
Research Article

Financial Management Models in Effective Schools (Multisite Study at SMKN 1 Kandangan and SMKN 2 Kandangan, Hulu Sungai Selatan Regency)

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ABSTRACT

This study aims to obtain a comprehensive picture of the Financial Management Model in Effective Schools (Multisite Study at SMKN 1 Kandangan and SMKN 2 Kandangan, Hulu Sungai Selatan Regency). This type of research is descriptive qualitative concerning (1) financial planning, (2) the management of finance, (3) finance supervision, (4) the report and accountability finance, and (4) model of financial management on the effectiveness of schools in SMK. The approach through survey data, and observations on the subject of research: the head of the school, the board committee, deputy head of the school, treasurer, and teachers. Data collection techniques: interviews, observation, and documentation. Data analysis: interactive, namely data reduction, data presentation, and concluding. Validity test: source and method triangulation. The results showed that: 1. Financial planning: No School Development Plan (RPS) and School Work Plan (RKS) compile the Budget and Expenditure of School (Budgets), 2. Implementation of management: blind of RKS and documents 1, Budgets, use of total Bos and Bosda according to implementation instructions (operational guidelines), bookkeeping, proof of receipts, tax and stamp deposits, supervision, making reports, and accountability. 3. Supervision: monitoring, auditing, evaluation, and review from Disdikbud, Bakeuda, Inspectorate, BPK and BPKP, general cash book reporting (BKU), special cash books (BKK), and taxes. 4. L Reports and accountability: bookkeeping, record and, expenditure finances and report to account s each accompanied by proof of expenditure corresponding expenditure transaction. 5. Effective financial management model: School-Based Management Model (MMBS) with the principles of accountability, transparency and efficiency, from the school management team, school principals, committees, and parents (community). The conclusion of this research is that the Model of Financial Management in Effective Schools (Multisite Learning at SMKN 1 Kandangan and SMKN 2 Kandangan, Hulu Sungai Selatan Regency) still needs to be improved so that financial management becomes better and stable.

Keywords: Model, financial management, effective school

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Introduction

Financial management is one of the most fundamental practices in any enterprise or business including schools and other educational institutions. Financial management is an integrated decision-making process related to acquisition, financing, and management of assets to achieve some overall objectives in a business entity (Hrechyshkina, 2016). Financial management represents the process of forming, distributing, and using an entity's financial resources (Goryushkina, 2016). Financial management aims to control the movement of financial resources and financial relations that arise between entities in the process of moving financial resources (Khomnich et al., 2016).

The financial management of SMK education has a very important role in the implementation of educational activities at SMK. Permendiknas 69 of 2009 explains that finances in schools need to be regulated so that they run in an orderly, smooth, effective, and efficient manner. Sonhadji (2012) explains that the gap that occurs needs to be addressed, because of the scarcity of resources and the increasing need for the importance of the role of management. In education management practice, several management models can be applied by schools in overcoming various difficulties, namely the school-based management model (SBM), strategic management approach model, and Total Quality Management (TQM). Both TQM and SBM practices concerning school leadership were found to have links with school leadership and improvement in staff development (Llan-tos & Pammatmat, 2016). There is a significant positive correlation between SBM and school effectiveness; engagement in decision-making, managing resources and manpower, access to resources, and organizational structure (Arar & Nasra, 2020). SBM gives principals power that includes decisions about curriculum and learning management; recruitment and education personnel management; and school's financial management (Arar & Abo-Rome, 2016; (Grinshtain & Gibton, 2018).

Financial management towards effective schools at SMK, it seems that School-Based

Management (SBM) is an effective and efficient school management design model that involves community participation. SBM where the principal together with teachers, parents of students, school committees, and the community create a solid school performance (Fattah, 2019).

The knowledge of budgeting as an aspect of financial management is inadequate in some schools, indicated by the high contradictions of schools in meeting their basic needs, such as procurement of books and other materials. Therefore, capacity-building endeavors should focus on financial planning, communication, decision-making, organizing, delegating, coordinating, leading, and controlling to achieve effective financial management in schools (Mosala & Mofolo, 2016).

Management of financial management for effective schools at SMKN 1 Kandan Gan and SMKN 2 Kandangan has an important meaning, which aims to prepare and implement financing for several activities ranging from purchasing goods and capital, teaching and learning activities and vocational practices that require work equipment, student activities, activities assessment/re-evaluation, cost of stationery and offices, repair and maintenance of damaged school facilities and infrastructure. Without effective financial management, financing will certainly make schools experience problems in several important activities. Cooperation with the School Committee is also well established, proven under the leadership of Drs. Zainal Arifin as Chairman of the Committee can urge its members to gradually help improve and complete school support facilities for the convenience and advancement of SMKN 1 Kandangan, namely the construction of Adiwiyata facilities, healthy and comfortable green schools. Therefore, effective school leadership is considered a key constituent in achieving school improvement (Day et al., 2016; Li et al., 2016; Preston et al., 2017).

SMKN 1 Kandangan still has problems, namely: (1) limited provision of funds for efforts to improve and the quality of education, (2) BOS funds budgeted by the government

are not in accordance with the financing needs that should have been spent for education and learning activities, (3) there is a waste of use of funds Bosses in several activities, (4) have not been able to optimally look for strategies to implement efforts to increase the use of education finance, (5) budget items that are not following the plan, (6) postponement of preparing and submitting school income and expenditure budget plans (RAPBS), (7) delays in disbursement of Boss funds, thus hampering planned activities, (8) preparing reports and making financial accountability files in a year of ongoing activities, often chasing deadlines.

The financial management team at SMKN 1 Kandangan seems to continue to make financial reports using an online system, on target and on time which is connected to the Education and Culture Office of South Kalimantan Province. Financial reporting is also made following the realization of planning and spending in the School Financial and Budget Plan (RKAS).

While the N 2 Kandangan one vocational school has quality standards that have been internationally that accreditation for all skill programs since 2009 and also have obtained Certificates Management M utu ISO 9001: 2008 in 2012 with certificate number 47 376 / A / 0001 / UK / En dated 30 July 2012 with URS London UK quality assurance. Student achievements in 4 of the expertise programs are Welding Engineering, Building Information and Modeling Design Engineering, Construction and Property Business Engineering, Computer and Information Engineering, Light Vehicle Engineering and Automotive which are in great demand by most Kandangan residents, especially graduates of First Menangah School.

Effective steps at SMKN 2 Kandangan in financial management have resulted in achievements for the school including the winner of the Student Competency Competition (LKS) in the top 20 in the international world and the international WSC champion, in the field of building majors, as well as 1st ASK ASEAN champion in the technical field. There is a significant link between the school

effectiveness - school leadership, teacher co-operation, and school ethos - as a mediator between school segregation profile and student achievement (Saminathen et al., 2018). Welding and some other successes both in the progress of learning, the same infrastructure, and student achievement in particular. Every year, the finance owned by SMKN 2 Kandangan is IDR 1,256,217,059.00

Budget management is found to be significantly influential to financial management in schools (Munge et al., 2016). SMKN 2 Kandangan also experiences financial problems, namely: it is still late in submitting the School Budget Financial Plan (RKAS), the implementation of school finances is not right on target, the involvement of the government as a strict financial supervisor is often a burden on the school, and there are often delays in the school making the established accountability report, and experiencing a deficit in the school education budget, the financial management carried out has not been able to accommodate the teaching and learning process as desired in the curriculum which leads to knowledge, attitudes and skills, there are still students who drop out of school because the burden of education costs has not provide protection for the learning needs of underprivileged students, the allocation of funding for learning facilities and infrastructure in schools has not been maximal and inadequate, the implementation of school finance for SMK operational costs is less effective, as evidenced by the dropout rate, assessment figures At a minimum, the average school exam scores and national exams for SMK graduates have not reached the target set, and the planned school finance budget has not been directed at the target student learning outcomes.

According to Sina, individuals with limited financial conditions, but can utilize and carry out an understanding of financial literacy in everyday life, can apply financial management now and in the future so that individuals do not experience financial management problems (Sina, 2016). Although the financial attitude cannot affect financial management behavior as Maharani (Maharani,

2016) revealed, it is not in line with Listiani's finding (Listiani, 2017) that revealed financial attitude has a significant positive effect on financial management behavior, means that the more individuals able to apply a good financial attitude, the good effect on the management of personal finance they have but financial knowledge does not have a significant relationship means that someone already has financial knowledge but does not run a good financial management behavior. In line with Listiani's findings (Qamar et al., 2016). Also found that financial knowledge and financial self-efficacy have also a positive impact on personal financial management behavior. In other words, financial knowledge is not closely related to financial management behavior because several other factors affect financial management behavior (Herdjiono et al., 2016). Education finance in SMK should be managed effectively through the distribution of funds which are a priority for urgent activities needed by students and schools. For this reason, in implementing education financing at SMKN 1 Kandangan and SMKN 2 Kandangan, Hulu Sungai Selatan Regency, it is necessary to find solutions through appropriate (effective) financial management models for programs, objectives, targets, distribution, supervision, reporting, and accountability.

According to Yushita (2017), financial literacy is the financial knowledge and ability possessed by individuals in managing finance and spending money, so that individuals can improve their standard of living and avoid financial difficulties. Potrich et al. (2016) found that financial literacy and financial attitudes influence student financial behavior. Andarsari and Ningtyas also indicate that financial literacy has an influence on financial behavior (Andarsari & Ningtyas, 2019). Knowledge of financial literacy ought to be given as early as possible to allow them to apply it better in their daily life (Hamdani, 2018). Knowledge drives a person's self-confidence to do something (Ramalho & Forte, 2019). From the perspective of business, the more literate an individual, the more likely

for them to access external funding and develop their businesses (Hussain et al., 2018). In other words, the greater an individual's financial knowledge the wiser their financial behavior would be.

It is hoped that an effective school financial management model is a method or strategy in managing funds received by SMKN 1 Kandangan and SMKN 2 Kandangan for use in implementing teaching and learning activities as required by knowledgeable and skilled vocational students. This school financial management model guides SMK managers to manage funds effectively to produce education that is following the basic needs of SMK students. As the principals' education level influences effective financial management and there is a strong positive correlation between principals' education level and effectiveness of financial management (Phylisters et al., 2018). Kinyanzii et al. (2019) in their study, recommend that the ministry of education and the teachers' service commission should carry out continuous training; primarily focus on budgeting, procurement, and financial recording practices to improve the school's financial performance and sensitization of the school principals on the financial management practices.

Problems in the implementation of school finances experienced by SMKN 1 Kandangan and SMKN 2 Kandangan, including: (1) the financial management has not been able to accommodate the teaching and learning process as desired in the curriculum that leads to knowledge, attitudes, and skills, (2) there are still students who drop out of school due to the burden of education costs have not provided protection for the learning needs of underprivileged students, (3) the allocation of funding for learning facilities and infrastructure in schools is not optimal and inadequate, (4) the implementation of school finances for SMK operational costs is less effective, this is proven by the dropout rate, minimum assessment figures, the average score of school exams and national exams for SMK graduates have not reached the set targets, and (5) in the school financial budget plan that has not been

made directed at the target learning outcomes of students.

Management of a scientific discipline as a process carried out to realize goals through planning, implementation; monitoring, and evaluation cannot be separated from school financial management. Considering the important role of finance and finance in the learning process, it is inevitable that good financial governance in the delivery of education and implementation can spur increased achievement. This financial governance is hereinafter referred to as effective school financial management.

Based on the description above, once the specific implementation of vocational education is, a financial management model is needed. Based on the description above, this thesis takes the title: Model of Financial Management in Effective Schools (Multisite Study at SMKN 1 Kandangan and SMKN 2 Kandangan, Hulu Sungai Selatan Regency).

Research Focus

Based on the background above, the focus of the research is as follows: a) How is financial planning at SMKN 1 Kandangan and SMKN 2 Kandangan, Hulu Sungai Selatan Regency?; b) How is the implementation of financial management at SMKN 1 Kandangan and SMKN 2 Kandangan, Hulu Sungai Selatan Regency?; c) How is the financial supervision at SMKN 1 Kandangan and SMKN 2 Kandangan, Hulu Sungai Selatan Regency? d) How is the financial reporting and accountability at SMKN 1 Kandangan and SMKN 2 Kandangan in Hulu Sungai Selatan Regency? e) What is an effective financial management model at SMKN 1 Kandangan and SMKN 2 Kandangan, Hulu Sungai Selatan Regency?

Research Purpose

This study aims to describe the following: a) Financial planning at SMKN 1 Kandangan and SMKN 2 Kandangan, Hulu Sungai Selatan Regency; b) Implementation of financial management at SMKN 1 Kandangan and SMKN 2 Kandangan, Hulu Sungai Selatan Regency. c) Financial supervision at SMKN 1

Kandangan and SMKN 2 Kandangan, Hulu Sungai Selatan Regency; d) Financial Reporting and accountability of Kandangan SMK 1 and N 2 Kandangan Hulu Sungai Selatan; e) An effective financial management model at SMKN 1 Kandangan and SMKN 2 Kandangan, Hulu Sungai Selatan Regency.

Material and Methods

This research uses a qualitative descriptive approach. In this study, researchers attempted to explore data in the form of written or spoken words from people and observable behaviors that were obtained naturally or as they were in the field through intensive observation and communication with various data sources, including the principal, vice-principal, schools, teachers and school committees.

A research study of the multi-site is an in-depth study that would like to learn intensively about the background of the current situation and environment interaction a social unit: individuals, groups, institutions, or communities that have similarities and differences in the model of financial management ineffective schools at SMK 1 Kandangan and SMKN 2 Kandangan Hulu Sungai Selatan Regency which deals with planning, implementing management, monitoring, reporting and accountability, the result is a complete and organized picture of the unit.

This study does the snowball sampling that is part of purposive sampling. In snowball sampling, all informants or participants have the potential to become the research sample, the determination of which can be based on the appointment/recommendation of the informant or the respondent the previous researcher met. Based on the sampling technique determined by the researcher, this study also determined the source of data from interview techniques with parties who are considered to know the most about information about Effective Financial Management at SMK on the SMK website as mentioned above. Meanwhile, the data source through observation was carried out to describe people's behavior and the visual appearance on sites 1 and 2 which consisted of

(1) the indicative aspects/components of the focus of this study; (2) the behavior of people in the financial management process at effective schools ; (3) step by step institutions in the Model of Financial Management in Effective Schools at SMK; and (4) the involvement of school members in the process of Effective Financial Management at SMK according to their respective roles.

For researchers to obtain valid (reliable) data, data collection techniques are needed following the characteristics of qualitative data collection. In this collection of some of the techniques used, among others, interview techniques, observation, and documentation. The data analysis of this research uses the constant comparative cycle technique (the constant comparative method), which is a method that applies a series of stages that take place simultaneously and the analysis always returns (turns) to the data collection stage (Usman, 2017).

Results and Discussion

Financial management and control play a significant role in the overall performance of businesses and organizations (Illmeyer et al., 2017). The basic but the most critical aspect is adequate financial controlling, in planning the finances and managing the liquidity aspects as well (Kozubikova et al., 2017; Belas & Sopkova, 2016; Ključnikov et al., 2017). Low financing risk leads to more investors' interest in funding experiments (Nanda & Rhodes-Kropf, 2016). Also, from the perspective of investors, funding research and development is not the best investment (Turner, 2016), due to its' long-term nature.

School financial planning at SMKN

1. Financial planning at SMKN is in the form of recording input from teachers, heads of expertise programs, heads of departments, vice-principal, and the school management team. For the recruitment of financial needs from the teacher level, the need for funds at the coordinator level is recorded on the need sheet provided by the school.

2. Financial planning at SMK implement school attended a meeting of the school committee discussed the results of constituent program input from teachers - Teacher and plan finances and school budgets (RKAS) which made RAPBS before. Planning was executed in stages through planning, team meetings of RAPBS planner to the school committee, held at the beginning of the school year before the plenary meeting of the school committee, which was composed in the short term. Namely one year with the division of the program for the first quarter, second quarter, third quarter, and fourth quarter.
3. Planning for load lists are Planning for Budget (DPA): School Operational Assistance (BOS) and APBD (BOSDA) in January of the current budget. P Planning for sourced from BOS No 9 post that teachers' salaries and TU, allowance, extra income civil servant teachers, functional allowance teacher non-civil servant, shopping trips, shopping tools, shopping for work, shopping costs PLN, PDAM and telephone, shopping goods teaching needs. Source of school finance in form of Bosda whose number corresponds to the number of students amounted to Rp710.000 .000, 00 per student or three-month worth of Rp.17.914.125,00 while Bos party obtained annually planned IDR 142,710,000.00.

Implementation of financial management at SMKN

1. The implementation of financial management at SMKN is making RKAS, RAPBS into APBS. Management budgets through the treasurer of the school, the use by the team management school every month / based on the needs of the use of a team of developers 8 educational standards.
2. The implementation of financial management at SMKN for student activities, completing infrastructure facilities,

- learning activities, maintenance, salary/honorarium. Be used to finance the development of the learning process, school facilities and infrastructure development/education, student development / extracurricular, development of management school, spending on personnel and goods.
3. Time Frame management of finances at SMK corresponding procedure, first proposed in writing to the principal. Once approved, the disbursement of funds is submitted to the treasurer. To complete the financial implementation procedure, the funds must be stated following the receipt and for payment of honoraria subject to tax provisions by the government. Time Frame management of fund Bos and BOSDA through the knowledge of the principal used according to the posts that have been budgeted in the budgets.
 4. Implementing financial management in SMK 1 Kandangan manages incomes and financial expenditures, assess and reports the value (price) of goods belonging to the state Department of Education and Culture of South Kalimantan province.
 5. Implementation of financial management at SMKN 1 Kandangan on the implementation of 8 education standards: buying consumable charcoal, office stationery, teaching and learning activities, payment of honoraria, student support activities, for UTS, school try out, tutoring, new student admission, employee's expenses, capital expenditures, and spending on goods and services. Time Frame management of finances in SMKN 2 Kandangan by the treasurer, used a team of executive management development school for the activity of 8 standard education, finance council, extracurricular, arts and culture, and religious activities, activities of science Olympics and sport, UN, delivery of applicants UN, publishing of cards, Picking up the UN materials, socialization and coordination of the UN, UNBK, and UKK.
 6. Actual Time Frame management of finances in SMK 1 Kandangan using the expenditure of IDR 742 159 515 per July 30th, 2020. First-semester spending of IDR. 588,092,015 (59.47%) includes expenditure on salaries and allowances for civil servants and spending on vacations; goods expenditure of 130,067,500 (39.67%) expenditure on operational goods, non-operational goods, services, maintenance, and travel expenses; social spending IDR 24,000,000 (32%). Implementation of financial management of SMKN 2 Kandangan realize proceeds Bosda according to the number of students amounted to IDR 710.000 .000, 00 per student or three-month worth of IDR.17.914.125,00 while Bos party IDR 142,710,000.00 per year.
- Financial supervision at SMKN 1 and SMKN 2 Kandangan**
1. Control of finance at SMK implemented in (internal) by the management team of schools i.e. school committees and principals and school management team's officials in dikbud, officials Inspectorate, and Bekauda. Supervision in performing the task of overseeing personnel, capital, and goods and services, especially in the task of Treasurer who does tab book an outlay Bos and BOSDA.
 2. Financial supervision at SMKN from outside (external), namely BPK Prov. South Kalimantan and Central BPK. This external financial supervisor checks findings of budget use irregularities by treasurers and school principals contained in APBS Bos and Bosda.
 3. Supervision Book budget user's financial Bos and BOSDA in Quarter I, II, III, and IV. N 2 Kandangan makes supervision books of budget user's financial Bos and BOSDA at three-month I, II, III, and IV.
 4. Financial supervision at SMKN is carried out in the current year, by the treasurer

and must comply with procedures, namely bookkeeping analysis, expenditure analysis, implementation analysis, and reporting analysis. Results surveillance field school finances are so tight intended to fit budgets so that no irregularities occur.

Reports and financial accountability at SMKN 1 and SMKN 2 Kandangan

1. Reports and accountability of finance at SMK 1 Kandangan implemented per-month, quarterly, semester, and year, performed by the management team of schools through the creation of LPJ, manager 8 educational standards field of student affairs, sapras, learning, maintenance, salaries/honorarium each month, quarter, semester and yearly. Book of financial statements that formulate financial performance fund boss and BOSDA result of the implementation of the activities of the school by principal and the school community (vice-principal, staff of administration, builder OSIS, head of the department, and head of the study program) through school treasurer.
2. Reports and accountability answers to finance a delivered by the principal as power users and official budget commitment to the maker of the Inspectorate of South Kalimantan Province, and CPC. The accountability is in the form of financial reports that are prepared every six months regarding cash, bank, ending balance, expense accountability reports, general cash books, cash auxiliary books, bank subsidiary books, goods reports, general subsidiary books, tax auxiliary books, travel auxiliaries. service, and other auxiliary books.
3. Reports and accountability from the head of SMKN by submitting a report on the realization of the budget for information on income and expenditure based on the value of net too, namely the realization of income and expenditure after deducting the return of income and the return on expenditure, respectively compared to the estimate and budget in one

period. It was done every one of the current years to hacyll Reports and accountability of the financial sector schools implemented properly and following the goals and objectives are achieved.

4. Reports and accountability system: submitted to the online application to the Department of Education and Culture of South Kalimantan, namely to the financial statements semester period ended June 30, 2020, the annual financial statements, a report comparative budget by year's budget last year with the budget shopping in progress, will end on December 31, 2020. The accountability of the school treasurer is in charge of compiling the paymaster for activities to manage school finances following the principles of accountable, transparent, and efficient financial management.

Financial management models in effective schools

1. The financial management model in planning at SMKN on the School Work Plan (RKS), compiles the RAPBS from the Bos and Bosda Funds is jointly prepared by the school principal, school committee, and parent representatives.
2. Management model for the implementation of financial management, namely the description of the School Revenue and Expenditure Budget (APBS) from personnel expenditures, goods/services expenditures, capital expenditures carried out through deliberations of school committee administrators and elements of school management that are accountable, transparent and efficient.
3. The financial supervision management model at SMKN is internal supervision: the principal together with the teacher board, school committee, and year-end student parents. Disdikbud and Bappeda, Bakauda Inspectorate evaluate the financial outlay document. External supervision:

every semester the BPK Prov. Kalimantan Selatan and the Central BPK team.

4. Model of SMKN financial accountability and reports in stages from the management team, treasurer, school principal to committee (internal) to parents (community) and external (Disdikbud and Bappeda, Bakauda Inspectorate, and BPK Prov. Kalimantan Selatan), following the guidelines from Disdikbud Prov. South Kalimantan which was submitted to Bakauda and Inspectorate Prov. South Kalimantan every year-end.

According to Sawoto, (2018), planning for school finance that effectively made by the school with responsibility early as the executor is the principal. Principals should be able to develop the administrator development dimension of both air relationship RAPBS preparation should be in the analysis of the past and the external environment that includes strength (strength), weakness (weakness), opportunities (opportunities), and threats (threats). The research results explain the financial management of SMK in the aspect of financial planning in the form of the preparation of RAPBS (School Revenue and Budget Plan). At SMK Bina Mandiri Surakarta include the implementation of financial management is still not following the existing theory. Financial management includes planning, accountability, and reporting, as well as auditing. Accountability for funds is reported in the LPJ (accountability report).

Matin, (2014) explains the functions and principles of implementing the management of education financing, including optimizing financial sources for financing funds and being able to optimize financial sources for education financing obtained. The source of incoming funds must be properly stored, managed, and utilized. Sources of school finance sources can come from parents, central government, local government, private sector, business world, and alumni.

According to Tampubolon (2015), supervision is an activity to observe and measure

all operational activities and the achievement of results by comparing the standards seen in the previous plan. The supervisory function ensures that all activities run following policies, strategies, plans, decisions in work programs that have been analyzed, formulated, and previously determined.

Financial supervision at SMKN 1 and SMKN 2 Kandungan is indeed part of the implementation of the elements of financial management, Kosasih (2011) mentions that in financial management, strategic steps are needed because there are problems in the form of (1) education has high uncertainty, (2) solving educational problems is difficult to determine with certainty, (3) education projects are centered on many people, (4) the risks and difficulties of education development are often implemented through bureaucracy with weak management, and (5) it is difficult to measure the impact of educational success quantitatively and directly from policy program (project).

Zulfa, (2013) explains that budget reporting and accountability from parents and the community are carried out in detail and transparently according to the source of funds. Budget reporting and accountability originating from the school's independent business is carried out in a detailed and transparent manner to the teacher board and school staff. In this activity, accountability Time Frame financial of the school includes the identification and measurement of financial data, records and financial data classification, and reporting of financial data to the user.

According to Mulyasa (2017) school-based management is a school management system that provides authority and power to the principal to regulate school life according to the potential, demands, and needs of the school. Schools have full authority and responsibility to optimize the use of available resources to advance schools. In SBM, the school invites the involvement of all school members and the community in decision making, the use of educational resources is more effective and efficient when controlled by the local community.

According to Mulyasa (2017) the school financial model using TQM is a management system that focuses on customers or people that aims to increase customer satisfaction at real costs in a sustainable manner. TQM is a system-wide approach and is an integral part of a high-level strategy. This system works at the horizontal level involving all supporting aspects and involving all employees from top to bottom, extending from upstream to downstream, including the supply chain and customers.

Conclusion and Recommendation

Conclusion

The conclusion of this research is that the Model of Financial Management in Effective Schools (Multisite Learning at SMKN 1 Kandangan and SMKN 2 Kandangan, Hulu Sungai Selatan Regency) still needs to be improved so that financial management becomes better and stable.

Recommendation

1. The school treasurer is advised to follow the instructions for implementing the use of Bos and Bosda funds that have been established by the government, to be careful with transactions that are not recorded and without proof of receipts, stamp duty, and tax payments. Perform regular and orderly financial documentation both in the general cash book (BKU) and a special cash book which is recorded every time a transaction occurs. Dare to refuse to pay from any party if it is not included in the stipulated School Budget and Revenue Plan (RAPBS). Be careful to save original financial documents and not give them to any party. Participating in a workshop or training on school financial management so that you can strengthen yourself in managing school finances.
2. Principals are advised to provide an online financial system application at schools to make it easier for treasurers to carry out tasks. Always monitor and guide the treasurer in carrying out his duties as a financial manager. Providing

convenience in carrying out teaching assignments for PNS teachers who are appointed as treasurers. Providing understanding to teachers and school management teams about the use of school finances both Bos and Bosda funds to support the implementation of improving the quality of education in SMK.

3. The Education and Culture Office of South Kalimantan Province is advised to provide guidance and training to school principals and treasurers in the management of Bos and Bosda funds. Provide free assistance in the school finance online application.
4. The school committee is advised to cooperate with school principals and school members to find official sources of school finance that do not conflict with government regulations.

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