

## THE IMPLEMENTATION OF SCHOOL FINANCIAL MANAGEMENT SYSTEM IN MANAGING THE BOS FUND

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### Abstract

*School financial management should be managed properly. With clear and transparent financial management, it will affect operational systems and mechanisms to meet the various elementary needs of the school. Financial management also plays a determinant role for the success of education. Thus, financial management needs to be implemented by educational institutions, so that the use of school funds can be more effective and efficient and the budget misuse is able to be minimized appropriately. This study aims to find out how the education financial management system is implemented in managing BOS funds. In this study, the authors used a qualitative approach with the type of field research conducted at SMAN 17 Bombana, Southeast Sulawesi Province. The data from this study were obtained from observations, interviews and documentations. As research participants, this study involved the head of school, treasurer of school, committee chairs, student guardians, educators and education staffs. Then, data were analyzed and conclusions were drawn. Therefore, this study shows that the implementation of the education financial management system in managing BOS funds at SMAN 17 Bombana, Southeast Sulawesi Province has been implemented very well. This is evidenced by the steps carried out, including financial planning by holding meetings first, then financial implementation which is divided into three parts, namely acceptance, distribution and management. Another indicator is the evaluation system which is divided into two parts, consisting of the school's internal side and the education office's external side.*

**Keywords:** BOS Management Fund; Financial Management; Implementation.

### INTRODUCTION

Since 2005, the government has reallocated a large portion of its budget to cost the education sector through the scheme of School Operational Assistance (BOS). It aims to be able to help relieve or free education costs for every student, especially for students who are economically weak. In principle, the BOS program was initiated as an effort to increase access to education in the wider community, particularly for students who come from poor families so that they have the opportunity to be able to complete the nine-year compulsory education according to government regulations (Alya, 2020). In allocating the BOS fund, it is hoped that it will be useful to help the Indonesian children to continue their education without having to be burdened with the problem of expensive education costs. With equitable access to education, set of efforts to build the quality of globally competitive Indonesian human resources can be actualized (Nanang, 2012). Education plays a strategic role for the sustainability of a nation. Because education is not just a place for the transfer of knowledge, but it also has a major influence on the development and progress of a nation. Only a nation that has the quality of competitive human resources (SDM) is able to compete in the global arena. All of those rely on the extent to which the quality of education is prepared by country.

Thus, to produce a good quality of education, it is necessary to have a management system for educational institutions that is comprehensive and professional. One sector that needs to pay attention in educational institutions is the financial management system. This is necessary because financial sources are inseparable factors that can complement learning facilities and infrastructure, improve teacher service and welfare, and implement supervision programs (Nur Rahmah, 2016). Shortly, whether an educational institution can run its priority of programs or not, it is much determined by the sources of funding. In this sense, school leaders have full responsibility to manage their school's finances and being transparent to both the government and the wide community.

In the implementation of an educational process, sources of funding are being an integral part of educational management studies and also have the potential to be very decisive for the success of an educational institution. Like a vehicle, funding is fuel which is an important component of whether the teaching and learning process in schools can work well or not. (Tri Erlinawati & Badrus, 2018). In other words, every program or activity carried out by the school needs funding. Because it plays a key role, it definitely has to be managed as efficiently as possible with the aim that all available funds can be used optimally to support the achievement of the educational goals.

Such the importance of funding management is crucial considering that schools are given full freedom and authority to utilize and manage available funding sources according to the needs of each school. If not wise in managing such funds, it will certainly have direct impacts on hampering the teaching and learning process in schools. In fact, the main problem is not that there are no funds for education because the government has allocated 20% of the state budget for it. However, the major problem actually comes from mismanagement which do not have a priority scale in the use of such available funds. The other problem that should be mentioned in this context is immoral attitudes such as corrupt mentality that frequently misuses the fund for individual interests.

To improve the access and service of Indonesian education, the main thing which has to be addressed is the education financial management. It is because, as previously explained, financial management is a driving instrument for enhancing the performance of education in Indonesia. The good financial management should be supported by high professionalism principles. Apart from that, the principles of honesty and integrity are also other values that are required, so that accountability in the funding management can be truly accounted for. With these principles, it can guarantee the achievement of educational service goals institutionally and nationally (Arwildayanto, et al. 2017). Creating, developing and enforcing a financial management system that is accountable, transparent and effective are a must to be implemented in every stage of educational institutions. In addition, technically speaking, there are three stages needed to regulate the finances of educational institutions including financing planning, financing implementation, and monitoring or evaluating finance accountability. (Jamaluddin Iskandar, 2019).

Realizing that the future of a nation depends on the quality of its human resources, the government through the Ministry of Education and Culture (Kemendikbud) is persistently committed for continuing to invest in the educational sector by allocating a big budget. In 2021, for instance, the government has distributed School Operational Funds (BOS) of IDR 52.5 trillion which would be divided into 216,662 educational units at all levels of education starting from elementary, junior high school, senior high school, and vocational school throughout Indonesia. Regarding its management, the government gives an authority to every level of education to manage it based on the school's necessity. This means that the allocation of the BOS funds is more flexible and varies according to the characteristics of each region. Because each region has different geographic conditions and objectives, the amount of the the BOS funds also vary from region to region.

The distribution of the BOS funds is basically in line with the mandate of Article 31 of the 1945 Constitution which instructs that each Indonesian citizen has the right to receive a proper education (Desi Handayani, 2012). On this basis, it is important to understand that the distribution of the BOS funds is a form of the government's commitment to support the compulsory education program launched by the government. With the BOS funds, it is hoped that there will be no more Indonesian children from Sabang to Merauke who drop out of school or are hampered in their study by reason having no the fund to pay for school. BOS funds guarantee students not only to access the proper education, but also ensure the needs of students to facilitate the learning process. Apart from that, the BOS funds also function both for non-personnel financing such as the completeness of infrastructure or facilities, and personnel financing such as providing welfare to school staffs and honorary teachers.

Regarding of the management mechanism, the BOS funds are handed over to schools and allocated based on the number of students. The funds are usually handed over directly to each school's account with several requirements that must be met first. Those who act as the person in charge of these funds are the school headmaster and teachers who are given additional assignments as treasurers previously appointed with a letter of appointment. Meanwhile, the utilization and allocation of BOS funds have to be based on School Activity Plan and Budget (the RKAS) that has been prepared and approved by the school committee. It is worth noting that the APBN allocation for the BOS funds has increased every year. Thus, schools that receive the BOS funds are required to follow the regulations related to how to manage, use, account for, and monitor the allocation process of such BOS funds.

Many studies regarding the management of the BOS funds have actually been carried out so far. Research conducted by Kurnia, et al "Management System for the Utilization of School Operational Assistance Funds (BOS)", is one of those. This study discusses the main issues related to the system for utilizing the fund of School Operational Assistance (BOS). The focus of the research is to test whether the utilization of the BOS funds is in accordance with the operational guidelines for the management of BOS funds. The results of this study indicate that the management system for the use of the BOS funds in Sekolah Dasar Negeri 29 Bajo has been in accordance with the BOS technical guidelines. The management system for the use of the BOS funds at this schools is in the level of very good. It deserves an appreciation because it is fruitful for school improvement and smooth payment for honorary salaries in the school.

However, in contrast to the study as above-mentioned, this study not only focuses on the aspect of financial management, but also investigates deeply at how the steps of the management of the BOS funds are carried out starting from the planning stage before being outlined in the RKAS to the evaluation or reporting stage. This research is necessary because it is based on the fact that the abundant availability of funds does not rule out the possibility of wastage of funds if it is not managed properly, such as the occurrence of discrepancies in the budget with what has been planned before. Even, such big fund has the potential to trigger misappropriation of the funds by irresponsible attitude. Therefore, this article will discuss and examine further the implementation of the education financial management system in the context of managing BOS funds held at SMAN 17 Bombana, Southeast Sulawesi Province.

## **RESEARCH METHODS**

This research is a qualitative research. Moleong (2010) argued that qualitative research is a research that aims to understand a phenomenon experienced by research subjects. This phenomenon can be in the form of behaviors, perceptions, motivations, and actions that are studied holistically or comprehensively through descriptions words and languages. The type of this research is field research, namely a research conducted by collecting data directly in the research location (Mudjia Rahardjo, 2017).

Data collection techniques in this study are through several stages. The first, the author conducted non-participant observations. In this context, the author acted as an observer and was not part of the parties being observed. This was carried out in order to maintain the objectivity of the information obtained from the informants. This observation was made to see the implementation of the education financial management system, particularly regarding on how the management of the BOS funds had met the RKAS standard in its implementation process. One of the indicators used to find out it is by observing the welfare of teachers. After observation, the author then conducted interviews with the aim of exploring the perceptions of the informants related the implementation of the education financial management system, particularly in managing the BOS funds.

The informants who were interviewed in this study included the school headmaster, treasurer, school committee chairs, student guardians, and other teachers and education staffs. However, the most essential thing to ask for relevant information about the main focus in this study is the school headmaster and treasurer as the parties who are responsible for the management of school financial funds. Then, the last stage is the documentation technique used to complete the data. The documentation comprises of organizational structure, vision and mission, student data, teacher and employee data, facilities and infrastructure of school, priority programs, inventory data and so on.

Furthermore, at the data analysis stage in this study, as Miles and Huberman said as quoted by Ahmad Nur Ismail, et al (2021) that the step of information gathering should be well organized. The collection of information is carried out in a more concise form (data reduction) and can be accessed easily (data presentation), so that the analysis process is able to see the data as a whole and thoroughly related to facts that occur in the field. After that, an objective and unambiguous conclusion can be drawn.

As for the objectivity of the data, it is possible that it could be influenced by the credibility of the informants, the condition of the surrounding environment, and others. For this reason, the author needs to do triangulation, namely checking data from variety of sources in various ways and at different times. Thus, there is triangulation of sources or informants, triangulation of data collection techniques, and time triangulation. This is in accordance with the notion of Moleong (2010) that triangulation is a data validity checking technique that uses an instrument for checking purposes or for a comparison of the data that has been obtained.

## **RESULTS AND DISCUSSION**

### **THE PLANNING OF BUDGETING**

Planning is the most fundamental step in identifying the objective condition required by an educational institution. The planning step has a role that really determines what is needed to support all activities in the school. From the need analysis, it can then be estimated what are the priorities and what needs to be postponed. Furthermore, school financial planning plays a central role in organizing funding sources to support educational activities so that educational goals in schools can be achieved. In planning process, the standard requirements have been adjusted between the amount of the budget that has been described in the proposal with the priority components needed based on the National Education Standards which cover eight aspects, namely content standards, competence of graduates, educators and education staff, the standard of process, facilities and infrastructure, finance, management, and the standard of assessment in education.

Budgeting or financial planning can also be interpreted as an activity for identifying the goals, determining priorities, describing goals into measurable levels of operationalization, making recommendations for alternative approaches, and analyzing several possibilities, achieving goals with cost-effectiveness analysis (Nur Komariah, 2018 ). In this context, financial

management budget planning is a must by keeping to pay attention to existing financial sources, whether it originates from the community, parents of students, school committees, as well as central and regional governments. In addition, educational institutions need to pay attention on the principles of financial management, including: (1) funds must have relevance or according to plans that have been made; (2) do not overuse funds but must be in accordance with needs, and (3) not allowed to allocate funds for purposes or needs outside of teaching and learning activities.

As for the planning process carried out at SMAN 17 Bombana, Southeast Sulawesi Province, based on the results of interviews with the school headmaster, it was found that the planning process was initiated by inviting the school committee, teacher councils, educators and education staff, and parents of students as well. This meeting was usually carried out at the end of each school year. During the meeting, the problems encountered were discussed and solutions were sought together. At the same time, it was also discussed the planned activities or program priorities for the future. In other words, such meeting aimed to find out what aspects of schools may need and which will be applied in the coming school year. Furthermore, as a result of such meeting, a proposal will be drawn up regarding the needs of the school or also known as the RKAS (School Activity Plan and Budget) which contains a budget plan for the needs of educators and education staffs. Related to this activity, it was also confirmed by the teacher council, school committee, educators, education staff and parents of students as participants in the meeting.

By holding the meeting, of course, it can help the school headmaster and treasurer to compile a budget. However, in preparing the finances of every educational institution, it cannot be separated from various obstacles, including in SMAN 17 Bombana, Southeast Sulawesi Province. The main obstacle faced at this school is in the form of an increasing number of needs because schools are newly established and have not had a permanent building so the school headmaster has to deal with these obstacles which need to be resolved. Adequate building facilities are an urgent thing because the classrooms that are owned are not sufficient to accommodate all number of students. To deal with these problems, the school headmaster then uses a strategy by making a priority scale or EDS (School Self Evaluation) which aims to find out what should be prioritized. Thus, the budget can be used wisely and right on target. After the RKAS (School Activity Plan and Budget) has been completed, it is then ratified and submitted for disbursement in the new school year.

## **THE FINANCIAL IMPLEMENTATION**

As stated by Jamaluddin Iskandar (2019), the financial implementation is an activity based on a plan that has been made and mutually agreed together. In its process, this is necessary as long as it is in accordance with the needs of an educational institution. The application of financial management is divided into three main steps which include receiving, distributing and managing.

### **Receiving of The BOS Funds**

In terms of acceptance, the financial implementation process at SMAN 17 Bombana, Southeast Sulawesi Province, has financial sources obtained from the government in the form of School Operational Assistance (BOS) funds. This fund is received in three stages which are paid every 4 month. The details include 30% for the first step, 40% for the second step, and 30% for the final step. Apart from the BOS funds, the school did not receive funds from other sources, either in the form of tuition fees or other types of payments from the society. This information has also been confirmed by the school headmaster and guardians of students at SMAN 17 Bombana, Southeast Sulawesi Province.

Each student at SMAN 17 Bombana, Southeast Sulawesi Province, received the BOS funds from the central government of IDR 1,550,000.00 annually. The amount of the BOS funds was then multiplied by the number of students at SMAN 17 Bombana, Southeast Sulawesi Province, which had totaled 156 students. With this range of the BOS funds, students were free from paying tuition fees and committee fees. In addition, these funds were also used to finance student equipment to support learning activities. Based on the confession of the school headmaster at SMAN 17 Bombana, Southeast Sulawesi Province, it can be said that such a large number is still insufficient when seeing that there are still many teachers who are non-PNS or honorary status. In addition, because the school is still new, it clearly needs more facilities and infrastructure in order to keep the teaching and learning process in the school that can run well.

### **Distributing of The BOS Funds**

Distribution of the BOS funds at SMAN 17 Bombana, Southeast Sulawesi Province, is carried out once every four month a year. As for withdrawing the fund, it is conducted at the end of each month by the school headmaster and treasurer. The funds received are used to support the success and smoothness of teaching and learning activities in the school. It is also utilized to complete the school facilities required by the school development. However, the funds obtained are not sufficient to meet all the needs of the school because the need is always increasing from time to time. In addition, based on existing realities, withdrawals of funds often experience delays caused by the length of time of the BOS funds to be disbursed. This fact has a direct impact on the unclear timing of the disbursement's BOS funds. The delay not only hinders the process of teaching and learning activities, but also causes honorary teachers not to receive their rights on time.

Regarding the disbursement of BOS funds, based on government regulation in *Permendikbud* Number 6 of 2021, it is mentioned that the mechanism for disbursing the BOS funds is divided into three stages:

- The first stage is disbursed after the school submits a report on the use of the second phase of the BOS funds in the previous year.
- The second stage is disbursed after the school submits a report on the use of the third phase of the BOS funds in the previous year.
- The third stage is disbursed after the school submits a report on the use of the BOS funds in the first phase of the fiscal year.

The distribution of the BOS funds in this year is different when compared to previous years. Referring to the previous year, the disbursement of the BOS funds had a complicated flow because the funds were firstly channeled through the regional education office and then passed on to schools. Such a disbursement mechanism certainly requires a relatively long time. However, in this year the government has implemented a new regulation, namely that the funds will be transferred directly to each school's account. This regulation is considered more very effective in minimizing the possibility of delays in sending funds to schools. This way can be an alternative choice of several obstacles to hamper the distribution of the BOS funds. Related to this, the Minister of Education, Nadiem Makarim said that by means of direct transfers to schools, the transfer of the BOS funds was much faster than in previous years. In just a matter of weeks, BOS funds could be allocated according to school needs. Thus, schools can get funds more quickly and in a timely manner.

In distributing the BOS funds, there are several stages as stated in PERMENDIKBUD No. 8 of 2020 about Technical Instructions for School Operational Assistance (BOS) as follows:

- Enter account data entered by the school to Dapodik.

- From this data (Dapodik) then it is pulled into the BOS Channel application with the aim of verification and validation (VERVAL) carried out by the Ministry of Education and Culture and also the Bank.
- After the data is the same and valid, the next step is to send the data to the Online Monitoring system (OMSPAN) and (DJPB) for the disbursement process.
- The last stage is in the process of disbursing the BOS funds by attaching a Fund Disbursement Order (SP2D) to the State Treasury Service Office (KPPN), so that through such way, the existing funds can then be received directly by the school.

Thus, the funds that have been disbursed and entered into the school's account can be directly used for the purposes of procuring goods and services (PBJ). It is expected that such funds can support teaching and learning activities at schools.

Based on the stages as mentioned above, it can be seen that the school headmaster and also the school treasurer have the rights and responsibilities to disburse the BOS funds by completing several requirements in the form of an appointment letter as the school headmaster, decree appointing treasurer, valid school operational permit of school establishment, identity card (KTP) or driving licence card (SIM) of the school headmaster and treasurer.

### **Managing the Boss Fund**

For the process of managing the BOS funds, it is carried out based on the program and costs to fulfill each of the school programs. The used budget is adjusted to the needs of the school based on the established Technical Guidelines.

Furthermore, the procedure for managing the receipt of the BOS funds at SMAN 17 Bombana, Southeast Sulawesi Province, as previously explained, is directly by the treasurer with a one-door system. The book-keeping model in school financial receipts is divided into two parts, namely the general and daily cash books. In addition, the allocation of financial resources obtained is then divided into eight aspects that have to be developed in accordance with the National Education Standards, namely:

- a. Development of Content Standards;
- b. Development of Graduate Competency;
- c. Development of School Facilities and Infrastructure
- d. Development of Educators and Education Personnel
- e. Development of Financing Standards
- f. Development of Process Standards
- g. Development of Management Standards
- h. Development and Implementation of Assessment Standards

However, the barometer for the disbursement of school BOS funds always refers to all existing needs and is listed in the RKAS (School Activity Plan and Budget) that has been made and mutually agreed upon. Furthermore, as revealed by the school headmaster of SMAN 17 Bombana, Southeast Sulawesi Province, this school was only established in 2020, so that teachers or staffs at school have the status of Non-PNS teachers. It means that they need direct attention. Only some of them get a Governor's Decree, but those who get a Governor's Decree obtain a teaching incentive of Rp. 500,000.00 per month accepted every semester two times a year. In addition, because this school is still relatively new, the facilities and infrastructures are still very limited. For example, the existing space is insufficient compared to the number of students' capacity. Even though there are only two classes, it still requires six classes more. That problem is still a homework for all stakeholders at SMAN 17 Bombana, Southeast Sulawesi Province to seek the solution.

## **FINANCIAL EVALUATION**

From the results of interviews with school headmaster, committee members, and parents related to the financial evaluation at SMAN 17 Bombana, Southeast Sulawesi Province, it is found that the implementation of each program run by the school is carried out periodically. In addition, the school financial evaluations are done by the school headmaster at least once every 3 to 4 month. From the results of this evaluation, as conveyed by the school headmaster, follow-up has been carried out in the hope of organizing priority needs and suppressing needs that are not too urgent so that those can be postponed. This is part of an effort to streamline all the funds spent by the school.

It is important to note that the school headmaster has a very important task of evaluating each activity that has not been, is being, or has been carried out. Thus, the school headmaster as a leader must provide a deeper understanding to each person in charge of activities related to expenses the finance, guiding and monitoring. In addition to having an internal audit, there are also external evaluators from the Department of Education and Culture. The goal is to examine physical evidence of each written expenditure, reports in the form of proof of purchase of goods or receipts made at the end of each year from the budget. In other words, it means what is reported is always in accordance with the existing reality. This form of external reporting is divided into two, namely digitalization and non-digitization. Both are not an option but the school must report the finances digitally and non-digitally. In this context, apart from the school headmaster and treasurer who have an important role in reporting, the role of school operators should not be neglected either.

The financial reports for the SMAN 17 Bombana Southeast Sulawesi Province are accounted for by the school headmaster and treasurer to the ministry of education in the form of a report document format that has been prepared together. The financial report contains the obtained income, the expenses, and the used funds. After the reporting is complete, the follow-up of this accountability is to revise the report by following up on activities that have or have not been carried out.

As regulated in Permendikbud number 6 of 2021 about the Financial Reporting of the BOS funds mentioned that schools must publish all reports of both receipt and use of the regular BOS Funds to the public in an open manner. The documents that have to be published are the recapitulation of the regular BOS Funds based on the financing component. Publication of reports is carried out on the school information boards or other places that are easily accessible to the public. This is necessarily conducted by the intention to prevent misunderstandings related to the use of school operational funds that has been allocated.

## **CONCLUSION**

The implementation of the education financial management system in managing the BOS funds at SMAN 17 Bombana Southeast Sulawesi Province has been going very well. This is indicated by the step by step carried out from planning to the evaluation. In general, the management of the BOS funds is in accordance with existing regulations so that certain errors can be minimized and funds are used effectively and efficiently.

In the planning step carried out at SMAN 17 Bombana, it was started by holding a meeting with the school headmaster, board of teachers, parents, committee with the aim of determining what program should be carried out for the next year. Furthermore, the results of the meeting are poured into the form of a proposal or school budget and activity plan (RKAS) which is then submitted. Then, in the step of financial implementation, which is divided into three parts, namely acceptance, distribution, and management. Revenue is only sourced from the BOS funds received from the central government. For distribution, it is distributed every four month through three steps of distribution with a percentage of 30% for the first step, 40%

for the second step, and 30% for the final step. Such funds are allocated based on school needs or programs that has been arranged in accordance with the RKAS. The last step is evaluation. At this stage, it is carried out internally and externally. Internally it is held by the school headmaster in every three to four month as a step to minimize errors that often occur. Furthermore, a follow-up is carried out from the results of the evaluation. As for externally, it is investigated by the education and culture office once a year.

### **Suggestion**

Based on the results of the research above, of course there are still many shortcomings due to the limitations of the author in extracting comprehensive data regarding how to implement the education financial management system in managing the BOS funds. Therefore, the author provides suggestions for the future research to study it more comprehensively, that is, perhaps to study specifically on how the planning up to the reporting stage of the implementation of the BOS funds is carried out.

As suggestions for schools, for information boards regarding the use of school operational funds, perhaps they should be placed in a strategic place where those are easy to see. Beside that, training is also needed for the technical management and reporting of school operational assistance funds on a regular basis which should be carried out by the District BOS Management Team to improve the ability and understanding of the treasurer. Then, routine monitoring and evaluation need to more improve at least once a quarter. This step is important to do in order to avoid errors in the management and reporting of the BOS funds that can be anticipated as quickly as possible.

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