

Financial Management of Students with Special Needs in Increasing Guardian Trust

Krista Alifa Setyaningrum*¹, Afiful Ikhwan², Rabiyyatul Jasiyah³

^{1,2}Universitas Muhammadiyah Ponorogo, Jl. Budi Utomo No.10, East Java, Indonesia

³Universitas Muhammadiyah Buton, Jl. Betoambari No.36, Baubau, Southeast Sulawesi, Indonesia

*kristasetyaningrum05@gmail.com

Received: 2021-October-15 (10-Calibri Light)

Rev. Req: 2022-January-09

Accepted: 2022-January-22



10.54956/eksyar.v10i1.440

How to cite this paper: Setyaningrum, K.A., Ikhwan, A. & Jasiyah, R. (2023). Financial Management of Students with Special Needs in Increasing Guardian Trust. *EKSYPAR : Jurnal Ekonomi Syari'ah & Bisnis Islam*, 10(1), 170-181. <https://doi.org/10.54956/eksyar.v10i1.440>

This is an Open Access article distributed under the terms of the Creative Commons Attribution 4.0 International license (<https://creativecommons.org/licenses/by/4.0/>)

ABSTRACT: *Children with special needs must be educated informally and formally to develop their intellectual skills. Before putting children with special needs into school, parents need to find the right school by looking at various aspects, one of which is related to financing and financial management. In this case, researchers conducted research at the 'Aisyiyah Ponorogo Special School to know the school's financial management in order to be able to increase the trust of student guardians. This study used a descriptive qualitative method. Researchers obtained data using observation, interviews, and documentation. The focus of the problem in this study is financial management, financing, and the trust of student guardians at 'Aisyiyah Ponorogo Special School. Based on the data obtained, the financial management of students with special needs at 'Aisyiyah Ponorogo Special School is carried out by making a budget plan, clear transparency of funds to student guardians, and evaluation meetings at the end of each school budget year. Sources of funds were obtained from voluntary donations from students, assistance from the Ponorogo Regency Education Office, the Smart Indonesia Program, and the 'Aisyiyah Foundation.*

Anak berkubutuhan khusus (ABK) perlu untuk diberikan pendidikan baik secara informal hingga formal untuk mengembangkan intelektual dan keterampilan yang dimilikinya. Sebelum memasukkan ABK ke sekolah, para orangtua perlu untuk mencari sekolah yang tepat dengan melihat berbagai aspek salah satunya terkait pembiayaan dan pengelolaan keuangan. Dalam hal ini, peneliti melakukan penelitian di Sekolah Luar Biasa (SLB) A 'Aisyiyah Ponorogo dengan tujuan untuk mengetahui pengelolaah keuangan sekolah agar mampu meningkatkan kepercayaan wali siswa. Penelitian ini menggunakan metode deskriptif kualitatif. Peneliti memperoleh data dengan cara observasi, wawancara, dan dokumentasi. Fokus permasalahan dalam penelitian ini yaitu manajemen pengelolaan keuangan, pembiayaan, dan kepercayaan

wali siswa di SLB A 'Aisyiyah Ponorogo. Berdasarkan data yang diperoleh, pengelolaan keuangan siswa ABK di SLB A 'Aisyiyah Ponorogo dilakukan dengan membuat rencana anggaran, transparansi dana yang jelas kepada wali siswa, dan rapat evaluasi yang dilakukan setiap akhir tahun anggaran sekolah. Sumber dana yang diperoleh dari sumbangan sukarela dari siswa, bantuan dari dinas Pendidikan Kabupaten Ponorogo, bantuan Program Indonesia Pintar (PIP), dan yayasan 'Aisyiyah.

Keywords: *Financial Management, Special Schools, Trust Student Guardians.*

I. INTRODUCTION

Education is an important institution for society because, through education, human life can change. This change can be seen in social life, the development of children's talents, to the means of achieving one's goals (Hasibuan, 2021). Based on this statement, education is important for changing one's life.

Based on this, parents must choose education for their children by considering various things, one of which is related to financing (Muspawi & Lukita, 2023). Education funding greatly influences parents' assessment of the school and affects their satisfaction with the Institution. Because of this, financial management in schools must be carried out correctly (Napitupulu et al., 2021). Parents will choose schools with quality and financing following the family's financial capabilities (Hasibuan, 2021). Based on this statement, school financial management is important because it will affect various aspects, including the effect on parental trust.

The decision-making process is an alternative to planning Islamic education in knowing the goals and various ways of future implementation to achieve the goals designed with various efforts in the learning process based on Islamic values (Ikhwan, 2016). Based on this, decision-making must be done openly with various parties.

The availability of school finances is guaranteed by the government as explained by Law no. 20 of 2003 article 11 paragraph 2 concerning the National Education System that "the government and regional governments are obliged to guarantee the availability of funds for the implementation of education for every citizen aged seven to fifteen years" and article 49 paragraph 1 that "education funds other than teacher salaries and fees service education is allocated a minimum of 20% of the State Budget (APBN) for the education sector and a minimum of 20% of the Regional Revenue and Expenditure Budget (APBD)" (RI, 2003). Based on the statement in Law No. 20 of 2003 can be understood that education funds must be guaranteed by the synergy between the government and the central government through the APBN for the education sector and the APBD. Furthermore, in this case, the state has the right to manage society by the community itself (Ikhwan, 2014).

Sources of school finance do not only come from government funds but also come from other sources. Funding managed by the school must be adjusted to the needs of learning and the various activities carried out so that it can be managed effectively and appropriately (Prayoga & Risnandi, 2019). This financing management is referred to as education financing management. Funding in education is a complex matter because it relates to various components, including the micro component, which includes

educational units and the macro component, which relates to the national level. Management of this financing consists of sources of school financing, systems and channels for allocating funds, conditions for efficient and effective use of funds, results of accountability as measured by various changes that occur, and problems related to financing in education (Nurhayati et al., 2022). Based on this statement, it can be understood that financing includes various complex matters in an educational institution, so it must be appropriately managed.

Financing is defined as a way to obtain sources of funds in a way that is by standards in order to be able to increase capital in the future. Furthermore, education funding is defined as a technique for making appropriate sources of funds used in every activity that will be carried out for school operations in carrying out the learning process in class (Syahbuddin, 2020).

In research (Solehan, 2022), school financing management consists of three stages: planning, implementation, and supervision. In research conducted by Solehan, he stated that these stages are one of the basics of financial management in an educational institution. Furthermore, Solehan interprets the education financing system as a process of processing income and sources of funds as capital for educational operations originating from the APBN, APBD, and donations from parents.

Financial management and education financing must be carried out properly to create good school management. In Islam, it is explained that everything that is done in the world, whether visible or not, does not escape the supervision of Allah S.W.T. This is in line with the word of Allah SWT. in Q.S Al-Infithar verses 10-12 as follows :

﴿ وَإِنَّ عَلَيْكُمْ لَحَافِظِينَ ۚ ۱۰ كِرَامًا كَاتِبِينَ ۚ ۱۱ يَعْلَمُونَ مَا تَفْعَلُونَ ۚ ۱۲ ﴾ (الانفطار/82:10-12)

10) And actually for you, there are (angels) who watch over (your work), 11) noble (in the sight of Allah) and who record (your deeds), 12.) they know what you do.

(Al-Infitar/82:10-12)

Based on this verse, it can be understood that everything done in the world does not escape the supervision of Allah S.W.T. Therefore, humans must work well and honestly so that what they do will bring good and blessings for themselves and others.

In this study, researchers will discuss financial management and financing at the A' Aisyiyah Ponorogo Special School (S.L.B.). This school is an educational institution that educates children with special needs (A.B.K.). This school is a type of private education under the auspices of the 'Aisyiyah Ponorogo Foundation. Therefore, the source of education costs comes not only from the government budget but also from contributions from student guardians, foundations, or other sources (Aisyatur Rasyidah et al., 2022).

The researchers chose this location because they wanted to know the satisfaction of the parents of students with educational institutions for special education children as a place to study. Findings related to financial management and financing carried out in this school and knowing parents' satisfaction in sending their children to school.

Students who study at this school come from various regions around the school location and outside the city. Furthermore, apart from students who only attend formal school, some students come from the blind orphanage 'Aisyiyah Ponorogo. Researchers

aim to examine the management of finance and financing in this school. The researcher chose an extraordinary school because previous researchers rarely studied this, so it interested the researcher.

II. METHOD

The method used in this research is a qualitative type with a field study method. Qualitative research is a research method that uses the main instrument as the researcher himself, then collects data using triangulation of data obtained from the results of analysis based on reality in the field (inductive), which actually occurs so that the results will emphasise meaning rather than generalisation (Sugiyono, 2017). The researcher chose this method because he wanted to explain financial management and financing in more detail. In addition, the researcher also wants to explain the satisfaction of parents or guardians of students with financial management and financing at SLB A' Aisyiyah Ponorogo.

In conducting research, researchers chose to conduct field studies. Field study research is research conducted at selected research locations and looks at the real context. Research data for this method were obtained by observing, interviewing, and documenting (Wahyuddin, 2016). Based on this understanding, field study research seeks data directly at research locations through observation, interviews, and documentation.

III. FINDINGS AND DISCUSSION

Special School (S.L.B.) An 'Aisyiyah Ponorogo is one of the private schools in the Ponorogo Regency. This school is an educational institution for children with special needs (A.B.K.). Children with special needs handled by this school include quadriplegics, namely children with limited communication. Their body movements (Zakiyah et al., 2022), blind children who have imperfect eye function because they experience limitations because they have an acuity of less than 20 degrees (Fitriani et al., 2022), and mental retardation are children who have intellectual limitations or low conditions. Hence, they need special educational guidance (Yasin et al., 2022). Based on this understanding, it can be concluded that disabled children or children with special needs have different imperfections, so the handling is different.

In this case, A' Aisyiyah Ponorogo Special School (S.L.B.) supports students with special needs with various facilities tailored to the needs of students. The facilities owned by this school include the Bryle laboratory, computer laboratory, hall, classrooms, prayer room, and extracurricular space. SLB A' Aisyiyah Ponorogo also cooperates with many parties such as S.M.P. Muhammadiyah Ponorogo, MA Muhammadiyah Ponorogo, Muhammadiyah Ponorogo University, Surabaya Technical Institute, Bandung BLBI, and 'Aiyiyah Hospital. The school strives to create facilities that suit the needs of students, provide teachers and special educators with appropriate teaching materials and learning media, and learning models that are adapted to the conditions of students and use funds to fulfil them. In this case, the funds obtained by this school come from various sources. Because this school is under the auspices of the 'Aisyiyah Foundation, some funds are also obtained from the foundation. SLB A 'Aisyiyah. The treasurer carries out financial

management in this school. This was stated by the head of SLB A' Aisyiyah Ponorogo, namely Ustadzah Wahyu Setiani, M.Pd.

The treasurer of S.L.B.' Aisyiyah Ponorogo, namely ustadzah Armei Purwaningsih S, T. States that :

“The source of funds at this school comes from voluntary contributions from student guardians, grants from the education office, and the 'Aisyiyah Foundation. In addition, this school is also willing to receive B.O.S. (Student Operational Assistance) funds from the government (Armei Purwaningsih, 2023).”

He also stated that funding was the same between one student and another with different special needs. The use of funds at SLB A' Aisyiyah Ponorogo is used for various school needs, and this was conveyed by the school treasurer, who stated:

“The funds obtained by this school are allocated for school operational costs, procurement of teaching materials such as books, development of special school facilities and infrastructure such as bryle laboratories, etc., development of student's talents and skills, and studies outside of school (Armei Purwaningsih, 2023).”

The fees charged to students are paid monthly by the student's guardian. Meanwhile, funds obtained from foundations are budgeted at the beginning of each fiscal year. In addition, students also have the opportunity to get an achievement scholarship from the central government. This achievement scholarship is called the Smart Indonesia Program (P.I.P.).

“All students can attend this P.I.P. program, and we recommend all students participate in this scholarship. However, the government selects students who have managed to get this scholarship, so we cannot interfere in the selection process (Armei Purwaningsih, 2023).”

In 2022 as many as ten students from all levels of education at SLB A' Aisyiyah Ponorogo have succeeded in getting a P.I.P. scholarship. Student guardians provide a monthly contribution of IDR 80,000. According to the school treasurer's statement, this fund already covers various educational needs of students. Based on the amount of school fees, based on a statement from the student's guardian, he said that he had no objections to the fees given by the school every month. He said the donation was commensurate with what his child received while studying at SLB A' Aisyiyah Ponorogo. Based on the statement from the student's guardian, it can be seen that the financial financing at SLB A' Aisyiyah Ponorogo is not burdensome and follows the education services provided.

Financial management at SLB A' Aisyiyah Ponorogo utilises technology. The school treasurer conveyed this if they used ARKAS (Application for Designing Activities and School Members), which was used to manage B.O.S. funds. ARKAS is an output application from the Indonesian Ministry of Education and Culture in the form of an information system that is useful as an information and communication technology that provides facilities for making budgets, overseeing the implementation and management of funds and as a means for submitting accountability reports on school operational assistance funds (B.O.S.) (Wahyuni et al., 2023).

Based on a statement from the treasurer of SLB A' Aisyiyah Ponorogo, the school has utilised technology in managing finances so that it can be seen that the Institution

continues to follow developments in science and technology in the world of education. In addition, openness in the management of funds is also carried out by the school.

In financial management, according to a statement by the head of SLB A' Aisyiyah Ponorogo, which was conveyed through interviews by researchers trying to be open in managing funds with student guardians. The school principal conveyed that socialisation is always carried out to convey the amount of voluntary contributions from student guardians and what is allocated at the beginning of each new school year or the beginning of each semester.

In addition, this socialisation is also used to report the expenditure of education funds used by schools to meet the needs of students in learning activities. Furthermore, SLB A' Aisyiyah Ponorogo also prepares a budget plan (R.A.B.) to design funds to meet the learning and operational needs of the school at the beginning of each semester. This R.A.B. was then presented at the initial meeting of the fiscal year at the 'Aisyiyah Foundation.

The Ponorogo district education office oversees financial management at SLB A' Aisyiyah Ponorogo. The school always makes an accountability report, which is addressed to the foundation through the end of the fiscal year meeting. The constraints experienced by the school were also not many in managing finances and financing. These problems usually arise due to the maintenance of the ARKAS application. Meanwhile, the students' guardians never complained about the donations charged to them.

Guardians of students whom researchers successfully interviewed also expressed satisfaction with financial management at SLB A' Aisyiyah Ponorogo. Various activities are also given to students, and parents also feel this.

“Students are provided with various skills; for example, my son Andi requires a person with quadriplegia, but he has participated in a singing competition while studying here. This can foster his enthusiasm at school so that we, as parents, also believe that SLB A' Aisyiyah Ponorogo can educate our children well (Students, 2023).”

The researcher, before conducting this research, made observations related to activities in this school, such as developing student talents, for example, habituating recitation activities so that many students with special needs become tahfidz of the Qur'an, seeing how the conditions of the class and school buildings are suitable for use, and the condition of students who look comfortable and happy school here. The environmental conditions at SLB A' Aisyiyah Ponorogo also seem beautiful and comfortable, equipped with facilities for children with special needs, such as a wall with a handrail to help blind students walk; the number of students in the class is limited so that they can provide maximum learning to students. This is because students with special needs cannot be equated with normal students, where the number of students in one class can reach 20 students, but in S.L.B., usually in one class, there are only approximately 3-6 students.

Financial Management of Students with Disabilities at Special School (S.L.B.) A 'Aisyiyah Ponorogo

Education is important to advance the nation's life by increasing its citizens' skills and intellectuality so that they can compete in the world of work (Huda & Murtafiah, 2022). Based on this statement, it can be understood that education plays a very important role

for humans. Therefore, education needs to be managed as well as possible so that it can be used as a vehicle to seek the provision of skills for every human being.

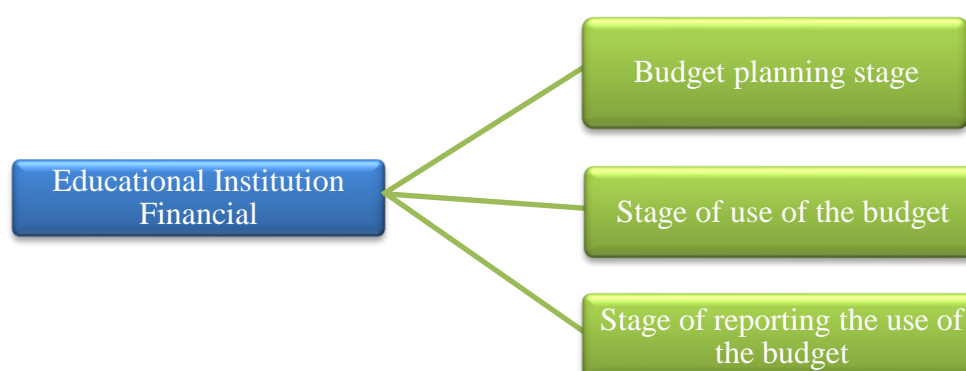
Management is commonly known as management. Management is a process of planning, organising, and leadership to carry out a control process to strengthen the organisation and achieve the goals made effectively and efficiently (Syahbuddin, 2020). In addition, management in the language is adopted from French, namely *mane'ge*, which is then interpreted in English, namely management, which means the art of implementation and regulation (Prayoga & Risnandi, 2019). Based on this understanding, management is a process for organising a plan to implement it to achieve a predetermined goal.

Management is an important factor in education. One of the most important management in schools is the finance section. Financial and financing management is a series of activities in managing the finances of educational institutions from the planning stage, finding sources of funds, reporting, implementing, and supervising, to making accountability reports from the use of the education budget to create good quality educational services (Agustina Elisa, 2019). Based on this statement, financial management is a series of processes in managing education finances, from planning to making accountability reports to achieve high-quality education services.

Financial management starts from the school expenditure budgeting stage, which is then reported to the school principal, foundation leaders, and school supervisors (Agustina Elisa, 2019). This is also done by SLB A' Aisyiyah Ponorogo, which always makes a school budget for the education office and foundation meetings at the beginning of the fiscal year. Then, at the end of the fiscal year, the school makes an accountability report to the Aisyiyah Foundation and the education office.

Making a spending plan is important because to obtain funds, a clear plan is needed to avoid embezzlement of funds that will affect the Institution's quality. In addition, financial reports are also needed to clarify financial expenditures that have been used for one fiscal year by schools.

Stages in financial management can be described in the diagram as follows:



Picture 1. *Stages of financial management*

SLB A' Aisyiyah Ponorogo is one of the educational institutions in the Ponorogo Regency that accommodates children with special needs. SLB A' Aisyiyah Ponorogo accepts students with special needs, such as the blind, quadriplegic, deaf, and mentally retarded. S.L.B. type A is a special school that handles children with special needs who are blind (Darma & Rusyidi, 2015). Based on this statement, it can be seen that SLB A' Aisyiyah

Ponorogo is a special school for blind children. However, they can accept children with blind, mental retardation, and quadriplegic needs.

In managing the finances of an educational institution, it is necessary to apply several principles by Law No. 20 of 2003 Article 48, including the principles of justice, efficiency, transparency and public accountability. In this case, SLB A' Aisyiyah Ponorogo has implemented these principles, including the following:

1. The Principle of justice is applied by not differentiating contributions from parents of each student with different special needs.
2. The Principle of efficiency is applied by making a budget to prevent unnecessary spending of funds.
3. The Principle of transparency is implemented by holding socialisation meetings with parents of students to convey school funding allocations.
4. The Principle of public accountability is making reports on school expenditures addressed to the education office and the Aisyiyah Foundation.

Based on this statement, it can be concluded that the financial management at SLB A' Aisyiyah Ponorogo is following the management principles stated in Law No. 20 of 2003.

The treasurer carries out financial management at SLB A' Aisyiyah Ponorogo. This is done so that school finances can be maximised. If a special section does not manage financial management, it will affect learning and education services at the school.

Financial management at SLB A' Aisyiyah Ponorogo is currently utilising technology, as evidenced by ARKAS. ARKAS stands for School Financial Plan and Budget Application. ARKAS is an Indonesian Ministry of Education, Culture, Research and Technology application. ARKAS is used to manage the school budget in terms of utilisation. B.O.S. Schools that utilise ARKAS are expected to be transparent in managing B.O.S. funds used to meet learning needs or educational services in the teaching and learning process (Amri, 2015). Based on this statement, ARKAS can be used for school financial management that utilises B.O.S. funds. In addition, ARKAS can be used to show transparency in financial management by schools.

ARKAS can be used to increase public trust in schools that use the application. In this case, SLB A' Aisyiyah Ponorogo also uses this application to facilitate fund management and reduce errors in calculating the budget manually. With this application, the budget draft made by SLB A' Aisyiyah Ponorogo can be reported easily directly to the Ministry of Education, Culture, Research and Technology (Kemendikbud Ritekdikti).

Apart from that, ARKAS can also be used as a medium for making budget expenditure reports. In its use, SLB A' Aisyiyah Ponorogo has experienced maintenance problems, but they can be handled immediately. ARKAS has been used since 2020. Before using ARKAS, schools must prepare a RAPBS (Draft School Income and Expenditure Budget). Then, after the RAPBS is finished, it is necessary to hold a meeting to discuss the allocation of budget funds to be used in one school year (Berlian et al., 2022). Based on this statement, ARKAS is part of the planning stage in financial management.

This financial management will affect the trust of parents or guardians of students. Regarding financial management, SLB A' Aisyiyah Ponorogo increases parents' trust by

conducting socialisation regarding financial management at the beginning of the school year meeting. This is intended so that parents know how finances in this school are appropriately managed. In addition, the trust of student guardians will affect good relations with the community so that the Institution can get a good response and will increase public participation in the administration of education (Ikhwan, 2018).

There are not many special schools in Ponorogo, and SLB A' Aisyiyah Ponorogo is the only educational Institution that deals with children with special needs under the auspices of the Aisyiyah Foundation. Related to this, this school continues to develop its institutions to continue to progress and benefit the community. If appropriately maintained, financial management and financing at SLB A' Aisyiyah Ponorogo will be able to increase parental satisfaction in sending children with special needs here. Because there are still many children with special needs who cannot pursue education, one of which is due to economic factors, parents who cannot meet school expenses.

Financing System and Transparency of School Fees for Students with Disabilities in Increasing the Trust of Guardians at SLB A' Aisyiyah Ponorogo

Funding and finance have a very close relationship in an educational institution. With funding, school finances will be able to avoid a problem. While finance is something that plays an important role in the sustainability of school life.

Financing has the origin of the word "cost", which means an amount of money that functions for something. Meanwhile, financing management is an act of recording, planning, implementing, being responsible, and reporting management activities. Furthermore, the management of school financing is interpreted as a series to regulate education finance at the school level (Dame et al., 2022). In addition, school financing management is also interpreted as a process to optimally manage funds from available sources of funds for all needs related to the learning process, such as procuring infrastructure and creating effective and efficient learning conditions (Harahap, 2023). Based on this statement, financing management is a process carried out to manage funds to create adequate learning conditions starting from the budgeting process to accountability reporting.

Funding management planning in schools contains several principles (Harahap, 2023), which can be described in the diagram below:



Picture 2. School financing principles

SLB A' Aisyiyah Ponorogo has implemented the principles of school financing, and can be explained as follows:

1. Accountability principle. The Principle of accountability is to provide transparent and responsible financing reports. SLB A' Aisyiyah Ponorogo does this by making an accountability report which is reported at the end of each fiscal year to related agencies and foundations.
2. Transparent Principle. The Principle of transparency is the management of school funding that is carried out openly. SLB A' Aisyiyah Ponorogo carried out this transparency regarding the management of school financing by holding outreach to parents of students at the beginning of the semester.
3. Integrity principle. The Principle of integrity is that the management of school financing is carried out honestly. SLB A' Aisyiyah Ponorogo always applies honesty; this is shown by the openness and details of the budget made in the school expenditure accountability report and by the use of ARKAS in managing the B.O.S. funds obtained.
4. Consistency Principle. The consistency Principle is that the management of school financing is carried out by making a budget that is adjusted to the needs of a certain period. SLB A' Aisyiyah Ponorogo implements this by making RAPBS according to the needs for the continuity of the teaching and learning process, which is adapted to students with special needs.
5. The Principle of effective and efficient. The Principle of effectiveness and efficiency is the Principle of proper funds management by the school's needs. SLB A' Aisyiyah Ponorogo carries out this Principle by making a RAPBS by first formulating it through a meeting with education staff and school administrators.

Funding for education can be done directly and indirectly. Direct costs, namely funding used to meet the needs to support the teaching process. This is like procuring infrastructure that helps students with special needs learn, such as the Bryle laboratory at SLB A' Aisyiyah Ponorogo. This facility supports blind students to be able to read writing using bryle. At the same time, indirect costs are opportunity costs lost while students learn (Moh & Imron, 2016).

Funding at SLB A' Aisyiyah Ponorogo has been well managed. This can be seen in how they manage based on the principles of school financing management and utilising these costs for the learning needs of students with special needs. Funding management at SLB A' Aisyiyah Ponorogo, carried out by these principles, can be used to maintain student parents' trust. In addition, the existence of transparency in financing management is also able to increase the trust of student parents. With the trust of the student's guardian, it will have an impact on improving the quality and quality of the Institution.

IV. CONCLUSION

Management is a process for managing a plan to achieve a predetermined goal. Financial management is a series of processes in managing education finances, from planning to making accountability reports to achieve high-quality education services. The treasurer carries out financial management at SLB A' Aisyiyah Ponorogo and uses technology in the form of ARKAS to manage B.O.S. funds. Funding management is a process of managing funds to create adequate learning conditions, from budgeting to reporting

accountability. Funding management at SLB A' Aisyiyah Ponorogo is carried out based on financing principles, namely the principles of accountability, transparency, integrity, consistency, effectiveness and efficiency. Good financial management and financing at SLB A' Aisyiyah Ponorogo have a great impact on increasing the trust of student guardians. In practice, the school shows the results of financial and financing management, such as adequate infrastructure, budget socialisation to student guardians, and accountability reports to related parties.

VI. REFERENCES

- [1] Agustina Elisa, K. Y. (2019). *Elementa: jurnal prodi pgsd stkip pgri banjarmasin*. 1(1), 48–60. <https://doi.org/10.33654/pgsd>
- [2] Aisyatur Rasyidah, Rina Sarifah, Lustia Becti, & Djameluddin Perawironegoro. (2022). Pembiayaan Pendidikan Dalam Meningkatkan Mutu Pai Di Sd Muhammadiyah Ngestiharjo. *Jurnal Al-Fikrah*, 11(1), 69–78. <https://doi.org/10.54621/jiaf.v11i1.262>
- [3] Amri. (2015). Pengelolaan Dana Bantuan Operasional Sekolah di Sekolah Terpencil. *Manajer Pendidikan*, 9(2), hlm. 197–209.
- [4] Berlian, U. C., Sumiati, E., & Hastuti, R. Y. Y. (2022). Manajemen Pemniayaan Pendidikan di SDN Kawungsari Girang Kecamatan Baleendah Kabupaten Bandung. *Journal of Educational and Language Research*, 12(1), 1–52. <https://doi.org/10.21608/pshj.2022.250026>
- [5] Dame Fitri Simamora, Ita Serviana Manik, Yusnita Simare, H. T. (2022). Manajemen Pembiayaan Pendidikan Dalam Meningkatkan Mutu Pendidikan. *Jurnal Pendidikan Sosial Dan Humaniora*, 1(4), 170–180.
- [6] Darma, I. P., & Rusyidi, B. (2015). 37 pelaksanaan sekolah inklusi di indonesia. *Prosiding KS : Riset Dan PKM*, 2(2), 223–227.
- [7] Fitriani, W., Oktarinda, V., & Nelisma, Y. (2022). Gambaran Subjective Wellbeing Pada Penyandang Tunanetra Di SLB A Lima Puluh Kota Sumatera Barat. *Jurnal Pendidikan Dan Konseling*, 4(1), 490–498.
- [8] Harahap, S. A. (2023). Pengelolaan Biaya Pendidikan Madrasah. *Journal of Education and Teaching*, 3(2), 215–220.
- [9] Hasibuan, A. R. D. (2021). Penerapan Tata Kelola Keuangan Pendidikan Sekolah Dasar Pada Akhir Periode Tahun 2020. *Juripol*, 4(1), 304–309. <https://doi.org/10.33395/juripol.v4i1.11051>
- [10] Huda, M., & Murtafiah, N. H. (2022). *Menejemen pembiayaan pendidikan sekolah dasar madang jaya*. 01(03).
- [11] Ikhwan, A. (2014). Konsepsi Ekonomi Islam untuk Pembangunan Ekonomi Negara. *EKSYAR: Jurnal Ekonomi Syari'ah & Bisnis Islam*, 1(1), 35–41.
- [12] Ikhwan, A. (2016). Manajemen Perencanaan Pendidikan Islam (Kajian Tematik Al-Qur'an dan Hadist). *Edukasi*, 04(01), 128–155.
- [13] Ikhwan, A. (2018). Penerapan Manajemen Hubungan Sekolah dan Masyarakat dalam Perspektif Islam. *Al-Hayat*, 2(1), 1–16.

- [14] Moh, O., & Imron, J. (2016). Manajemen Pembiayaan Sekolah. *Al-Ibrah*, 1(1), 69–93.
- [15] Muspawi, M., & Lukita, M. (2023). Pengelolaan Pembiayaan Pendidikan di Sekolah Dasar. *Lectura : Jurnal Pendidikan*, 14(1), 99–110. <https://doi.org/10.31849/lectura.v14i1.12237>
- [16] Napitupulu, D. S., Zamil, A., & Alfiah, S. (2021). Administrasi Keuangan Lembaga Pendidikan Islam. *Mudabbir (Journal Research and Education Studies)*, 1(1), 12–21. <http://jurnal.permapendis-sumut.org/index.php/mudabbir/article/view/2>
- [17] Nurhayati, N., Nasir, M., Mukti, A., Safri, A., Hasibuan, L., & Anwar, K. (2022). Meningkatkan Mutu Lembaga Pendidikan Islam. *JMPIS (Jurnal Manajemen Pendidikan Dan Ilmu Sosial)*, 3(2), 594–601.
- [18] Prayoga, A., & Risnandi, A. (2019). Manajemen Pembiayaan Pendidikan Di Madrasah Aliyah Darussalam Sumedang. *Cakrawala: Jurnal Manajemen Pendidikan Islam Dan Studi Sosial*, 3(2), 2580–9385. <https://doi.org/10.12345/cakrawala.v3i2.148>
- [19] R.I., D. (2003). *UU Sistem Pendidikan Nasional*. <https://www.dpr.go.id/jdih/index/id/203>.
- [20] Solehan, S. (2022). Manajemen Pembiayaan Pendidikan dalam Meningkatkan Mutu Lembaga Pendidikan Islam. *Edumaspul: Jurnal Pendidikan*, 6(1), 98–105. <https://doi.org/10.33487/edumaspul.v6i1.3046>
- [21] Sugiyono. (2017). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D* (26th ed.). Alfabeta.
- [22] Syahbuddin, A. (2020). Manajemen Pemanfaatan Dana Bantuan Operasional Sekolah Untuk Menaikkan Mutu Pendidikan (Studi di Sekolah Dasar Negeri dan Swasta Kota Langsa). *EduTech: Jurnal Ilmu Pendidikan Dan Ilmu Sosial*, 6(1), 62–69. <https://doi.org/10.30596/edutech.v6i1.4396>
- [23] Wahyuddin, W. (2016). Gaya Belajar Mahasiswa (Studi Lapangan di Program Pascasarjana IAIN “SMH” Banten). *Alqalam*, 33(1), 105–120. <http://lelilaelusssurur.blogspot.co.id>
- [24] Wahyuni, L., Mursalim, & Nurwana, A. (2023). Pengaruh Aplikasi Rencana Kegiatan Anggaran Sekolah (ARKAS) Dan Aplikasi Sistem Informasi Manajemen Bos Terhadap Akuntabilitas Pelaporan Keuangan Dana Bos di Kota Makassar. *Journal on Education*, 05(04), 13139–13152.