of informants who were involved in the planning process. The sources of these informants are the head of the *madrasah* as KPA, the head of administration as PPK, and the treasurer.

In the planning process at MAN 1 Banjarmasin, several stages were carried out; this was done so that all forms of planning were made according to future needs. This stage is started by analyzing the necessary needs and activities to be carried out and making financial preparations within one fiscal year.

The planning process is contained in the *madrasah* strategic plan for five years. To implement the strategic plan that has been made, the strategic plan is further elaborated to be used as an annual work plan. From annual work plan to one year planned what activities or programs will be realized during one year.

The planning process is carried out in an annual working meeting. In the planning process using a bottom-up system, the proposals from teachers in the field of study are collected, which will then be mixed and considered by representatives of the relevant fields and made into a formulation of *madrasah* planning. According to the headmaster of the *madrasah*:

"The *madrasah* planning system starts with making a *madrasah* strategic plan for five years. After that, the five-year strategic plan will be further translated into an annual work plan. What activities or programs will be implemented from the annual work plan in one year? After the program or the activity has been planned and then calculates the budget requirements of the activity in detail starting from the budget needed, the number of people who will be involved, and the length of the entire activity is analyzed and calculated in detail. To determine the program in the next year through a working meeting after each program is prepared "Respectively, the field representatives are responsible for the program. Planning is carried out in a bottom-up manner starting from the teacher's proposal; then it is mixed by representatives of the *madrasah* field and combined into a *madrasah* planning formulation".

The research results on the financial planning process at MAN 1 Banjarmasin can be compared with the theory listed in the previous chapter, where the elaboration of a plan is outlined in the form of activities or school programs. The needs of each activity are calculated and analyzed the critical funding needs accurately. MAN 1 Banjarmasin in preparing the budget is in Alim's opinion in Sumadiyah and Susanta, 2004: 481 wherein preparing the budget using a bottom-up system, the budgeting process allows managers with lower levels to participate significantly in the formation of the temporary budget. In terms of planning, using the aspirations of the subject teachers, employees, and students through field representatives, each field representative submits aspirations to the leadership elements and is considered to be by the needs of the *madrasah* in improving quality.

The preparation system carried out at MAN 1 Banjarmasin is by theories relating to budgeting. MAN 1 Banjarmasin uses a commonly used approach, namely Planning Programming Budgeting Evaluation System, budgeting oriented to plans and program targets precisely and in general, this approach analyzes needs funds for its implementation. This can be proven in the planning process of MAN 1 Banjarmasin by making programs or activities first and analyzing the necessary budget requirements.

Financial Implementation in MAN 1 Banjarmasin

Financial implementation is an activity based on a plan that has been made and the possibility of adjustments if needed. Implementation in financial management is divided into managing revenues and expenses (Rojii, 2019).

In obtaining information related to the process of implementing *madrasah* finance, the authors conducted interviews and documentation. Information and data obtained are sourced from informants involved in the financial management process. The informants are the head of the *madrasah* and treasurer staff who manage the financial implementation at MAN 1 Banjarmasin.

In implementing *madrasah* finance as a guide, it is adjusted to the initial plan that has been made. The DIPA that the Ministry has approved of Finance is used as a guide for implementing activities. The RKA-KL is also a reference in the implementation of activities. In implementing Finance, it is divided into aspects of receipts and expenditures.

The research results on the financial implementation process at MAN 1 Banjarmasin describe the flow of *madrasah* financial receipts through the budget disbursement process at KPPN. MAN 1 Banjarmasin did not try to disburse other funds because the government fully subsidized *madrasah*, and all of their management were under the auspices of the Ministry of Religion. There is a difference when it is associated with the theory stated in the previous chapter where the admission procedure within the Ministry of Education and Culture adheres to the pattern of central government and school regulation, meaning that some of the budgets that the school's government regulations have set may not deviate from the instructions for use and expenditure.

While MAN 1 Banjarmasin under different auspices, namely the Ministry of Religion, has a slightly different regulatory pattern, MAN 1 Banjarmasin analyzes all forms of activities carried out in one year. The government provides the necessary budgets as stated in the RKA- KL so that in the implementation process, the work unit carries out the activities that the proposed budget has planned. Therefore, MAN Insan Cendekia does not look for other sources to increase the budget. Therefore, the process of managing financial management at MAN 1 Banjarmasin can be concluded that the authors carry out financial management optimally and transparently because all stakeholders can see the use of the budget and the results are proven in the quality of graduates, student achievement, physical buildings, and professional educators.

The implementation of education finance will not run optimally if it is not supported by human resources, forged coordination, and the utilization of

information technology. MAN 1 Banjarmasin has competent educational staff in their fields; all academic staff is serving as financial implementers continuously attend training. The utilization of technology is also evident from the form of reports which are primarily in the form of computer applications.

Financial Evaluation and Accountability of MAN 1 Banjarmasin

The evaluation and accountability of school finances can be identified in three ways: the approach to controlling the use of the allocation of funds, the form of school financial accountability, and external school supervision involvement (Tarigan & Sinaga, 2010).

In obtaining information related to the evaluation and financial accountability of the *madrasah*, the author conducted an interview method to find out more clearly how the evaluation process was carried out. Sources of informants in this evaluation and accountability process are the head of the *madrasah*, the head of administration, and the treasurer.

The implementation of the evaluation carried out at MAN 1 Banjarmasin is in the form of oral and written evaluations, and there are internal and external evaluators in conducting evaluations.

The internal parties who become evaluators are the head of the *madrasah*, implementing coordinator, field representatives, and teachers in the field of study. Evaluation is carried out at the time of running and at the end of the program or activity carried out. Every activity that has been and is being carried out is constantly evaluated. This is so that activities are carried out according to the plan that has been made (Waliyah, Dini, & Syarif, 2021).

Evaluation in oral form is an evaluation carried out by discussing directly orally with the parties involved in implementing activities. The verbal evaluation process provides input, criticism, and appreciation regarding the assessment from the beginning to the end of the activity. In this case, the party that becomes the evaluator is the head of the *madrasah* (Zulfa, Jahari, & Hermawan, 2021).

In addition, the form of an oral evaluation is also carried out in the form of a coordination meeting. This coordination meeting involves all parties, namely representatives of the *madrasah* sector, and the implementation of activities. At the coordination meeting, what was discussed was the extent to which the activities' results were achieved, adjusting all activities to the plans that had been made, and discussing the obstacles found and how to overcome these obstacles.

Every year the head of the *madrasah* also constantly evaluates the program, which is also carried out during the working meeting. The programs running last year were then discussed all the obstacles and problems; for example, some programs were not realized, and an evaluation was carried out.

It can be analyzed that financial management at MAN 1 Banjarmasin is going well; with financial management, implementing activities in *madrasah* is running regularly. It can be seen from financial management that is carried out correctly and according to government regulations can produce outstanding students and graduate outputs are widely accepted in well-known state

universities, such as the theory of financial management objectives written by Mulyono in his book *The Concept of Education Financing*, namely how the primary purpose of managing school finances is how schools can produce quality output in order to meet the needs of the community as service users.

The principles of financial management implemented at MAN 1 Banjarmasin refer to Law Number 20 of 2003 Article 48, the management of education funds is carried out by relying on justice, efficiency, transparency, and public accountability. MAN 1 Banjarmasin in financial management carries out the principle of justice where all school stakeholders can provide their aspirations for the institution's progress, whether it is formed in institutional or student programs. The principle of efficiency is seen in budget expenditures in the auction system, wherein every procurement of goods always pays attention to quality and sets certain conditions as efficiently as possible to get quality. The principle of transparency is implemented in financial reports where all stakeholders can see its use because for every expenditure; there is always a report in the form of an application format connected to the center and an accountability report (Myende et al., 2018). Accountability can be analyzed in the form of financial accountability, which is regularly reported to the government.

CONCLUSION

Based on the findings and discussion of the research that the authors carried out through observation, interviews, and document studies, the authors can conclude that the application of financial management education at MAN 1 Banjarmasin can be controlled and controlled effective manner, especially in financial allocation. This is evidenced by implementing financial management carried out by theories related to the financial implementation process. However, the *madrasah* still experienced some obstacles in its implementation. The *madrasah* education financial management system is implemented concerning the *madrasah* budget plan. Implementing educational and financial management at MAN 1, Banjarmasin includes financial planning, receipts/revenues of financial sources, allocations, financial reports, and financial audits and accountability. Creating the RKAM that the *madrasah* has produced during the annual work meeting is beneficial and supports the *madrasah* in achieving the maximum success of each implementation of educational, operational activities. In addition, supported by the ability of human resources owned by MAN 1 Banjarmasin, this is also a supporting factor for the *madrasah* in overcoming obstacles that occur to the existing financial condition with priority and unexpected financial expenditures/allocations.

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