



Financing Analysis and Educational Efficiency

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Abstrak

Tujuan penulis ini yaitu untuk membahas mengenai. 1) Mengetahui pembiayaan pendidikan dan, 2) Efisiensi pendidikan. Jenis penelitian ini adalah penelitian Studi Pustaka, dimana dalam penelitian ini akan mengambil berbagai pendapat para ahli dan menganalisis dari berbagai teori mengenai pembiayaan dan perpajakan pendidikan. Kesimpulan dari tulisan ini yaitu Pembiayaan pendidikan merupakan komponen penting untuk menopang kelancaran penyelenggaraan pendidikan dan memiliki pengaruh besar terhadap keberhasilan pendidikan. Pembiayaan dalam pendidikan bersumber dari negara, orang tua dan masyarakat yang berperan dalam memenuhi kebutuhan penyelenggaraan pendidikan. Efisiensi merupakan unsur yang harus ada pada pengelolaan dan penggunaan biaya yang diperuntukkan terhadap pendidikan. Selain biaya, untuk mencapai menghasilkan produktivitas pendidikan yang berkualitas, penempatan sumber daya manusia juga harus efisien. Pembiayaan pendidikan dan sumber daya manusia yang efisien dapat menciptakan kelancaran setiap penyelenggaraan pendidikan dan berpotensi besar dalam mencapai keberhasilan yang diharapkan. Pelaksanaan proses pendidikan yang efisien adalah apabila pendayagunaan sumber daya seperti waktu, tenaga dan biaya tepat sasaran, dengan lulusan dan produktivitas pendidikan yang optimal. Apabila memperhatikan pelaksanaan pendidikan di Indonesia sebelumnya jauh dari kata efisien, dimana pemanfaatan segala sumber daya yang ada tidak menghasilkan lulusan sesuai dengan yang diharapkan, bahkan banyak yang pengangguran. Oleh sebab itu, pendidikan sekarang harus memperhatikan efisiensi pendidikan.

Kata Kunci: *Pembiayaan Pendidikan, Efisiensi Pendidikan*

Abstract

The purpose of this writer is to discuss about. 1) Knowing education financing and, 2) Education efficiency. This type of research is Library Studies research, which in this study will take various expert opinions and analyze from various theories regarding education financing and taxation. The conclusion of this paper is that education financing is an important component to support the smooth running of education and has a major influence on the success of education. Funding for education comes from the state, parents and communities who play a role in meeting the needs of education. Efficiency is an element that must exist in the management and use of funds earmarked for education. In addition to costs, to achieve quality educational productivity, the placement of human resources must also be efficient. Efficient education funding and human resources can create smooth running of every education organization and have great potential in achieving the expected success. The implementation of an efficient educational process is when the utilization of resources such as time, energy and costs is right on target, with optimal graduates and educational productivity. If you pay attention to the implementation of education in Indonesia before it was far from efficient, where the use of all available resources did not produce graduates as expected, many were even unemployed. Therefore, education now must pay attention to the efficiency of education.

Keywords: *Education Funding, Educational Efficiency*

Introduction

Education is a conscious human effort to prepare humans to have the ability to play an active role in shaping their future. Education according to Republic of Indonesia Law No. 20 of 2003 is education is a conscious and planned effort to create a

learning atmosphere and learning process so that students actively develop their potential to have religious spiritual strength, self-control, personality, intelligence, noble character, and good skills. needed by himself, society, nation and state.(Republic of Indonesia Law No. 20 of 2003 Concerning

the National Education System, Article 1, Paragraph 19, nd)

Education has an important role in improving the quality of human resources.(Fattah, 2002)In the process of achieving success, financing management is needed. An educational institution or institution that is experiencing problems with financing will find great difficulties in achieving development and progress. This can be interpreted that financing has great potential to support the smooth running of the educational process in every effort to achieve educational goals, both specific and general goals.

Education with strategic value will not work without adequate financial support. From an economic point of view, no educational activity can be carried out without cost. These costs are needed to meet various needs related to the continuity of the educational process. The cost of education is a very important component of instrumental input in the implementation of education.(Syahputra et al., 2018)Without input costs that will certainly result in the educational process being hampered. Funding for education includes sources of funds both coming from the government and from the community. In other words, in the context of education delivery, financing is an absolute element that must be available and can be managed and functioned for all the needs set.

In addition to financing, to achieve success in the implementation of education, the potential for proper and directed cost management is needed so that waste or mistakes do not occur which result in the educational process becoming a serious obstacle. Funds that are available and sufficient for all aspects of needs if not managed properly in their use will create gaps that have the potential to hinder the education process.

In economics, conditional cost management refers to a number of concepts

related to maximizing the use and utilization of all resources in the production process of goods and services so that they can be called efficient or right on target.

Efficiency can be interpreted as accuracy or follow-up based on the expected target. The scope of efficiency in the education financing sector includes the location of spending on the teaching process, including school spending on salaries and various services in each type of educational institution.

From historical experience we know that Muslims in the Middle Ages, namely the time of development and advancement of knowledge in Islam, earlier people had realized the need for large funds to build and manage quality and quality schools or madrasas. It can be concluded that financing and efficiency are two important components for the sustainability and achievement of success in the educational process.

An educational institution that does not have a source of funds or is unable to manage costs in a conducive manner will always encounter problems in the educational process that is carried out. Furthermore, financing and efficiency in the scope of education will be discussed in this paper.

Method

Data collection method is literature study. The method that will be used for this assessment is a literature study. The data obtained is compiled, analyzed, and concluded so that conclusions can be drawn regarding the study of the literature.

Results and Discussion

A. Funding in Education

According to the language structure, financing can be interpreted as spending in the form of money or other monetary forms given rationally, attached to the production

process and cannot be avoided. If this is not implemented, then the expenditure is categorized as waste.

Financing in education is the calculation of costs incurred both by individual students, families who send their children to school, individual community members, community groups and those issued by the government.(Saepuloh et al., 2021)

Education funding is based on economic principles, so that most economic analyzes, both micro and macro, can be used to analyze educational problems.(Sagala, 2008)With this it can be understood that financing in education should be used through mechanisms related to the economy that are patterned and structured.

1. Financing According to Experts

According to Supriyono, cost is an economic sacrifice made to obtain goods or services. In language, costs can be interpreted as expenses, in economic terms expenses can be in the form of money or other monetary forms. According to Yahya, as quoted by Mulyono, financing is how to find funds or sources of funds and how to use those funds by utilizing a standard cost plan. , increase working capital, and plan for future needs for money.(Mulyono, 2010)

Education financing is a process where available income and resources are used to develop and run school activity programs. According to Levin (1987) education financing is a process where available income and resources are used to construct and run schools in various regions with different levels of education.

According to Nanang Fattah, the cost of education is the amount of money generated and spent for various purposes of providing education which includes teacher salaries, professional improvement of equipment, procurement of tools and textbooks, office stationery (ATK),

extracurricular activities, education management activities, and supervision. education.

Based on the information above, it is understandable that financing in education has a major influence and even becomes a determinant of the smoothness and success of implementing educational programs.

2. Sources of Education Funding

The development of the nation is financed with funds originating from within the country that are managed and used as needed. The need for education costs is the responsibility of various parties, namely the government, parents, the community and assistance sought from certain parties.(Arikunto, 1996)

a. Government (70%)

The state or government is categorized as the bearer of most of the expenditure for the implementation of education originating from income taxes managed by the central government and regional assets owned by Level I and Level II Regional Governments

b. Parents (10-14%)

The source of education funding comes from fees charged to parents in the form of tuition fees and grants collected through BP3 (Education Supporting Agency).

c. Community (5%)

In the form of funds provided by the community indirectly to managers of educational institutions or education providers such as foundations and private institutions in the form of learning facilities, school equipment from factories or furniture shops that make voluntary donations.

d. Foreign government aid or loans (1%)

Costs originating from state loans or assistance from international organizations engaged in the education sector, such as grants or loans from IIEP (International Institution for Education Planning), UNESCO, UNICEF, World Bank and others.

3. Education Cost Components

In calculating the cost of education in schools, there are a number of very important components to be considered by the education cost manager or budget. (Matin, 2014) The components referred to are as follows:

- a. Improvement of KBM
- b. Improved coaching of student activities
- c. Development of educational staff
- d. School household
- e. Procurement of learning tools
- f. Well-being
- g. Procurement of study materials
- h. Care
- i. Class facilities
- j. Procurement of learning tools
- k. school facilities
- l. Development of educational staff
- m. Student coaching
- n. Procurement of study materials
- o. School management
- p. Maintenance and replacement of educational facilities and infrastructure
- q. Development, monitoring, supervision and reporting costs.
- r. 18. Improving the quality of all types and levels of education
- s. Increased ability to master science and technology

4. Projection of Education Cost Needs

Education as an effort to educate and develop a nation's generation that is continuous, in the management and use of education costs, projections are needed so that the costs that will be needed in the future can be known. Educational projections are estimates of future education. To estimate the cost of education needed in the future, you must use past and present financing data. Existing education financing data must be comprehensive, in addition to covering various types and levels of education, but also must exist for a

certain period of time over the past several years. (Matin, 2014)

To be able to project future financing needs, financing data is needed as follows:

- a. The amount of community education funding in a country includes funding from the central, provincial, district/city governments for educational activities.
- b. Total government budget.
- c. National Income of a country.
- d. Private investment in education.
- e. The amount of foreign aid in the world of education.

Based on this information and through knowledge of the calculation of indicators related to costs, we are able to calculate the growth trend of education financing in the past. To do so, it takes data for several years or for one planning period. This will provide several alternative assumptions on how the financing trend will continue in one planning period in the future.

To understand in more detail, consider the example data in the following table:

PLAN PERIOD	AVERAGE NUMBERS BODY
2010–2014	2.4%
2014 - 2018	3.5%
2018 - 2022	4.7%

From the data in the table above, there are several alternative assumptions regarding future trends for the 2022-2027 period, namely:

- a. Education funding will continue to grow the same as in the past. It can be concluded that in this period the growth in education costs will be 6%.
- b. The growth figure should be checked for stability reasons, it will cap the previous period at 4.7%
- c. Education financing is likely to be dismal going forward and the growth rate will be the average growth rate over the past three planning periods of 3.5%.

B. EDUCATIONAL COST EFFICIENCY

In the Big Indonesian Dictionary, efficiency is translated as usability. This shows that efficiency in addition to emphasizing on results, is also emphasized on power or effort/sacrifice to achieve these results so that there is no waste. Efficiency can also mean a process of activity that is able to create a conducive, pleasant atmosphere, stimulate creativity, encourage achievement and a healthy climate

According to Mulyama, the notion of efficiency is a measure in comparing planned input use with actual use or in other words actual use.

According to (Hasibuan, 2012) The notion of efficiency is the best ratio between input (input) and output (the result between profits and the resources used), as well as optimal results achieved with the use of limited resources. In other words, the relationship between what has been completed

An efficient educational program is one that is able to create a balance between the resources needed and those that exist or are available to reduce obstacles in achieving educational goals. Therefore, the quality of education can be understood as the ability of an education system to allocate educational resources fairly so that each student has the same opportunity to utilize these educational resources and achieve optimal results.

Educational efficiency has a relationship between the utilization of limited educational resources so as to achieve high optimization. To find out the efficiency of educational costs, the cost-effectiveness analysis method is usually used which takes into account the magnitude of the contribution of each educational input to the effectiveness of achieving educational goals or learning achievement.

According to Nanang Fatlah U, to find out the efficiency of education costs can be

known by using the cost-effectiveness analysis method. related to cost efficiency are grouped into two types,

1. Internal Efficiency

An education system is considered to have internal efficiency if it can produce the expected output at minimum cost. It can also be stated that with certain inputs it can maximize the expected output. Internal efficiency is highly dependent on two main factors, namely institutional factors and managerial factors. In the context of implementing internal efficiency, it is necessary to reduce education costs through various types of policies, including:

- a. Lower operational costs
- b. Provide budget priority costs for input components that are directly related to the learning process
- c. Increasing the usage capacity of classrooms and other learning facilities
- d. Improving the quality of the teaching and learning process
- e. Increase teacher work motivation
- f. Improve teacher-student ratio.

2. External Efficiency

External efficiency is often associated with the cost benefit analysis method, namely the ratio between financial benefits as a result of education (usually measured by income) with all costs incurred for education. External efficiency analysis is useful for determining policies in allocating education costs or distributing the budget to all education sub-sectors.

Efforts to improve the efficiency of education financing are necessary

directed at the main points. Among the main things that must be directed are as follows:

- a. Equality of opportunity to enter schools or madrasas (equality of access)

- b. Equity to survive in schools or madrasas (equality of survival)
- c. Equal opportunity to gain success in learning (equality of output)

Equality of opportunity to enjoy the benefits of education in people's lives (equality of outcome)

Conclusion

Education financing is an important component to support the smooth running of education and has a major influence on the success of education. Funding for education comes from the state, parents and communities who play a role in meeting the needs of education

Efficiency is an element that must exist in the management and use of funds earmarked for education. In addition to costs, to achieve quality educational productivity, the placement of human resources must also be efficient.

Efficient education funding and human resources can create smooth running of every education organization and have great potential in achieving the expected success. The implementation of an efficient educational process is when the utilization of resources such as time, energy and costs is right on target, with optimal graduates and educational productivity. If you pay attention to the implementation of education in Indonesia before it was far from efficient, where the use of all available resources did not produce graduates as expected, many were even unemployed. Therefore, education now must pay attention to the efficiency of education.

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