ABSTRACT

Basically the 1945 Constitution has mandated that the fulfillment of the right to education is the responsibility of the state. That is, normatively the state should be the party most responsible for the fulfillment of the right to education. In any case, the state should not waive its responsibility for the financing of education. On the other hand, the state through the government must continue to disseminate education financing by referring to standard standards, especially regarding education components, curriculum, teaching and learning processes, and graduation competency targets. The use of education funding must be regulated because apart from APBN/APBD funds, education funds can also be collected from the community through educational institutions. There are 7 (seven) sources of education financing, namely: Sources of funds from the central government, regional governments, parents, foster parents, community groups, students themselves and sourced from foundations. In this research, the method used is library research by collecting information and data with the help of various materials in the library such as reference books, similar previous research results, articles, notes, and various journals related to the problem to be solved. Activities are carried out systematically to collect, process, and conclude data using certain methods/techniques in order to find answers to problems faced by activities in research. In this research, the method used is library research by collecting information and data with the help of various materials in the library such as reference books, similar previous research results, articles, notes, and various journals related to the problem to be solved. Activities are carried out systematically to collect, process, and conclude data using certain methods/techniques in order to find answers to problems faced by activities in research. In this research, the method used is library research by collecting information and data with the help of various materials in the library such as reference books, similar previous research results, articles, notes, and various journals related to the problem to be solved. Activities are carried out systematically to collect, process, and conclude data using certain methods/techniques in order to find answers to problems faced by activities in research.

Keywords: Sources of Education Financing, Education in Indonesia
1. INTRODUCTION

For the education process to run, the cost of education becomes a benchmark for the continuity of the education process, so that educational institutions are never separated from the administration of financing. This can be seen from almost all educational institutions without incurring costs, this will affect the educational process. Therefore, the entire education administration will not be separated from the scope of financing and sources of education costs.

There are three important things related to education financing. First, where did the funding come from? Then where are the funds allocated? And finally, what is the form of the accountability report? It's simple, but it's very difficult to implement. Why not, to this day there are still many educational institutions, especially Islamic educational institutions whose conditions are alarming because of this.

The source of education costs is the upstream, while the allocation of education costs is the downstream, where the funds must be used proportionally by using the principles of effectiveness and efficiency. Making money is hard. But when the money is there, not a few people are confused about where the money is going. If it's just to spend a small child can. But spending on more urgent things requires wisdom. That is why many leaders of educational institutions have to deal with the law, even worse until they have to be imprisoned just because they are not careful in allocating the budget. The complexity of the budget accountability system is also sometimes the cause of many leaders who fail to manage education financing.

Limited or lack of education funding. According to the author, educational institutions that are formal, non-formal, state or private, international, conventional, religious and national in their management are related to education funds, a school will of course have a source of funding and the source is from a sector that can assist in management school financing. If it is observed and traced, an educational institution has sources of funding, either macro (national scale), or micro (local school scale). For types of costs at the macro (national) level sourced from:

1. Sources of State Revenue Costs originating from the tax sector, in the form of our state revenues originating from personal or institutional income taxes, value added taxes on goods such as land, sales of luxury goods, land and building taxes and taxes generated from excise.
2. State income from the non-tax sector, for example from the use of natural resources called “gas” and “non-oil and gas”
3. State businesses in other forms, including from divestment of shares and state companies categorized into BUMN and BUMD.
4. Foreign assistance in the form of grants and loans from international financial institutions (such as the World Bank, ADB, IMF, IDB, JICA) or from foreign governments, both through multilateral and bilateral cooperation.

The focus of the researcher's discussion is regarding sources of funding, financing and income for schools or educational institutions, whether at the elementary level, middle level,
upper level and higher education institutions that can be measured and accounted for, as well as what has happened so far in educational institutions. Education has an important role in improving the quality of human resources. Education has a full influence on the economic growth of a nation when a community has high knowledge and skills, this will certainly affect the level of productivity and creativity to produce goods and services. For a community, education has the benefit of being able to grow economic, political and cultural life.

Educational financing is an analysis of educational administration that discusses how the sources of funds are obtained and how the education costs are used as well as the responsibility for the use of the data. Therefore, education financing is an important factor in educational institutions. In the 1945 Constitution Chapter XII, Article 31 that "The state prioritizes the education budget at least twenty percent of the state budget and revenues and from the regional expenditure budget to meet the needs of the implementation of national education". The cost of education, including where resources are obtained, and greatly influences the educational process. Education costs are all expenses that can be in the form of money or not money as a sense of responsibility of all parties (parents,

Andhika and Ara in their book Management of Funding Sources reveal that the main problem in the world of education, including Islamic education, is the management of funding sources and their management.[1] This implies that the source of financing in education is the spearhead of management in the educational institution, so that it becomes the main requirement in establishing an educational institution.

2. DISCUSSION

A. Definition

1). Definition of Education Financing

There are a lot of understanding about the financing of education, from the figures who play an active role in the world of education. One of them According to Supriadi in his book entitled Basic and Secondary Education Cost Unit, he argues that cost is one of the most important input components (instrumental input) in the implementation of education in schools. Financing is funding provided by one party to another to support planned investments, either by themselves or by institutions. In other words, financing is funding issued to support investments that have been planned to achieve predetermined goals. Financing is one of the resources that can directly support the effectiveness and efficiency of education management.

Harsono in his book entitled Management of Education Financing that Costs can be defined as all types of expenditures related to the provision of education.[2] Meanwhile, according to Martin, in his book entitled Educational Financing Management suggests that the cost of education can also be interpreted as an expenditure activity related to the implementation of education, both in the form of money and goods and energy (which can
be priced in money).[3] From the above opinion, it can be concluded that financing is one of the resources in the form of money, labor or goods that can directly support the effectiveness and implementation of education management, even more so in the implementation of School-Based Management which requires the ability of schools to plan, implement and evaluate and account for the transparent management of funds to the public and the government.

2). Education Financing Resources

Basically the 1945 Constitution has mandated that the fulfillment of the right to education is the responsibility of the state. That is, normatively the state should be the party most responsible for the fulfillment of the right to education. In any case, the state should not waive its responsibility for the financing of education. On the other hand, the state through the government must continue to disseminate education financing by referring to standard standards, especially regarding education components, curriculum, teaching and learning processes, and graduation competency targets. The use of education funding must be regulated because apart from APBN/APBD funds, education funds can also be collected from the community through educational institutions. In the following, the presenter will describe the Education Fund Resources into 7 (seven) parts,

a. Source of Education Fund Comes from Central Government

If we make investments in any form, we will indirectly enjoy the results of our investments in the days, months and years later, this is in line with what was conveyed by Sagala, he argues that investing in human resources in principle is almost the same as the concept of human investment. whose value can develop through the development process of the education that has been taken.[4] Considering the importance of investing in human resources for the future economic interests of the Indonesian nation, Law No. 20 of 2003 concerning the National Education System was issued article 49 "Education funds other than education salaries and official education costs are allocated a minimum of 20% of the APBN and a minimum of 20% of the Regional Revenue Budget (APBD) for fulfill the implementation of national education. This is confirmed by the Constitution (UUSPN Number 20/2003) which mandates the Government's obligation to allocate 20% of education costs from the APBN and APBD so that the community can obtain educational services in accordance with the mission of Kemdiknas 5 (five) K, namely: the availability of education services; affordability of education services; the quality and relevance of educational services; equality of education services; and the certainty of obtaining educational services.[5]

The state has full responsibility for public education, both at the central and regional levels, with Indonesia's current economic system being a democratic economic system, this is as stated by Edwin Basmar et al., in their book Indonesian Business
Economy, they reveal that the economic system democracy as a national economic system which is the embodiment of the philosophy of Pancasila and the 1945 Constitution which is based on kinship and mutual cooperation from, by, and for the people under the leadership and supervision of the government. In an economic democracy system, the government and all the people, both economically weak groups and entrepreneurs are active in the effort to achieve national prosperity. In addition, the state plays a role in planning, guiding and directing economic activities.[6]

It is clear that under any circumstances the Indonesian state has an obligation to the education of the nation's children. Funds sourced from the APBN and the community must be regulated regarding the collection, how to use it, then how to account for it. Regulations on the management of education financing in order to have a strong legal basis need to be regulated at the level of a Government Regulation (PP).[7] Education funding of 20% that should be met from the budget and not from the revenue budget. Furthermore, the thing that needs to be done is to describe the 20% education budget according to the path. The source of education funding is regulated in Article 47 of Law No. 20 of 2003. A number of regions may have claimed to allocate 20% of APBD funds for education. However, it turns out that the teacher salary component is also included in it, so that the budget at the school level is the same, there are not many changes for school development.

All of these provisions provide an illustration to the public that the government will guarantee that there is a definite allocation of funds used for the provision of education. However, in practice, the Government does not yet have adequate financial capacity, so that the allocation of funds is carried out in stages and continuously with a commitment to increase the allocation every year, so that inequality occurs between several education units.

In addition to BOS funds which are routine assistance issued by the central government, other government assistance in the education sector is classified into: Types of social assistance in the field of Education and Culture include:

a) Physical and non-physical construction of school buildings;
b) Physical rehabilitation;
c) Procurement of facilities and infrastructure;
d) Implementation of other activities in the field of education and culture; and
e) Scholarships, which are translated into Smart Indonesia Cards and other scholarship Cards.
Thus, government funding assistance in the field of education, but not a few of the funding is not evenly distributed, so that some educational institutions do not feel the change in education, both with state and private status.

b. Source of Education Fund Comes from Local Government

Education funds from the government and regional governments for educational units are provided in the form of grants in accordance with applicable laws and regulations. Education funding is inseparable from the source and use of education funds. Sources of education have been regulated in Law no. 20, 2003 article 47, which is sourced from education funds other than educator salaries and education costs, gets an allocation of 20% of the funds from the APBN and APBD. The use of education funds has also been regulated in Law No. 20, 2003 articles 48 and 49 concerning the management and allocation of education funds which are also obtained from the APBN and APBD.

The implementation of regional financing has an impact on public schools in the region, most of the funds collected from the community are also used to meet several needs in schools including increasing the welfare of teachers and all things that are not directly related to improving the quality of education. The use of education funds is based on the principles of justice, efficiency, transparency, and accountability. Education funds other than educator salaries and official costs are allocated at least 20% of the regional budget for revenues and expenditures. The salaries of teachers and lecturers appointed by the government are allocated in the State Revenue and Expenditure Budget (APBD).

In the current era of regional autonomy, this situation has not changed much. Most of the funds in the provincial and district/city RAPBD are obtained from the center which are distributed in the form of a package called the General Allocation Fund (DAU) and for some it is added to the Special Allocation Fund (DAK). The difference lies only in the responsibility for allocation which is left entirely to the regions. However there are exceptions. Regions that have natural resources controlled by the State get a certain proportion of the profits obtained by referring to Law no. 25/1999 concerning Central and Regional Financial Balance. Regions rich in natural resources (eg Riau, Aceh, Kalimantan, Irian Jaya) rely not only on PADS and DAU for their income, but also from the profit sharing. Revenue from revenue sharing is lowered by the central government to the provincial government, then part of it is redistributed to the district/city level using a certain formula. This allows them to be able to allocate greater funds to the education sector.

As previously discussed above, the allocation of education funds is stated in the Annual State Revenue and Expenditure Budget Plan (APBN). At the provincial and district/city levels, the budget for the education sector mostly comes from funds
derived from the central government plus Local Revenue (PAD) as outlined in the Regional Revenue and Expenditure Budget Plan (RAPBD). In the era of centralization in the past, most of the education funds at the provincial and district/city levels came from the central government, while local governments managed and distributed them according to their previously planned allocations. Only a small proportion of education funds in the regions come from local budgets (Ditjen POUD, 1993).[8]

Sources of funding for education in schools have responsibility between the central and local governments, so that the allocation is also regulated in its allocation, so that budget transparency to the community and learning residents in schools is realized, Government Regulation Number 48 of 2008 concerning Education Funding (Articles 7 to 30), education funding is the responsibility of the Government and local governments which consists of 5 (five) types, namely:

a). Education unit investment costs, including:
   - education land investment costs and
   - investment costs other than educational land;

b). Investment costs for the implementation and/or management of education, including:
   - land investment costs and
   - investment costs other than land;

c). Operational costs of education units, including:
   - personnel costs and
   - non-personnel costs;

d). Operational costs for the implementation and/or management of education, which include:
   - personnel costs and
   - non-personnel costs; as well as

e). Assistance with tuition fees and student scholarships (Depdiknas, 2008).

At the school level (education unit), education costs are obtained from subsidies from the central government, local governments, student fees, and community contributions. As far as it is recorded in the RAPBS, most of the cost of education at the school level comes from the central government, while for private schools it comes from students or foundations. In 1991/1992, as much as 92.39% of education fee receipts in elementary schools came from the central government, only 0.23% from local governments, 6.98% of student fees were accommodated through the BP3
(Education Supporting Agency) which was previously named POMG (Parents and Teachers Association), 0.20% from the community, and 0.20% from other sources (Ditjen POUD, 1993).

c. Sources of Education Funds Come from Students' Parents

Educational funding that comes from students' parents is currently managed by the school in the form of a school committee, the question is what exactly is a school committee, who are its members and the scope set out in the school committee? The author considers this important so that it does not become a contradiction in the understanding of financing in schools.

In accordance with Law Number 20 of 2003 concerning the National Education System, article 56, the school/madrasah committee is defined as an independent institution, formed and playing a role in improving the quality of services by providing consideration, direction and support for personnel, facilities and infrastructure, as well as education supervision at the unit level. Referring to this understanding, it is very clear that the School Committee has a very strategic position and role in determining the quality of the implementation of a school. Unfortunately, until now there are still not many school committees that are able to play an effective role in supporting the implementation of education in schools. One of the contributing factors is that the institutional design is not seriously empowered to become an independent and professional institution.

In addition, Permendikbud 75 of 2016 concerning School Committees regulates what a School Committee is, including raising funds and other educational resources from the community, both individuals/ organizations/ business/ industrial world and other stakeholders through creative and innovative efforts, as well as regulatory arrangements. financing determined by the school from income and expenses. The budgeted costs for the development of the learning process include adding and building certain facilities, contributing certain skilled personnel to attend in increasing the quality of teachers and students. For educational institutions that are private or independent in managing costs, the source of financing is carried out based on the needs of the school whose allocation is regulated in realizing the school's RAPBS.

Financing is one of the components that will determine the implementation of activities in the learning process along with other components.[9]The components of education financing, especially in schools/ madrasahs, should be managed effectively. Educational financing in madrasas is regulated, planned, and used properly and on target and needs. The reality is that most private schools/ madrasah educational institutions currently still apply very simple management patterns in managing funds sourced from the community/ parents.

d. Source of Education Fund Comes from Foster Parents
Many definitions describe the role of foster parents in education, according to a web that is engaged in foster parents argues that foster parents are those who voluntarily provide educational assistance to school children from poor families so that they can continue their formal education. Anyone, whether individual, group or company/corporation, can become a foster parent.[10] According to the Big Indonesian Dictionary, foster parents are an individual, group and/or community body that provides assistance to underprivileged children by providing tuition assistance so that they can attend education at basic level institutions properly in the context of compulsory education.

It can be concluded that a foster parent is someone who replaces the role of parents so that the role of parents as a source of education funding, mentoring attitudes and relationships in daily life, in addition to being role models that can be followed voluntarily monitors the growth and development of tastes, ideals, and child initiative.

Currently, there are many sources of financing from foster parents, apart from orphanages managed by religious institutions, there are also foster parents managed by groups of people who really care about education. According to the experience of the author who is also a foster parent at a non-profit organization called the Coin a Change Community, this social institution collects small change from donors obtained from restaurants, restaurants, shops and community companies managed to finance education, uniforms and children’s learning facilities. In addition, there is also an institution called Langit Biru which collaborates with their pocket money to pay for children's education, but their target is children who are less able to be taught and included in the package A pursuit program,

e. Sources of Education Funds Come from Community Groups

According to Linton in Aditya, society is a group of people who have lived and worked together for a long time, so that they can organize themselves and think about themselves as a social unit with certain limits.[11] Meanwhile, according to Koentjaraningrat, society is a group of people who get along and interact with each other according to a certain system of customs that is continuous and bound by a sense of shared identity. From some of the definitions above, it can be concluded that community groups are groups that contain people who only have gender awareness and there is no social relationship between them and the organization.

Law No. 20 of 2003 concerning the National Education System article 8 and article 9 emphasizes that the relationship between the community and education programs is that the community has the right to participate in planning, implementing, monitoring, and evaluating educational programs and the community is obliged to provide resource support in the implementation of education. Improving the quality of national education and equitable distribution of national education is not solely imposed on the shoulders of the government, be it the central or regional governments, but also the participation of the community is needed. Therefore, we
need a container that can accommodate the wishes or suggestions that can affect an educational program.

One of the community groups that pays attention to education is the Veterans Legion of the Republic of Indonesia (LVRI), which is an organization that is the only forum and means of struggle for all veterans of the Republic of Indonesia, which was formed based on the common will, field of activity, profession and function to participate in the Inheritance of Fighting Values 1945, National Development and National Defense and Security. The Veterans Legion of the Republic of Indonesia was actually formed on January 1, 1957, but due to several considerations, it was later shifted to January 2, 1957, coinciding with the inauguration day of the first LVRI Central Executive Board by President Soekarno on January 2, 1957 which was later confirmed in Presidential Decree No. 103 of 1957. The establishment of LVRI and domiciled in the Capital of the Unitary State of the Republic of Indonesia, is an appreciation and respect from the Government and the people of Indonesia sincerely to the veterans who during the period of struggle and the period of defending the Independence of the Republic of Indonesia had struggled to take up arms to defend the independence and freedom of their homeland under the banner - the banner of the struggle against all isms in any form of manifestation that is contrary to Pancasila. Schools by cooperating with LVRI are expected to increase students' sense of nationalism towards the nation and state. In addition, it is hoped that students will be instilled in the pride of being Indonesian citizens. Students will always appreciate the services of the heroes who died on the battlefield to seize and defend the independence of the nation and state.

There are still many institutions or community groups that participate in the management of educational institutions and their financing, one of which is: Honda motorcycle vehicle company, Honda company providing entrepreneurship education programs in schools in this case can be internalized through various aspects. Indirectly, business-organized communities can establish relationships with schools due to the following reasons: (1) integrated entrepreneurship education in all vocational subjects in SMK; (2) integrated entrepreneurship education in extracurricular activities; (3) entrepreneurship education through self-development; (4) changes in implementation, entrepreneurship learning from theory to practice; (5) integration of entrepreneurship education into materials or textbooks; (6) integration of entrepreneurship education through school culture; and (7) integrating entrepreneurship education through local content. This is according to the author based on the author's experience as a principal in a private vocational school.

f. Sources of Education Funds Come from Students

Sources of education financing originating from students referred to here are in the form of all student activities that can generate funds and can be used in their financing at school. In contrast to the mandatory routine education costs issued by parents through the school committee, this source of funds is generated from one or several activities of students in producing and can be earmarked for the development of the school or educational institution itself.
The activities of students who can bring in money can be poured into entrepreneurial and pirate activities, so that students' creativity can be measured and bring profits to students and schools. According to F. Drucker entrepreneurship in a narrow sense is the ability to create something new and different. [12] It can be developed that entrepreneurship is a risk-taking effort to run one's own business by taking advantage of opportunities to create new businesses or with an innovative approach so that the managed business develops to be large and independent in facing the challenges of competition.

Student activities that can be relied upon are the activities of vocational students, from vocational to producing more products, from services to goods and equipment products. For example, Vocational High Schools in the IT and automotive fields can at least produce vehicle and electronic service services that can increase school funding sources. In addition to that, food and clothing also play a significant role. For non-vocational students, they can also participate by holding entrepreneurship in the control of handicrafts and arts and culture studies which are conveyed at school bazaar events and the government in introducing schools and school products.

From vocational activities, bazaars, tournaments to the resulting service products will lead to creative and measurable student activities, so that they become an attraction and become a source of additional costs for the school or the students themselves.

g. Source of Education Fund Comes from Foundation

The educational foundation was established to achieve the goal of educating the younger generation so that they are not left behind and become forward thinking. Foundation is a legal entity that has goals in the social field, namely religion and humanity. Foundations are not established just like that, of course they must meet the requirements that have been determined by law. In Indonesia, there are laws governing foundations, namely Law No. 16 of 2001 and Law No. 28 of 2004.

The definition of a foundation according to Foundation Law No. 16 of 2001, a foundation is a legal entity consisting of assets that are separated and established to achieve goals in social fields such as education, religion and humanity. Of course, the foundation has rights and obligations that must be accepted and implemented. Several experts expressed their opinions regarding the definition of a foundation, while several definitions of a foundation were put forward by several experts, namely as follows.

In establishing a foundation, of course, it must be able to meet the material requirements, as for the material requirements for the establishment of a foundation, namely the separation of wealth. Wealth that must be separated into the form of money and goods. The second requirement is the existence of a goal that is human, religious and social. And the last material requirement for the establishment of a foundation is the existence of an organization consisting of supervisors, coaches, and administrators.

In addition to meeting the material requirements, the establishment of a foundation must meet formal requirements. The formal requirement for the establishment of a foundation
is the existence of an authentic deed. Prior to the Law on foundations, the conditions for the formation of a foundation could be with a notary deed. This is to make it easier to prove against a foundation. The budget contained in the deed includes the assets to be separated, the name of the foundation, where the foundation will be established, the purpose for which the foundation was established, the management structure of the foundation and how to dissolve it and also the method that will be used for the remaining assets of the foundation if it has been dissolved.

In Indonesia, which is an archipelagic country with many islands, it also has many private educational institutions, foundations, groups of foundations and certain organizations. The number of private schools under the auspices of the foundation exceeds the number of existing public schools. If all educational institutions under the auspices of the foundation are properly managed, they will produce smart and competitive nation's children.

Educational foundations exist when the government is unable to respond to educational needs that are in line with the population of Indonesian citizens. Foundation management is categorized into:

a) Community religious institutions: Alwasliyah, Muhammadiyah, Alitihadiyah, Union Church, Association of Chinese houses of worship and many more according to the number of religions recognized by our country.

b) Individual community non-governmental organizations; Syafiyatul Amaliyah Foundation, Fajar Diinul Islam Foundation, Khairul Tanjung Foundation, and so on.

c) Corporate institution: Wilmar . Foundation

There are many more institutions/foundations engaged in education that assist the government in educating Indonesian education, either directly or indirectly.

Foundations have an important role in advancing education, especially in madrasas, most of which are private madrasas. The function of fostering the foundation has been carried out, especially in the development of human resources (HR), managerial guidance to the head and also financial management.

Foundations have an important role in people's lives, namely helping people to improve their welfare through education. In addition, the existence of a foundation can help achieve community goals in the social field, both humanitarian and religious. A foundation may earn profits by conducting various businesses, but the profits obtained may only be used for social purposes, not for personal interests.

In addition to having a role, the foundation certainly has a function as for the function of the foundation, namely as a non-profit forum, the foundation has a function to help human welfare. In addition, the foundation has the function of providing protection, assistance and also services in the social, religious and humanitarian fields. In a foundation, of course, there will be a foundation organ that will play an active role in the organization of the foundation.

3. RESEARCH METHODS
The Ministry of Education and Culture has allowed researchers in universities to conduct research using the literature study method, due to the enactment of PSBB (Large-scale Social Restrictions) due to the Covid-19 pandemic. Therefore, this research was conducted using the literature study method.

According to Sugiyono, literature research is research conducted using theoretical studies, references and other scientific literature related to culture, values and norms that develop in the social situation under study.[13] Therefore, the method that will be used in this research is also qualitative, according to the research approach that reveals certain social situations by describing reality correctly, formed with words based on data collection and analysis techniques. Relevant information obtained from library sources, namely books and studies as well as supporting scientific studies. In this case the researcher chose a qualitative research method with a case study approach. The reason for using this method and approach is because the researcher wants to prove the object of research, namely the source of school financing with the education financial system in Indonesia.

Therefore, research activities are carried out by collecting information and data with the help of various materials in the library such as reference books, similar previous research results, articles, notes, and various journals related to the problem to be solved. Activities are carried out systematically to collect, process, and conclude data using certain methods/techniques in order to find answers to problems faced by activities in research.

4. RESEARCH RESULTS AND DISCUSSION

A. Types of Education

Types of education in Indonesia are divided into 3 types, namely: Formal, Non-formal and Informal. Explanation of each type of education:

1). Formal Education, namely education organized by educational institutions with time levels that have been regulated by the Ministry of Education and Culture which is divided into levels: Kindergarten (TK), Raudatul Athfal (RA), Elementary School (SD), Madrasah Ibtidaiyah (MI), Junior High School (SMP), Madrasah Tsanawiyah (MTs), High School (SMA), Madrasah Aliyah (MA), Vocational High School (SMK), Vocational Madrasah Aliyah (MAK), Universities, Academy, Polytechnic, School College, Institute, University

2). Non-Formal Education, namely the path of education outside of formal education that can be carried out in a structured and tiered manner. The results of non-formal education can be valued equivalent to the results of formal education programs after going through an equivalence assessment process by an institution appointed by the Government. The levels in non-formal education are Playgroups (KB), Child Care Parks (TPA), Course Institutions, Studios, Training Institutes, Study Groups, Community Learning Centers, Taklim Councils.
3). Informal education, namely family and environmental education in the form of independent learning activities, which distinguishes it from previous education is the learning process carried out by family education (independent) so that the results will be recognized as the same as formal and non-formal education after students pass the exam in accordance with national education standards

B. Definition of Financing Source

Education Financing Sources are financing carried out based on the responsibility of the state as an institution charged by law to provide education, both by the state and the regions. The types and their allocations are regulated in the presidential or ministerial decrees dealing with financing and education matters.

C. Sources of Funding in Schools

The sources of financing in schools vary, from parents in the form of school committees that are charged by the school to students/parents, as for the financing that must be issued by parents/students, namely: Base Fee, Monthly School Fees / Tuition Fees, Mid-Semester Exam Fees, End of Semester Examination Fee, Extracurricular Activities Fee, Practicum Activity Fee, Purchase of Textbooks / LKS, Purchase of School Uniforms, Field Trip / Mental Development / Retreat Fees, Social Donations (APP and AAP), other costs.

D. Education Financing Sources in Indonesia

Sources of education financing in Indonesia come from:

1). Country/Region. Law No. 20 of 2003 concerning the National Education System article 49 "Education funds other than education salaries and official education costs are allocated a minimum of 20% of the APBN and a minimum of 20% of the Regional Revenue Budget (APBD) called the General Allocation Fund (DAU) and partly added with the Special Allocation Fund (DAK).

2). Outside the State and regions, including: Education Fund Sources Come from Students' Parents, Education Fund Sources Come from Foster Parents, Education Fund Sources Come from Community Groups, Education Fund Sources Come from Students, Education Fund Sources Come from Foundations

E. Regulation of Educational Financing Sources

Regulations on sources of education financing have been regulated in the Act, namely:

1). Article 46 Responsibility

Funding Education funding is a shared responsibility between the Government, Regional Government, and the community. The Government and Regional Governments are responsible for providing the education budget as regulated in Article 31 paragraph (4) of the 1945 Constitution of the Republic of Indonesia.
Provisions regarding the responsibility for education funding as referred to in paragraphs (1) and (2) shall be further regulated by Government regulations.

2). Article 47 Sources of Education Funding

Education funding sources are determined based on the principles of equity, adequacy, and sustainability. The Government, Regional Government, and the community mobilize existing resources in accordance with the applicable laws and regulations. Provisions regarding sources of education funding as referred to in paragraphs (1) and (2) shall be further regulated by a Government Regulation.

F. Phenomenon of Education Financing Sources

There are several things that can affect the source of funding in schools, including:

1) Poor financial management
2) There is financial misappropriation by related persons
3) Lack of sources of school income, only relying on finances that come from students
4) Small income due to disasters such as the pandemic period which causes parents not to pay tuition fees because there is no teaching and learning process and or indeed the condition of parents who have lost their jobs and are unable to pay
5) Expenditures for needs that are large enough to exceed the existing financial income
6) The need for greater infrastructure development, educational facilities and so on.

5. CONCLUSIONS AND SUGGESTIONS

A. Conclusion

1) Sources of education financing must be obtained based on the Ministry of National Education (2007), sources of school income can come from:
2) Government, which includes: Central Government, which is allocated through APBN and Regency/City Government, which is allocated through APBD;
3) Independent school business, in the form of activities: school canteen management, school cooperatives, wartel, student pick-up services, harvesting school gardens; interesting school activities so that there are sponsors who provide funds; seminar/training/workshop activities with funds from participants that the remaining budget can be set aside for schools; as well as organizing art competitions at the expense of participants or companies whose funds can be set aside for schools;
4) Parents of students, in the form of donations for student learning facilities, building construction donations, BP3 contributions, and tuition fees;
5) The world of business and industry, which is carried out through cooperation in various activities, both in the form of financial assistance and school facilities;
6) Grants that do not conflict with applicable laws and regulations, in which the principal needs to prepare a proposal outlining the needs of school program development;
7) Foundation for providing education for private educational institutions; as well as
8) Wide community.
9) The size of the cost of education, especially at the education unit level, is related to various indicators of the quality of education, such as participation rates, dropout rates and class stays, and student achievement.

B. Suggestions
From the whole discussion, the author provides advice on sources of education financing, both in the smallest education units to state institutions that manage education financing.

1) Pay attention to very important funding allocations in educational institutions, such as the financing of school fees, learning facilities/facilities, teaching and educational staff.
2) Increase the education budget beyond the salaries of educators and education staff
3) BOS funds are given to schools that really need it in terms of location, travel power and very minimal facilities.
4) Provide mandatory regulations for all state and private companies to revive educational institutions in terms of financing which will become a source of educational financing.
5) There is no dichotomy between general education and religious education.

6. REFERENCES


