

ARTICLE

Problematics of Financing and Funding Efficiency on Economic Basis in Schools in the Era of Pandemic Covid-19

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Hasan Argadinata

Universitas Negeri Malang
Malang, Indonesia

Email: hasanargadinata@gmail.com



Achmad Supriyanto

Universitas Negeri Malang
Malang, Indonesia

Email: aspriess@gmail.com



Abstract

The covid-19 outbreak has weakened educational institutions in economic factors and became the basis for the authors to analyze the problems of financing and funding efficiency in the economic foundation of schools. The method used by the author is literature review with data analysis using the N-Vivo R1 platform by generating a word frequency query. The results obtained were that the covid-19 problem caused schools to have difficulty managing school finances at macro and micro levels and had to try to make the best possible efficiency of funds.

Keywords: problems, efficiency, foundation, economy, covid-19

Introduction

The COVID-19 outbreak is a very heartbreaking disaster for the inhabitants of this earth. All segments of human life on earth have also been affected by the Covid 19 outbreak (Karim, 2020). None other than the economic, health and no exception education was also affected by the covid 19 outbreak (Issa, 2020). Especially in our beloved country Indonesia, many educations around the world have been closed due to the Covid 19 outbreak including

Indonesia, starting from the smallest level to the highest level as well as being closed to reduce people's physical contact massively and to save lives or still have to open schools in order to survive workers in maintaining economic sustainability (Ezalia et al., 2020).

In this pandemic condition, there are two impacts on the sustainability of education caused by the COVID-19 pandemic. The first is the short-term impact felt by many families in Indonesia, both in villages and in cities. In Indonesia, many families familiar do school at home. home schooling for the family is a big surprise especially for the productivity of parents who are usually busy with work outside the home. Likewise with the psychological problems of students who are used to learning face to face with their teachers (Pawicara & Conilie, 2020). All elements of education in social life are exposed to illness due to covid 19.

Teaching takes place online. This process takes place on a scale that has never been measured and tested because it has never happened before. Inevitably, remote villages with very dense school-age populations become confused, because technological facilities are very limited (Argadinata & Putri, 2017). And in the conditions of this pandemic outbreak, it also has an impact on the Indonesian economy, resulting in many companies taking holidays or going out of business and sacrificing many employees of the parents of students being dismissed from their jobs so that the parents of students have no income for survival and in addition to layoffs, parents of the students find it difficult to facilitate online learning and pay monthly tuition fees at school, and besides that Educational Institutions need Funding, Financing, and Expenditures for School needs, the definition of Funding is to get funds as capital or additional for work on projects, programs or allocated portfolios in order to meet the needs of a company, organization and educational institutions (Pamungkas & Puspaningsih, 2013). Meanwhile, the definition of Financing is funding provided by a party to another party to support planned investments, either by themselves or by institutions (Suryanto, 2017). The definition of learning is an effort that concerns how educational institutions spend on a need that is required by school operations.

Therefore, the government must first review before making policies that are detrimental to many circles. In other words, financing is the funding spent to support planned investments. It is also difficult to pay teacher salaries when students are told to study at home, because the main income from the institution is wrong. only one from the SPP of the students (Fristanto, 2013). In theory, financing or funding is very important for the welfare of teachers for the sake of survival and for school operations (Herawati & Sasana, 2013). It is regulated in government regulation number 48 of 2008 concerning funding for education, that per student is entitled to receive BOS (School Operational Assistance) to support education so that school does not drop out or learn for reasons of lack of funds, with that the government pays BOS Funds for students -students, the costs incurred are as follows according to the level: SD Rp. 800 thousand / year, SMP Rp. 1 million / year, high school Rp. 1,400 million / year, special school Rp. 2 million / year. However, the disbursement of funds is gradually referred to as a quarter (Dan & Bos, 2018). However, BOS FUNDS is now being transferred to the handling of the Covid 19 pandemic disaster.

According to educational institutions, this is still lacking because the regulation of the education economy is still rotating every day, educational institutions make an alternative, namely by paying tuition fees (Andreyan et al., 2014). The more the inclusion of fees in educational institutions, the stronger the institution's ability to survive in bad economic conditions due to

this pandemic (Sudiyatno & Fatmawati, 2013). In the current conditions, a leader must really set a strategy in funding regarding insufficient funding for facilities and teacher welfare, school activities have stopped due to the Covid 19 pandemic (Wahyono et al., 2020). To what extent is the impact on the school learning process? specifically for Indonesia, there is a lot of evidence when schools greatly affect the productivity and economic growth of families (Syah, 2020). like what Ilana Atlas said that leadership is a key determinate of our people's level of motivation and commitment to the organization (a leader is the key to a person's motivation level and commitment to the organization) which means that the leadership of the head of an educational institution is a leader who can apply himself as a leader according to what situation occurs, if the leader cannot manage his leadership, he can be said to have failed to become a leader and cannot be responsible for what he has held at an educational institution (Pratiwi, 2013).

The condition of the Covid 19 pandemic has a positive side for the family economy and community technology and teachers, the positive side of the family economy, parents can save pocket money payments for students, distance learning has a positive side and a negative side, a positive side for society and teachers , in this era of the Industrial Revolution 4.0, the importance of society and teachers to learn technology and social media, because considering the current technological developments are developing very fast, education cannot be separated from technological sophistication, this digital era information about the world and science of education is easily obtained through technological sophistication By using the internet, as said by Gunawardena, the effectiveness of delivering messages is very high with technology developed to facilitate learning in this academic side (Kemenkes RI, 2020). The negative side of online is that teachers and students can get eye diseases due to staring too long at the screen cellphone or computer, the teacher has not been maximal to form the character of a psychologist in students (Santika, 2020) With that, distance learning does not dampen the morale of teachers and students.

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Literature Review

This paper uses a research method literature review or literature review. According to (Marzali, 2016; M. K. M. Nasution, 2017) literature review is a scientific work by means of research and study tracing by reading published literature sources which then produce one article regarding a certain issue as the subject matter. In this scientific paper the author uses book sources and journals related to the topics to be discussed by the author as a source of information that supports solving the problems studied by the author (Wekke, 2019).

A literature review is a comprehensive summary of previous research on a topic. Literature reviews survey scientific articles, books, and other sources relevant to a specific research field (Hart, 2018). Reviews must calculate, describe, summarize, evaluate objectively and clarify

this previous research (Kholik & Hamami, 2019). This should provide a theoretical basis for research and help you (the author) determine the nature of your research. The literature review acknowledges the researcher's previous work, and thus, assures the reader that your work is well understood. It is assumed that by mentioning previous works in the field of study, the author has read, evaluated, and assimilated the work into the work that is currently being worked on (Kitchenham et al., 2009).

Literary findings contain not only concepts but also evidence found in structured discursive chunks of prose. Concepts and evidence are synthesized in a way that provides context and background for the research / writing. In accordance with the purpose, the background serves to lead to the formulation of the problem, which is then decomposed into several pieces. In order for the target results to be in accordance with the objective method, it is necessary to have an appropriate or approach, and finally formulated in a conclusion. This all cannot be separated from the role of literary research papers. Therefore, literature research processes papers ranging from information retrieval, information retrieval, evaluation, examining, analyzing, and synthesizing the past. The part of the researcher's expertise in every important part is always stated in the research methodology course (br Ginting, 2020).

Research Method

As for the steps in the application of writing scientific papers with techniques literature review, first the writer determines the problem or topic of discussion to be raised, the second writer looks for relevant sources of study (literature) with the problem to be raised by the author, the three authors analyze the data existing, and finally the authors draw conclusions in the discussion raised. Through the sources of literature collected by the author, the authors also enrich as much as possible the existing information related to the implementation of efforts to improve student Islamic boarding schools.

Data analysis was carried out in stages, namely first departing from the results of data analysis from a collection of journal articles and proceedings, then in-depth data tracking was carried out on important findings for interactive analysis. Analysis of journal article documents and proceedings is carried out by making categories for each discussion topic on problems that arise at this time. Meanwhile, interactive analysis is carried out to further deepen important findings in relation to the aspects studied. Detailed data analysis was assisted by the device NVivo.

NVivo is intended to help users organize and analyze non-numeric or unstructured data (Wiltshier, 2011). This software allows users to classify, sort, and organize information; checking relationships in data; and combining analysis with linking between analytical data, shaping, tracing, and modeling (Feng & Behar-Horenstein, 2019). Researchers or analysts can identify trends and cross-check information in various ways using search engines and query functions (Kumar et al., 2011). They can take notes in the software using memos and build a collection of evidence to support their case or project. NVivo accommodates a wide range of research methods, including network and organizational analysis, action or evidence-based research, discourse analysis, basic theory, conversational analysis, ethnography, literature review, phenomenology, mixed methods research and framework methodology (Bazeley & Jackson, 2013). NVivo supports data formats such as audio files, video, digital photos, Word, PDF, spreadsheets, rich text, plain text and web and social media data (Castleberry, 2014).

Financing in English is referred to as fund. Funding is essentially the same as funding assistance for the development of learning in schools (Argadinata, 2020). The only difference lies in the institution that oversees it. Funding for public schools is assisted by the central government with the assistance of education costs, while education funding for private schools is borne by education customers or often referred to as students or parents of students (Siombo, 2019). Basically, the notion of consumer financing is no different from consumer credit. According to Abdurrahman in, "consumer credit is credit provided to consumers for the purchase of consumer goods and services as differentiated and loans used for productive or commercial purposes". Such credit can contain greater risk and ordinary trade credit, therefore, usually this credit is given at a higher interest rate (Ferdj, 2013).

All segments of human life on earth are disturbed, without exception of education. Many countries have decided to close schools, colleges and universities, including Indonesia (Nawafil, 2018). The crisis really came suddenly, governments in any part of the world including Indonesia had to take a bitter decision to close schools to reduce people's contact massively and to save lives or still have to open schools in order to endure workers in maintaining economic sustainability (Lisnawati, 2007). There are two impacts on the sustainability of education caused by the Coronavirus pandemic. First is the short-term impact felt by many families in Indonesia, both in cities and in villages. In Indonesia, many families who are less familiar do school at home. Home schooling for Indonesian families is a big surprise especially for the productivity of parents who are usually busy with work outside the home (Nurhayati & Aji, 2020). Likewise, the psychological issue of the children of students who are accustomed to learning face to face with their masters (Gunawan & Argadinata, 2020). All elements of education in social life are "exposed" to illness due to Coronavirus. The teaching takes place on the web (Dewi, 2020). These compositions run on a scale that has never been measured and tested because it has never happened before. Inevitably, remote villages with very dense school-age populations become confused, because information technology infrastructure is very limited (Pakpahan, 2020). Student assessments move online and a lot of experimentation with the system is not certain, in fact, many assessments have been canceled. The second is the long-term impact. Many groups of people in Indonesia will be exposed to the long-term impact of this Coronavirus. The long-term impact of education is an aspect of justice and an increase in inequality between community groups and between regions in Indonesia (Junaid, 2016).

Funding Efficiency in Economic Basis in Schools

Program efficiency as measured by cost effectiveness with a special budget, different possibilities from comparison, the next level of effectiveness is determined, although in this case it is not stated in money (Widiansyah, 2017). Greater effectiveness likely leads to higher and better yields. Contributing to students in order to have the value of benefits received such as increased knowledge, skills, ethics and self-esteem, and social benefits related to students' ability to utilize the knowledge obtained can be used calculations related to return on investment (Argadinata & Gunawan, 2019). The concept of efficiency must always be associated with effectiveness. Because from an economic point of view, effectiveness is part of the concept of efficiency because the level of effectiveness is closely related to the achievement of objectives relative to the increased price (Fattah, 2008). In the world of education, efficiency and effectiveness tends to be characterized by a pattern of distribution and utilization of educational resources that have been arranged efficiently with effective management. Effective and efficient education programs must be able to create a balance

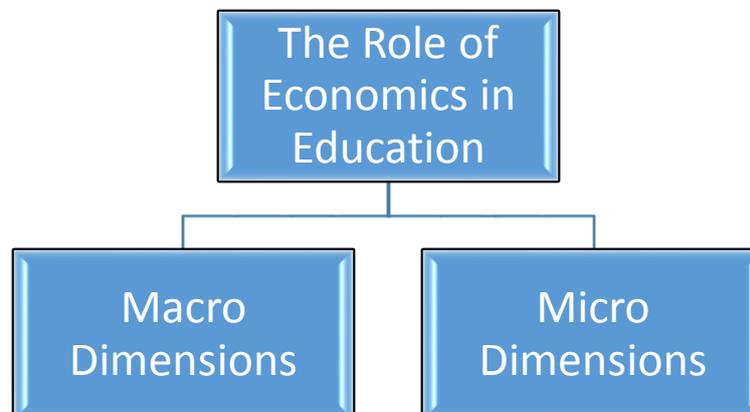
between supply and demand for educational resources and to achieve goals without experiencing significant obstacles (Nisha, 2019).

It is called the efficiency of the use of education funds if the funds are used as or less than what has been planned and the production of educational services and production services is the same as or exceeds the original plan (Junaid, 2016; Taufik, 2017). The main factor in determining the level of efficiency is the use of money, the educational process, and the results of the activities that have been carried out (Ghulam, 2019).

The Role of the Economy in Education

Where every economy plays an important role in the life of the Indonesian people, now, apart from the reason, because let's also compete in the era of economic globalization (Widiansyah, 2017), but because most of the policies and regulations make it many disharmony arises between entrepreneurs in running the economy which leads to a prolonged economic crisis, then in the era of globalization when the economy is in decline, Indonesia will apply policies and new regulations and improve the nation's economy so that people who suffer can immediately enjoy the fruits of our established economy in the future. in the future both macro economy and micro (Noviyanti, 2017; Rohmah, 2017).

Figure 2. The Role of Economics in Education (Schultz, 2008)



Macro Dimensions Analysis of educational activities carried out by various scientists, among others, economic scientists. (Dimiyati, 2006) states that there is no direct relationship between educational activities and expected economic activities in the workforce. There are two views from the one hand stating that educational activities are a waste of public funds, on the other hand that educational activities are the management of human resources for the productive potential of society. Economic analysis seems to show that the economy is an economic act (Nugraheni et al., 2012). Follow-economically wise choice of their natural country, capital, labor, organization and limited time to meet limited human needs. Analysis of the elements of the economy acts to help to understand the relationship between the economic system and the education system.

Macro economic developments are very influential in the field of education, as now many rich people want to become foster fathers for children who cannot afford to study at a better level. Another very encouraging development is the implementation of a dual system in education, this is going well in school education institutions, namely cooperation with entrepreneurs in the learning process. Progress in developing macroeconomics can also affect the emergence of

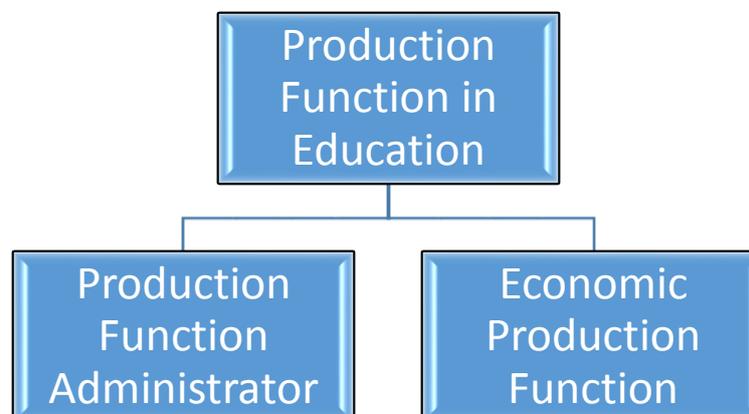
complete school educational facilities to be funded and owned by most of the wealthy people. Although school policies and programs are not the same as others, it is expected that there is preferential in accepting students which means that prospective students of any origin get good opportunities. given in education in the above schools and the most important thing is to produce graduates who are quality and do not deviate from the national goals of our country. So the core purpose of education is to form a mental or positive love of the achievements, ways of working and working perfectly. Do not refuse menial jobs, realizing that life is less fortunate and capable of living under any circumstances. After discussing the role of macroeconomics it is good to talk about the role of macroeconomics (Schultz, 2008).

Micro Dimensions According to The role of microeconomics can be proven that people see a person's life as being improved or decreased as being closely related to the economy. Rarely do people associate the ups and downs of life's often aloof sphere with a degree of peace of heart, family happiness, honesty and the sanctity of life. In general, the economic level of the family influences the educational setting parents make about the direction of their child's education. Consciously or not, parents in their children's education plan using the reward value approach. This approach is used to find a balance between profit and loss. The Ridge profit principle is used by those who are rational in deciding how best to spend money to achieve what they want. From the above explanation, it can be understood that the economy plays an important role in a person's life, even if that person realizes that living in the light is not a guarantee of happiness, which is important for them how to achieve a higher economic level. There are so many poor families in this country who can only eat, and can not pay their children's school fees, said poor above measured from the level of the economy not the level of spiritual and mental quality.

Production Function in Education

The production function in education is the relationship between output and input, of which there are three parts, namely:

Figure 3. Production Functions in Education (Schultz, 2008)



Production Function Administrator; The purpose of the input considered is everything into the vehicle and educational process, educational input includes: (a) learning facilities and infrastructure, including returned classrooms, which means that the calculation of the area and quality of the building (b) Equipment in schools such as media, teaching aids as well calculated costs (c) of textbooks and other forms of material such as films, floppy disks, and so on. (d) Wear items such as chemical laboratory and so on. (e) When the works of teachers, and

administrative staff in students, processing equipment must be purchased and paid for. The five types of input are more after being assessed in terms of money and then added up (Sispika, 2012). Meanwhile, it is seen as the output of various forms of service in the student process such as calculating credit and the duration of students in learning. Production Function in Psychology; It is the same as the administrator's production function input but the output is different. The output results in this function are student learning outcomes which include; enhancing personality, direction and formation of attitudes, strengthening of will, adding knowledge, science and technology, sharpening the mind, and improving aesthetics (beauty) and skills (V. M. Nasution & Prakarsa, 2020). An educational institution is considered successful in terms of the psychological production function, if the input price is the same or less than the price of its output. Price indicators can only be looked for in terms of the benefits of graduates in the community and their suitability with social norms and conditions.

Economic Production Function; input is the semus education costs such as the board administrator's input production function, all the money spent on educational purposes, namely pocket money, buying books and so on during studies and money that can be obtained through work during study or college, but cannot be obtained because of the time spent on study or go to college. While the output becomes additional income that students have graduated from and are working, when someone is already working before studying or studying. And if he doesn't work, the output is the salary he receives after graduating and working (Arifin, 2013).

In calculating the price of economic production there are various difficulties faced, namely: (a) If a student passes, it does not mean that he will go to work, (b) While waiting to get a job, he decides to simply work with an irregular income. (c) Even if a graduate creates your own business with a minimum investment, the monthly income is unlikely to be regulated. (d) If the graduate is able to work with a fixed monthly income it is very likely that he is looking for outside additional income to improve their livelihoods. (e) When working in the private sector, it is difficult to measure income due to varying wages or salaries. (f) If the graduate can work with an income every month then he looks for additional outside of it to improve their livelihood (Fauziah, 2010).

Thus the economic production function will be implemented properly if there is a guarantee that students will work immediately after graduating as employees with sufficient salaries so as not to seek additional outside work. The production function of the economy is closely related to the world of marketing education. In this case the advantages of marketing are). educational missions are increasingly successful and well-established, as filled with good programs, b). Increase in public satisfaction, c). Increase the attractiveness of officers, students, donors, d). activities to improve efficiency and marketing (Chonani et al., 2014).

But there are also disadvantages in marketing is). There is a tendency always to make the education business trade agents for profit, b). educational ideals tend to be ignored. According to (Bektiarso & Mutrofin, 2018), states that in developed countries the relationship between education and economic development is clear, where the education system is oriented towards the needs of a high technology-based economy, flexibility and labor mobility (Zainuddin, 2018). In the future development of our country now has a strategic economic development place, with the emergence of Link and Match, this policy calls for the world of education to prepare the workforce according to the labor market, including quality, and quantity and type (Argadinata & Putri, 2017).

Conclusion

In the world of education, economic factors are not the main role of the holder, but as an actor who sufficiently determines the success of education with adequate economic reasons to fulfill all educational facilities and activities. The most decisive factors are the progress of life education and dedication, expertise, skills of managers and teachers and lecturers in every educational institution. The economic function of the support of process economic education and as educational teaching materials to form an economic human is that humans in everyday life have the ability and habits, such as: work ethic, do not work halfway, are productive, and can live efficiently / economically. Each educational institution itself strives to support themselves, by finding as many additional sources of funds as possible to improve education and the use of education funds must be professional and efficient and effective in the next accountable. In an effort to build productive human resources, the education system, curriculum structure, and the type of education are regulated, the cost of re-education is further increased. There are several principles in assessing the effectiveness of education funds which are 1) to assess the effectiveness associated with the problem, b) to consider outputs, c) to correlate expected quality. between supply and demand for educational resources and to achieve goals without major obstacles. Effective relates to achieving the goals set. Effective does not stop until the goal is achieved but until the qualitative results associated with achieving the vision. Management is said to fulfill the principles of effective financing when activities are carried out to regulate activity costs in the framework of qualitative results in achieving objectives in accordance with the established plans. So it can be concluded that cost effectiveness is the ability to achieve financing goals and objectives as planned.

Limitation of the Study

The article discusses the problems and financial efficiency in schools. The area of discussion in this article is on education management, especially in school financial management.

Declaration of conflicting interest

The author writes articles by following scientific ethical principles and scientific writing. This article has never been published in online or offline proceedings or journals.

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