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The Concept Of Management And Utilization Of The Islamic Education Budget At SD Islam Al Maarif 01 Singosari

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Abstract

Education funding is a fundamental factor in the implementation of education because it is related to the use of the budget or operational financing as a whole. In financing Islamic education, an even and balanced concept is needed which must be considered in managing the budget. This research aims to analyze the concept of management and utilization of the Islamic education financing budget at Al Maarif 01 Singosari Islamic Elementary School, Malang district. The approach uses descriptive qualitative data collection techniques in the form of field observations, interviews, and documentation related to the administration of management and utilization of the budget in the education unit. The research results show that the management and utilization of the education budget have been adjusted to the technical guidelines (JUKNIS) that have been set. Management of the education budget at Al Maarif 01 Singosari Islamic Elementary School has been carried out by the concept of Islamic education financing management which begins with financial planning (budgeting) through a financial budgeting process that is carried out the stages in a systematic manner and considers balance and equity in the aspects subject to the budget. The process of financial oversight begins with compiling a RAPBS that has been adapted to the needs of the school. Supporting and inhibiting factors in managing Islamic education financing at Al Maarif 01 Singosari Islamic Elementary School, namely: (1) The school has the right to arrange operational and non-operational financing according to needs, (2) Everything related to reporting is the personal responsibility of the financial manager (school treasurers) and school principals who are assisted by operators (3) utilization of funding sources from the government in the form of BOS (School Operational Assistance) and BOSDA (Regional School Operational Assistance) is still not optimal and evenly distributed because the disbursement of funds within three months and less on time and (4) committee contributions in the form of tuition fees are still not current so parents need to be more aware of and play a role in financing education.

Keywords: Management, Budget, Islamic Education

Abstrak

Pembiayaan pendidikan merupakan faktor yang fundamental dalam pelaksanaan pendidikan karena terkait dengan penggunaan anggaran atau pembiayaan secara operasional secara keseluruhan. Dalam pembiayaan pendidikan Islam diperlukan konsep merata dan seimbang yang harus diperhatikan dalam mengelola anggaran. Penelitian ini bertujuan untuk menganalisis konsep pengelolaan dan pemanfaatan anggaran pembiayaan pendidikan Islam di Sekolah Dasar Islam Al Maarif 01 Singosari Kabupaten Malang. Pendekatannya menggunakan kualitatif deskriptif dengan teknik pengumpulan data yang berupa observasi lapangan, wawancara dan dokumentasi yang berhubungan dengan administrasi pengelolaan dan pemanfaatan anggaran pada satuan pendidikan tersebut. Hasil Penelitian menunjukkan bahwa pengelolaan dan pemanfaatan anggaran pendidikan telah disesuaikan dengan petunjuk teknis (JUKNIS) yang telah ditetapkan. Pengelolaan anggaran pendidikan di Sekolah Dasar Islam Al Maarif 01 Singosari telah dilakukan sesuai dengan konsep manajemen pembiayaan pendidikan Islam yang dimulai dengan perencanaan keuangan (budgeting) melalui proses penganggaran keuangan yang dilaksanakan sesuai dengan tahapan secara sistematis serta mempertimbangkan keseimbangan dan pemerataan pada aspek yang dikenai anggaran. Proses pengawasan keuangan dimulai dengan menyusun RAPBS yang telah disesuaikan dengan kebutuhan sekolah. Faktor pendukung dan penghambat dalam pengelolaan pembiayaan pendidikan Islam di Sekolah Dasar Islam Al Maarif 01 Singosari yaitu: (1) Sekolah berhak mengatur pembiayaan operasional dan non operasional sesuai dengan kebutuhan, (2) Segala sesuatu yang berhubungan dengan pelaporan merupakan tanggung jawab personal dari pengelola keuangan (bendahara sekolah) dan kepala sekolah yang dibantu oleh operator (3) pemanfaatan sumber dana pembiayaan dari pemerintah yang berupa BOS (Bantuan Operasional Sekolah) dan BOSDA (Bantuan Operasional Sekolah Daerah) masih belum optimal dan merata karena pencairan dana dalam waktu tiga bulan sekali dan kurang tepat waktu dan (4) iuran komite berupa SPP masih belum lancar sehingga perlu kesadaran orang tua siswa agar lebih peduli dan berperan dalam pembiayaan pendidikan.

Kata Kunci: Pengelolaan, Anggaran, Pendidikan Islam

Introduction

Introduction Education financing is one of the most important elements in the process and success of education because financing can be a controlling sector for the running of learning properly and effectively in every education unit. The concept of education financing in Islam strongly considers justice and balance. Islamic attention to the importance of financing management that must be developed,

especially in Islamic educational institutions, is one of the efforts so that Islamic educational institutions can compete fairly with general education institutions. As affirmed by Al Hashim from the words of the Prophet Muhammad SAW narrated by Imam Thabrani which means "*Verily Allah loves people who if they do something work, it is done in itqan (precise, directed, clear and complete)*".¹ (HR.Thabrani). The statement can be interpreted that the continuity of the educational process in each educational unit is the responsibility of a leader in managing and managing the resources in it such as the

budget. If the leader is good in terms of managing the budget he has, of course, the education process in it will also be good and vice versa.

Another thing that is no less important is education actors who are Human Resources (HR) who are considered valuable if their attitudes, behaviors, insights, abilities, and expertise are by the needs of various fields in schools. In Indonesia, the issue of education financing is still an issue that must be taken seriously. There are still some problems with the decline in education financing budgets that are not appropriate and not on time. The government must continue to improve in preparing and managing the education budget so that other problems do not arise that can have an impact on the quality of education. For the quality of education in Indonesia to be able to realize the noble ideals of the nation mandated in the law,²³ cooperation and mutual responsibility are needed both during the learning process and in supporting the implementation of learning. The learning process based on understanding student characteristics is also one of the keys to success in learning at school. Effective learning will be achieved if teachers can choose and determine approaches based on the analysis of student characteristics correctly⁴. Another important aspect is the availability of funds,

whether or not the budget is a fundamental factor for an effective learning process.

In achieving effective learning towards quality education, education has a reference so that its goals can be achieved. This reference is used as a standard in educational institutions in general and Islamic educational institutions in particular to achieve quality education. The standards that have been determined by BNSP consist of Graduation Standards, Content Standards, Education Management Standards, Education Financing Standards, Education Assessment Standards, Process Standards, Standards for educators and education personnel, and Standards for facilities and infrastructure.⁵ The success of schools in managing the eight standards above can be used as a benchmark for the effectiveness or failure of optimal management of a school's resources in the educational process.

Eight standards have been set by the BNSP (National Education Standards Agency), one of which is education financing standards. For educational purposes, financing standards have a very important role so they need to be managed properly and on target. Given the importance of the role of financing and finance in the education process, it is necessary to have good financial arrangements and management in the

implementation of education⁶. This is intended so that there are no irregularities or misuse of the financing budget from unscrupulous individuals.

In the concept of Islamic education financing management, there are still many schools that are not good at managing the available budget so the teaching and learning process is less effective and optimal. Considering the needs of private schools are different from public schools. The financing standard is one part of the S standard Nasional Peneduan (SNP) which has been regulated in the laws and regulations chapter IX Article 62 of PP Number 48 of 2008. It emphasizes that education financing is a shared responsibility between the Government, Local Government, and the Community. It means advancing a

Schools can be determined by the orderly manner or absence of schools in managing the budget used in the educational process. Funds from the government in education financing are one of the resources that directly support the effectiveness and efficiency of education management⁷, which is also a determinant of the productivity of various activities in the learning process⁸. This means that every activity in the school that is held costs money. The high cost of education causes many students to drop out of school and are reluctant to continue their

studies to a higher level. The decline in the quality of education in Indonesia is accompanied by the lower quality of education in Islamic educational institutions as well. Several factors influence quite large such as the low quality of physical facilities; the low quality of teachers; the low welfare of teachers and the high cost of education. From some of the factors above, the cost of funding of education is the main factor that becomes an obstacle to improving the quality of education in Indonesia,⁹ especially Islamic education so there needs to be cooperation between the government and the community to find solutions to be resolved immediately.

The purpose of this study was to determine the concept of utilization and management of the Islamic education financing budget carried out at Al Maarif Islamic Elementary School 01 Singosari. The lack of a financing budget obtained and managed by each education unit can trigger an imbalance in the arrangement of educational operational financing posts. Funding at SDI Al Maarif 01 Singosari comes from government School Operational Assistance (BOS), Regional School Operational Assistance (BOSDA), parent/committee funds (SPP), and school businesses in the form of school cooperatives. From the amount of funding obtained by the school, a detailed analysis is

needed on how the principal as the leader at SDI Al Maarif 01 Singosarti can manage education financing independently and wisely.

Method

In This research uses qualitative methods, which are phenomenological in nature and tries to interpret the meaning of an event of human behavior interaction in certain situations according to the perspective of researchers through observation and observation themselves to understand the object under study directly. The form of the report is descriptive and tends to use analysis with the technology used in observation, interviews, and documentation¹⁰.

The above method was chosen to describe the systematic process of financing management managed at SDI Al Maarif 01 Singosari. The data collection technique used was interviews sourced from the principal and teachers of the BOS treasurer. Observations related to financing management and documentation related to financial recording at SDI Al Maarif 01 Singosari. Test the validity of data using triangulation through three stages, namely: data collection and data reduction, data presentation, to the stage of conclusion.

Results and Discussion

Education Financing Planning

Every management activity is always preceded by a planning process, at SDI Al Maarif 01 Singosari also starts by preparing a financial budget plan within one year. The financial planning process is carried out systematically through annual working meeting activities (RAKER). The draft budget begins by holding (1) a plenary meeting of the principal and vice principal, (2) identifying all sources of funds received by the school, (3) identifying the school's expenditure plan, (4) preparing the RAPBS (School Budget Plan), (5) revising the RAPBS, and (6) ratifying the RAPBS which is adjusted to the BOS and BOSDA guidelines.

In a working meeting (RAKER) involving all teachers and staff related to the discussion of the RAPBS, the principal gave a general overview in advance of operational needs that must be prioritized. In the 2022/2023 school year, the meeting was held in early July 2022, this meeting was attended by the Principal, Head of TU, General Treasurer, BOS Treasurer, vice principals, and teachers. The meeting, which is held once a year, discusses the management of school financing budgets according to predetermined posts and also discusses school development plans to improve the quality of education in the future.¹¹

Sources of Education Financing Received

The financial resources of SDI Al Maarif 01 Singgosari are from the government, the financial resources come from the government in the form of BOS (School Operational Assistance) funds, the second financial source comes from BOSDA (Regional School Operational Assistance), and parents/committee contributions (SPP). BOS and BOSDA funds are given by the government to schools to support the progress and prosperity of schools. Iuran Parents/committee (SPP) is a community donation fund as a fund to support overall educational operational activities. Parents/committee contributions (SPP) are adjusted to the needs of each level so that the amount is not the same and according to the agreement of the results of meetings at the beginning of each school year with parents¹².

Disbursement Process of Source of Funds

The disbursement process of BOS funds is adjusted to the guidelines and schedules that have been set by the Office of the Ministry of National Education of Malang Regency. BOS funds are obtained and distributed by schools with a quarterly or quarterly disbursement system. This

means that in one year the school receives four disbursement processes according to the procedures set by the Agency. Before the government assists each school, the government first asks for complete data on each student so that the government knows the number of students available. Everything related to the completeness of the data has been detailed in the DAPODIK data managed by each educational unit and the Operator staff as the person in charge. After the school deposits/uploads complete student data, the government then issues a decree (SK) notification regarding the disbursement of BOS funds through the intended bank. For now, the Regional Government Bank in charge of disbursing BOS funds is the Java Regional Bank Timyour. The process of taking BOS funds is carried out by the treasurer the school financial manager who must be accompanied by the principal, as the full person in charge¹³.

Management and Utilization of Education Budget

The funds received at SDI Al Maarif 01, namely:

1. School Operational Assistance Fund (BOS)

The distribution of BOS funds that have been received by the school will be given to each student to support the

learning process amounting to one million one hundred thousand rupiahs (Rp. 950.000,) which are given indirectly to the student concerned, but through the school as the provider of education. Students who obtain BOS funding must be officially disabled in DAPODIK data. The management of BOS funds from the school has been adjusted to the RKAS at the beginning of each school year, so schools must make an initial calculation of the needs that must be met from the BOS funds for each student within one year. If there is a budget shortfall in one year, which is the difference between BOS funds and the operational needs of each student, it will be allocated to BOSDA. The difference will be conveyed to the student's guardian to be an educational contribution that must be paid every month, so that all student needs in the learning process can be met optimally. If BOS funds are handed over directly to students or guardians, it is feared that there will be misuse or misappropriation. The management of existing BOS funds is also used as needed concerning the priority scale by using 8 existing education quality improvement standards. For example, the provision of honorarium for non-permanent teachers (honorary) and tendik, but the use of BOS funds are not allowed for building construction, but can only be used to rehab damaged buildings that need to be repaired¹⁴.

2. Regional Operational Assistance Fund (BOSDA)

BOSDA funds can usually be received or disbursed monthly by the school. The use of BOSDA is used as financing for facilities and infrastructure that support the learning process. Usually categorized into two types of needs in the form of student textbooks and student learning media. This is to research conducted by Sudiyono that the largest utilization of BOS funds at the unit level studied is used for the procurement of books and extracurricular activities.¹⁵ These funds are sourced from the district government. The amount of the BOSDA budget is given according to the number of students at each level of the education unit. For elementary school students it is Rp. ¹⁶100.000,- per student/month annually.

3. Parent/Committee ontributions (SPP)

Dues from parents are voluntary donations that have been mutually agreed upon. SPP fees given to schools by parents emphasize the concept of Islamic financing. In the management of Islamic education financing, sources of financing that can be managed by an educational institution can be obtained from *faq*, *sadaqah*, and *zakat*¹⁷. These three concepts of Islamic education financing provide wisdom that schools and parents (communities) must work together

and engage each other to advance Islamic education.

Budget management and bookkeeping carried out at SDI Al Maarif 01 Singosari have been adjusted to cash bookkeeping in general. The books or financial records used include general cash books, bank aid books, cash books, and diaries. The general cash book format used at SDI Al Maarif 01 Singgosari contains the date, code number, proof number, and description of receipts, expenditures, and balances. The general cash book is important to know the frequency of money in and out according to needs so that the final balance is recorded every month¹⁸.

Financial entry and exit reports at SDI Al Maarif 01 Singgosari are made every month to be informed to all teachers and staff. This financial report is made according to a general *accounting* model that contains the total amount of expenses and the final balance. Financial statements are reported monthly to the principal to make it easier for the principal to control finances. The corresponding report is signed by the school.¹⁹ If it is related to Nanang Fattah's opinion in the education financing management concept book, SDI Al Maarif 01 Singgosari does not do bookkeeping such as accounts receivable cash books and postal books. In addition, there are several bookkeeping held in the report at SDI Al

Maarif 01 Singgosari which is not contained in Nanang Fattah's opinion.

The reporting system used at SDI Al Maarif 01 Singosari has been adjusted to accounting bookkeeping. The financial records carried out are useful and by their respective functions, so that in the process of recording financial accounting bookkeeping is adjusted to the needs of each school to be more effective and efficient. Through orderly and systematic financial records, the school will be able to implement and maintain school financial accountability, which means that the money that has been budgeted and spent can be accounted for by all parties concerned or related such as parents and the government.

20

Supervision of Financial Utilization

Financial supervision is one of the stages in education financing management at SDI Al Maarif 01 Singgosari which has the function of controlling the planning and implementation of school finances. Request supervision to ensure that the funds that have been budgeted are spent as needed concerning the RAPBS that has been made. The financial supervision process at SDI Al Maarif 01 Singgosari begins with the determination of supervisory implementation standards. The supervisor identifies whether there are indications of

irregularities, if proven to exist, the supervisor must find solutions to the occurrence of irregularities that have been found. In the implementation of financial supervision, the supervisory party must have a benchmark and concept of openness to carry out the supervisory process. The benchmark in question is a reference for the utilization of all budgets that have been detailed in the SDI Al Maarif 01 Singosari RAPBS²¹.

The supervision activities carried out cannot be separated from the concept of Islamic education financing management which must be systematic, thorough, and patient. Supervisors conduct careful checks by paying attention to the suitability between the budget planning made and the financial statements that have been prepared. If the supervisor finds discrepancies in the financial statements, it is necessary to communicate to ask for information from the principal and treasurer as trustees. From the communication carried out, it is hoped that solutions will be found to make decisions. The supervision process at SDI Al Maarif 01 Singgosari is the supervision process carried out by Nanang Fattah, namely the financial supervision process begins with the determination of standards. The financial supervision standard set by the financial supervisor at SDI Al Maarif 01 Singgosari is the RAPBS²².

Every school that receives BOS and BOSDA funding assistance is required to report financial accountability to the relevant agency, in this case, the Malang District Education Office. Through accountability reports, interested parties can find out that the Islamic education institution SDI Al Maarif 01 Singgosari has managed and utilized the education financing budget by procedures effectively and on target

The financial responsibility process carried out by SDI Al Maarif 01 Singgosari begins with the preparation of financial statements that will be examined by the foundation and the Malang District Education Office. Financial reporting carried out by the treasurer as the trustee is carried out twice, namely monthly reports and quarterly reports according to the disbursement of BOS and ²³BOSDA funds received. The school, treasurer, and operator after completing the accountability report (LPJ) on the use of BOS and BOSDA funds then submit it to the education office for inspection. In addition, the use of BOS and BOSDA funds is also posted on the school environment notice board as information that is freely accessible to be read by all school residents, including parents, and guardians. Transparent and accountable reporting of budget utilization will increase public trust in schools. This is

Mulyasa's opinion on financial accountability, regarding the accountability process for receiving funds and the use of school funds must be by established rules²⁴.

Support and Barriers in Education Budget Management

The financing management process carried out by properly and properly managing the sources of funds obtained to finance the implementation of education certainly has several obstacles. It is not uncommon for schools to complain and struggle to find various solutions to overcome them. Financing management often experiences problems such as the entry of sources of funds that experience delays in disbursement. In addition, assistance from the government, namely BOS and BOSDA funds, is often delayed and not by the disbursement schedule.

However, there are several supporting actors as a counterweight to the delay in disbursement, namely in the management of school financing given the authority to regulate the management of financing in their respective schools. Likewise, at SDI Al Maarif 01 Singgosari, the principal as the person in full charge can organize and plan activities to support the implementation of the educational process by the RAPBS made. The financial management team also plays an important

role in managing financing at SDI Al Maarif 01 Singgosari. Honest and Transparent is the main capital in financing management at SDI Al Maarif 01 Singgosari. The concept of Islamic financing management that emphasizes balance is also highly emphasized so that financing management is protected from misappropriation and fraud.

The obstacles that many schools experience in managing financing are that some students who study at school come from underprivileged families and have low levels of parental education. This affects the income of parents to pay committee contributions (SPP) every month. This condition causes the receipt of funds from parents not by the target needs that must be met. Many parents still rely on subsidies from the government (free schools). If the school can aspire to the wishes of the community, then there will be opportunities for schools to be in great demand by the local community. To overcome problems that may have existed at SDI Al Maarif 01 Singgosari, the author tries to offer alternative actions so that the management of the education budget at SDI Al Maarif 01 Singgosari can be run by the RAPBS that has been made, namely:

1. Formulate all education operational financing needs according to eight standards so that financing

management is truly effective and on target.

2. Management of financing in schools includes managing sources of funds and managing the allocation of funds transparently.
3. Financial reports are prepared and adjusted to the RAPBS to avoid irregularities. Reports must be accountable in a transparent and accountable manner.

Conclusion

Conclusions From the observation results, the conclusions that can be drawn from the management and utilization of the education budget at SDI Al Maarif 01 Singgosari by the concept of Islamic education financing management are:

1. Utilization of the financial budget through planning (budgeting) begins with holding plenary meetings, identifying sources of funds received by schools, identifying needs, preparing RAPBS, proposing RAPBS, revising RAPBS if necessary, up to the ratification of RAPBS and referred to Islamic education financing management.
2. Supervision of the use of existing funding sources at SDI Al Maarif 01 Singgosari received in the form of BOS, BOSDA, and committee dues funds starting by using the

RAPBS as a standard of supervision or reference as a control both by internal parties (foundations) with the school committee and external parties at the district education office Poor. In the auditing stage, to avoid irregularities, an Accountability Report (LPJ) is required which is submitted and examined by the foundation and authorized service personnel.

3. The management of funding received at SDI Al Maarif 01 Singgosari can be freely arranged according to the operational needs of the school. Having financing management staff who have been equipped with technical guidance so that financing management runs well from an administrative and implementation perspective. Both are motivating factors for schools to manage existing funding sources. The lack of timely disbursement of BOS and BOSDA funds and the lack of smoothness of committee contributions (SPP) often become obstacles to the optimal and equitable use of financing.

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