

## **Financing Management for Poor Students: Internal or External?**

**Iqmatul Pratiwi**

Universitas Negeri Jakarta

E-mail: iqmatulpratiwi09@gmail.com

Submitted: 18-05-2023

Accepted: 21-07-2023

Published: 01-08-2023

### **Abstract**

There are many children who do not go to school, they are more concerned with making a living for their survival. Even though the government has provided assistance to elementary schools in the form of Assistance for Poor Students, Jakarta Smart Card, and Smart Indonesia Program. The aim of this article is to describe whether the problem of financing education comes from internal or external because the government has provided inexpensive and free education in accordance with Article 31 of the 1945 Constitution. This research used a qualitative approach with case study design. This research used interview and observation techniques with stakeholders at public elementary schools in the Tebet area. Then conducted interviews with the principal, vice principal, treasurer, committee, class coordinator, and parents. Both internal and external factors are mutually sustainable, if one of the two does not support it will have an impact on children's education. This research is more directed to internal factors, namely family factors, where financial management in the family is regulated by the parents. On average, they set aside 20% of their income for their children's education. Sometimes some parents borrow money from relatives and neighbors if the situation is urgent.

**Keywords:** financing management, poor student, internal and external factors

### **INTRODUCTION**

This paper explains how stakeholders handle education programs for poor families. The unresolved problem of the welfare of the Indonesian people is rampant poverty which is characterized by the inability of children to go to school. The limitations of educational institutions are borne by the government, especially in areas that are not monitored by the education center, there are around 4.1 million children who do not receive education according to a statistical research institute. It was also recorded that the number of poor people in Indonesia reached 26.16 million people with a percentage of 9.57% of the total population (Putri, 2022). The data is used to evaluate government policies on poverty because there are more and more poor people and free school financing facilities must be increased. Poverty is defined as the inability to meet the necessities of life such as clothing, food, and shelter as well as education. The poor are always faced with limited educational services. Even though education services are

something that is absolutely fulfilled wherever the community is. So that the chain of poverty can be broken by providing a good education.

Poverty is a condition of people who have not participated in the process of change where they feel they do not have adequate abilities so they do not benefit from the development process (Subandi, 2019). Likewise, the condition of someone who is unable to meet their basic needs, someone who is unable to fulfill and access the things needed in his life is a poor person. Many impacts occur due to rampant poverty, such as in the social, economic, and educational fields. Therefore it is very important to know the development of poverty to find the best solution to overcoming poverty. This solution can be used in planning and evaluating improvement policies and programs for those in need (Rahardja & Mandala, 2008). Education plays an important role in the development process of developing countries (Todaro & Smith, 2009). In education, developing countries can compete with developed countries from various directions, but collaboration between families, schools, and the government is needed. These three things cannot be separated so that education in Indonesia can progress.

One of the causes of dropping out of school is poverty. The poverty that makes them think that to continue their life they need money and money can be generated from work so that parents also provide a living for their children who do not go to school. There are even concerns about the lack of competent human resources. The lack of income causes them not to have enough savings to meet their children's school needs. As a result of their educational background, they have not mastered various abilities and skills to give them the opportunity to find work. They become very apathetic, and pessimistic, and feel helpless. Things like this will add to the wheel of poverty. One of the causes of unemployment in Indonesia is the laziness of the poor who find it difficult to develop their activities in improving their standard of living and trying to get a better life so they can break the wheel of poverty. This is where the government must see that the large number of poor and unemployed people in Indonesia makes it difficult for them to get an education. Likewise, the family environment is a supporter of children's education. Environmental influences are related to economic issues. Because with an adequate economy, children will get adequate and better learning facilities, such as stationery, school supplies, and even school selection. Conversely, if the economy is inadequate, children will not receive facilities to support their learning process, and nutrition for their growth and development period is inadequate.

Social status that triggers differences in education policies occurs in several schools, especially differences in their operations. Enforced policies often do not support those at the bottom of the economy. Actually, the government has given special attention to people who are less able to send their children to school, but this attention is considered not optimal, especially in those areas. Because there is no Educational Development Contribution (*Sumbangan Pengembangan Pendidikan/SPP*) implemented in public schools yet, the pedagogic interactions between teachers and students are adapted to the conditions of the students. However, this interaction has not received much attention from education stakeholders. Although this attention affects the substance of the process and goals of education. The poor need this because the conditions they experience are different from people above the average, such as food nutrition, attention, and facilities. It is hoped that it can increase the enthusiasm for learning, foster self-confidence, and feel accepted and treated fairly like people who are above average.

Currently, educational institutions are competing to improve the quality of education in various ways, namely equipping facilities, integrating national and

international curricula, increasing teacher professional skills, and conducting student selection to enter these institutions. If the poor are given the opportunity to enjoy quality education then these poor people are able to improve their lives independently without depending on other people. There is a type of education that comes from the environment, namely formal education where students are guided to acquire knowledge obtained from informal education in their families in the form of skills, attitudes, and knowledge. Of the three, which are developed through a formal education process from the elementary school level to tertiary institutions, they can then make a major contribution to the country (Pane & Dasopang, 2017).

The condition of education financing in Indonesia is like a tangled thread that is difficult to start and cannot be completely resolved. The problem of education in Indonesia is not only from the education system in Indonesia but the most dominant actors. Those who can only get quality education only from the upper class while those from the lower class just keep quiet and wait and then don't know what to do. Why? Because there are still many children under the age of ten who do not go to school because of the high cost of education, especially if the quality of education is high. As a result, there is more poverty, unemployment, and crime (theft, robbery, murder) around society. This condition illustrates that poor education financing is very far from the expectations of the community, and the best steps from the government and society are needed to overcome this problem.

The government in Indonesia organizes public services as stipulated in the 1945 Constitution, article 31 states that education is guaranteed by the state. Education services are implemented in education policies by expanding public access to educational facilities or improving the quality of education in Indonesia (Wicaksono & Witoelar, 2019). Thus every education policy can be enjoyed by everyone, rich and poor alike. Public policy is a decision that must be followed by the authorities. The main focus of public policy is public service in all forms of service in the form of goods or services.

Currently, the implementation of education financing does not yet reflect the partiality of students from the lower classes. For this reason, a cross subsidized financing system is needed that prioritizes students who can't afford it. As written in Article 52 Letter F, concerning Government Regulation of the Republic of Indonesia Number 48 of 2008 concerning Education Financing, this provision stipulates that education funds are held by the Central Government and Regional Governments. The results of a study on public elementary school financing revealed internal school factors, namely teacher welfare, teacher ability, class suggestions, and textbooks. In addition to internal factors, there are also external factors, namely the financial condition of students' parents, and motivation that affect student achievement. It is undeniable that the quality of education in villages and cities is very different where villages with a low economy do not have quality facilities, and teachers' welfare is given less attention, in contrast to cities where the facilities are complete with qualified teachers. Creating a learning atmosphere with good facilities. So that good facilities and atmosphere are able to shape the achievements that children want because they feel comfortable while carrying out the learning process (Schilling & Tomal, 2019).

The study explains that financing Indonesian public education is a shared responsibility between the government, regional governments, and the community. Which is in accordance with the law on national education standards Number 20 of 2003 article 46 paragraph 1. Where it is explained that education funding is a link between micro and macro relationships in educational institutions. These results explain the

expectations of parents of students from disadvantaged groups to get a good education from all facilities, and competent teachers. Then the child has the expected attitudes and characteristics, namely independence, perseverance, and maturity to be a role model for other humans, especially in their family environment. Moreover, they are able to hone their skills to support their families in the future. However, researchers found various problems of underdevelopment of state-based free schools, but the biggest factor was external factors, namely from the family and environment in supporting the implementation of activities that support children to be more creative and innovative (Amalia & Puspitasari, 2018). The discussion that needs to be discussed is how parents set aside finances for educational purposes. How to help children learn at home. Are there any obstacles faced in the infrastructure and what are the solutions? Then the way schools give attention to poor children. This allows researchers and readers to know the access of the poor to the free school program and to know the factors that affect the accessibility of the poor. Then it can increase access for the poor and institutions. This journal also explains the role of parents in the financing process, supporting factors, inhibiting factors, and solutions to overcome these obstacles.

This research reveals the internal and external factors that occur in children who are found not to go to school because they do not have funds. Even though the government has provided free schools for its citizens. Here it can be seen that there are internal support factors from families that do not support children's education. Finally, parents look for reasons so that their children can help them cover their daily lives. Because funds do not fully affect the quality of education but are related to the smooth running of learning activities in schools that require funds outside of school such as stationery and learning resources so that children have high learning motivation. Because schools cannot carry out activities optimally if there is no support from family and the environment to shape children in a better direction. The research results are expected to influence the child's educational process. Where are the references for poor families in public elementary schools in the Tebet area? As a material for parents to improve a better standard of living so that the education office is able to overcome the problem of economic difficulties in financing education in the future.

## METHOD

Qualitative research methods with a case study approach aim to gain an in-depth understanding of the phenomenon being studied. It is used to understand the phenomena experienced by research subjects, such as behavior, motivation, perceptions, and actions (Abdussamad, 2021) The case study aims to be able to study events related to his life history, requiring as much information and data integration as possible (Walgito, 2010) Data collection was carried out through direct observation, in-depth interviews and analysis of related documents (Sugiyono, 2016). This method is applied to understand individuals more deeply by training them in an integrative and comprehensive manner (Busra et. al., 2022). The initial steps used in this study were to determine research objectives, determine research objects, select real cases in schools, select data collected, analyze using an inductive approach, namely identifying patterns, themes, and relationships that emerged from the data that had been collected, interpret the data, obtained and understand the cases, and make conclusions to be discussed later. The final step is a research report of what has been processed. This research took place in one of the public elementary schools in the Tebet area. Data collection through various

techniques, such as direct observation, in depth interviews, and document analysis (Arikunto, 2013).

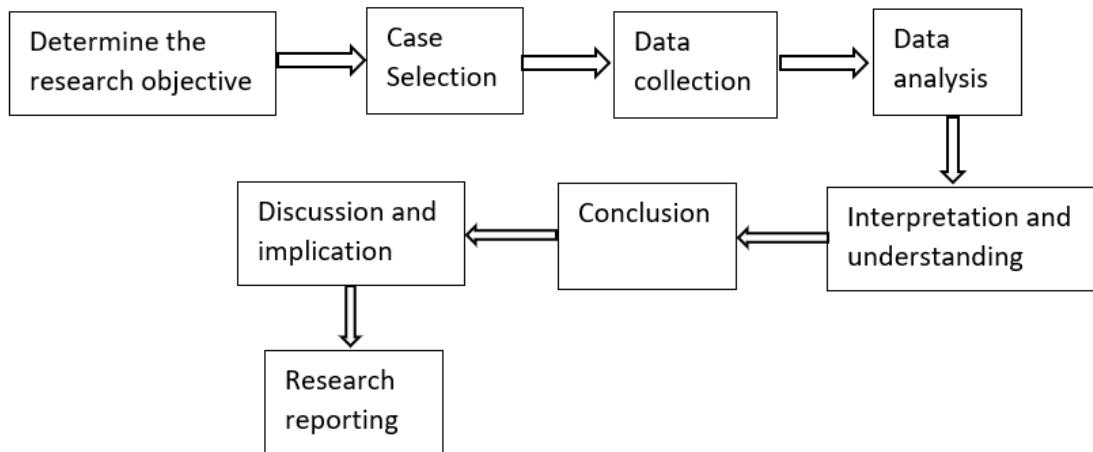


Table 1. Research Flow

The researcher took a qualitative approach because this research is an individual behavior that will be observed in collecting data on the quality of education financing in one of the public elementary schools in the Tebet area for underprivileged children. In conducting research, researchers will interact a lot with stakeholders from the lower classes in helping with education costs and assisting the government in carrying out its regulations. Thus presenting a variety of data related to the cost of education. Data is divided into two, namely primary data and secondary data. Primary data is data where researchers communicate directly with informants to conduct interviews and observations. Furthermore, if the primary data is complete, it is equipped with secondary data to support the completeness of the primary data.

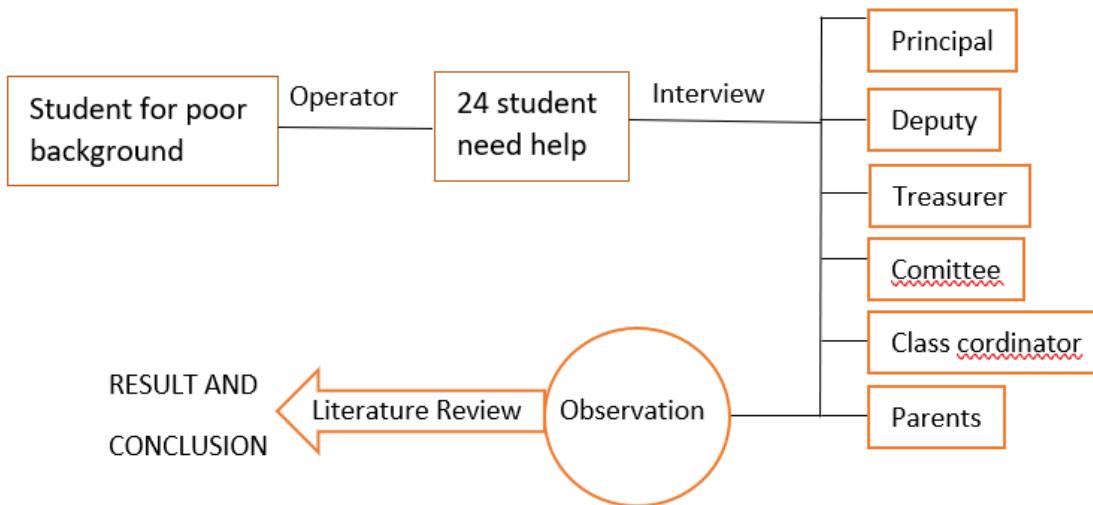


Table 2. Data Research

The table above that the researcher did was to collect data on underprivileged students in each class for school operators who store data on outstanding, rich, and poor students. From the results of these observations, it was recorded that there were 24 poor students who were still continuing their basic education at the school and there were even some students who lived under the bridge. After the data is known, the next step is to conduct interviews with the principal, vice principal, treasurer, committee, and corps as well as the parents of the students concerned. This is to find out how much the level of

stakeholder concern is for the education of underprivileged students. It was at that time that the researcher made an instrument in the form of a question that would be asked to the person concerned. After the researcher finished conducting the interviews, the next step was to observe the surrounding environment and whether it was in accordance with what was said or vice versa. The final stage is to conduct literature data to support the results of the primary data that has been done previously.

## FINDINGS AND DISCUSSION

This study found that parents of poor students at public elementary schools in the Tebet area wanted their children's success to start with getting a good education. Because with a good education, children will gain extensive knowledge, have honed abilities and skills, have good character, and have a mature attitude so that they become high achievers. Parents hope their children can go to school until they graduate. They hope the economic situation improves. Parents must prioritize their children's education, at least up to senior high school (Guswandi, 2021). Because the results of research that poverty is one of the factors of low education. The parents of poor students at the school want their children to understand that they have no rights and obligations to their parents. They apply the knowledge they get at school.

The role of parents in planning, implementing, and evaluating funding comes from school operational agency (*Bantuan Operasional Sekolah/BOS*) funds and parents. The involvement of poor parents with their concern for the cost of education is not going well. These obstacles stem from economic factors, their absence, and communication barriers with the school. The role of parents is very much needed in financing education because this role helps pay for schools that are not covered by BOS, becomes a forum for participation, criticism, and suggestions for parents towards schools, helps realize school independence, and manages student finances. Personal contributions and expenses, bridging school meetings, and parents and teachers can help disseminate relevant information. Support for the role of parents to help implement learning, support student achievement, help children learn at home, and help smooth the implementation of school activities.

Realizing the hopes of students from poor families does require effort. The school has tried to facilitate so that education can be passed without obstacles. This support is by providing poor student assistance from the government such as the Jakarta Smart Card and the Smart Indonesia Program. It can be used for underprivileged students and there are even some students who are classified as capable where their fathers and mothers work but can get it. It is not only used to pay school fees but can also be used for other needs such as buying stationery, uniforms, and even household needs (rice, oil, eggs, etc.). This is a government program to provide assistance. When there is an economic crisis, it means that equal distribution of education requires large funds, not only for facilities but also for the maintenance of students so they do not stop going to school. In addition to funding, a psychological approach is needed between teachers, students, and parents. It is very useful to be able to monitor their psychological development and learning outcomes. They feel more cared for which motivates them to rise from the economic downturn.

There are ways for parents of poor students to manage their finances so that their children's education is fulfilled. Generally, they set aside 20% of their income for their children's education. There are even some parents, if the need is urgent then they borrow money from relatives and neighbors. Poor parents have a favorable view of education.

None of them want their children to drop out of school simply because of a lack of funds. Education has an important role in nation-building and makes a major contribution to economic growth and social transformation (Guswandi, 2021). From some of these statements, they are trying hard to meet their children's educational needs, by borrowing money from anyone who can help them. The awareness of parents who think their children will be successful in this world and the hereafter.

However, parents' efforts have not been maximized because many of them have not paid attention to their children's learning activities after finishing school. Even children say that they cannot study in peace because of their parents' fights. Parents have not fully supervised, assisted, and guided their children when their children will be studying at home or doing some of the assignments that the teacher has given them to do at home. Even though the family is an important role to make children successful and have a decent life (Fuad, 2014). The family is responsible for providing education in the lives of their children. For example by paying attention when their children are studying, giving love, and educating them politely and politely. Parents are strongly encouraged to have awareness to help the surrounding environment and increase awareness to worship God Almighty and encourage children to learn. Parents think that their children understand what they have to do. This method is not justified because parents still have to accompany their children to study because that way children feel more cared for and loved. Thus creating a good psychological relationship between them. The development of a child's nature can be seen from how big the role of the family is, especially the education. Family is the first education, as conveyed in the Arabic proverb Al-Madrosatul Ula Hiya Umm, which means that the first education is the mother who can be called family. The point is that parents have the biggest role in education, it would be a shame if the family fully surrendered the responsibility to the school.

For the problems that occur at home, the school approaches parents by providing information on what children need while studying at home and how to help children stay focused on learning. Then the school also held parenting seminars several times which were attended by all parents of students, not only poor students. The teacher's approach to students is to guide them outside of class hours and ask parents to provide online messages to review the material that has been studied at that time.

Interviews were conducted with several stakeholders in schools according to indicators, questions, and data collection techniques. The indicators are in the form of collecting information about parents' socio-economic conditions, clarifying the needs to be achieved, assessing the characteristics of the Poor Student Assistance Program (*Bantuan Siswa Miskin/BSM*), assessing program objectives with useful needs, assessing the adequacy of human resources to support the running of the program, using findings to compile program implementation records, using findings to report program progress, assessing the suitability of implementation with objectives, and assessing program sustainability (Susilo, 2018). From these indicators, the researcher made several questions to conduct interviews with the parties involved in data collection.

The results of interviews conducted by researchers at the school included in the following points.

Interviewer : Do students who attend school have good socio-economic conditions?

Respondent : Whereas there are still many socio-economic conditions in elementary schools that need attention, especially those with single-parent status.

Interviewer : What is the average income of students' parents?

Respondent : The average parent earns a living as a laborer whose income is not fixed, although there are also parents who have a fixed income such as civil servants, work in a bank, or work as private employees, but this is covered by those whose income is below the average;

Interviewer : Do students experience problems in completing their school supplies?

Respondent : Yes, they are underprivileged, and experience problems in terms of learning support need at school such as pens, textbooks, and notebooks;

Interviewer : Are there students who drop out of school due to school financing problems?

Respondent : Yes, because they feel different from other friends to meet their needs while at school;

Interviewer : Is there a government program to minimize dropouts due to funding?

Respondent : Yes, this program is organized by the government and the school runs the program. The existence of a help poor students (BSM) program to handle students from underprivileged families. This program helps schools lighten the burden on families to meet school fees. Parents feel happy to be able to send their children to schools that have facilitated their needs.

From the interview above, it can be concluded that the government is in charge of planning this program, which is run by the school. The presence of a program to assist low-income students (BSM) to deal with pupils from disadvantaged homes. Through this program, schools are able to make it easier for families to pay for school expenses. Parents are content that they may send their kids to schools that accommodate their requirements.

According to the interview with the homeroom teacher namely;

Interview : What are the obstacles that hinder the learning process?

Respondent : When they don't have stationery and have to borrow it from their friends, sometimes their friends don't want to lend it, and the student handbook is used as a reference for learning materials when their friends have snacks for a break, they are just silent in class. This interferes with the learning process and student achievement resulting in a lack of enthusiasm and decreased achievement;

Interview : Are there activities outside of school that prevent students from repeating material at home?

Respondent : There are students who help their parents' trade at night which should be their study and rest time, and there are also those who take care of their younger siblings because their parents have to work. This also causes students to be late for school;

Interview : How does the homeroom teacher handle students?

Respondent : Helping their children not to get complacent in their studies by recording data on people who need it and handing it over to the government in the form of assistance for poor students such as smart Jakarta cards (*Kartu Jakarta Pintar/KJP*) and smart Indonesian program (*Program Indonesia Pintar/PIP*).

From the interview, it can be stated that this program is a government regulation that all Indonesian citizens have the right for education, from the rich to the poor. Because with education they can compete in a healthy manner to improve their standard of living in the future. Assistance for poor students aims to prevent children from dropping out of school due to limited funds. However, with this assistance, there are still many children who are not in school. Even though KJP and PIP can be used for purposes other than school needs. The benefits of BSM for schools are that schools can further examine what obstacles children face when they do not come to school or are late. It is in line with the statement by Schilling & Tomal (2019), the students who have access to good environments and facilities are better equipped to achieve what they want because the students feel at ease while engaging in the learning process.

That teacher can follow up on student problems quickly and responsively;

Interview : How is the implementation of the BSM program from schools?

Respondent : The implementation of the BSM program is planned for schools to work together with sub-districts called the Social Welfare Integrated Data (DTKS) then automatically the names entitled to receive assistance will be systemized.

From the interview above, it can be stated that the school also provides technical assistance for those who do not understand how to get their rights. But sometimes there are some students who we think are able to still want to get this help. After BSM, the teachers felt there was stability in coming to school on time because they did not help their parents earn a living at night so they got up early.

Furthermore, every parent has ways of trying to support their child. The results of interviews with parents of researchers include;

Interview : What do parents do to meet school needs?

Respondent : Sometimes parents borrow money from neighbors or relatives just to meet school needs. However, there are also some parents who think that their children have to help earn a living. As a result, when children help their parents in the morning, they cannot go to school, and if children help in the evening, the children will be late for school in the morning because they sleep late.

Interview : Does the BSM program not help children to help with household chores?

Respondent : Parents have not been fully assisted by the existence of BSM because school needs and home needs are not differentiated. Even though the school's needs have been met when at home the learning process does not continue, it is as if learning is only at school.

Interview : Who helps them to repeat the material they have learned?

Respondent : Sometimes parents supervise but more dominantly they trust their children to learn on their own.

Interview : Does the child feel comfortable studying at home?

Respondent : The child admits that they are not comfortable studying at home because of the noise, the small house, and helping their parents look after his younger sibling. This makes children feel bored studying at home that in the end homework that should be done at home is done at school and some don't even do it. Thus the management financing is not only supported by external parties but also

internally, the learning process with good educational goals can be carried out as it should.

From the interview above, it can be stated that because of the loudness, the limited space, and assisting their parents with the younger sibling, the child acknowledges that they do not feel comfortable studying at home. It is supported by Wicaksono & Witoelar (2019) that uncomfortable situations, places, and environments will affect the outcomes of education for schooling transition. Children find it boring to study at home when they should be at school doing their homework, and some students do not do their homework. Consequently, the learning process with appropriate educational goals may be carried out as it should be since the management funding is backed not only by external parties but also internally.

## CONCLUSION

Based on the results of the research and discussion, it can be concluded that the factors that influence education financing are not external factors, but internal factors, namely the family. The external factor is that the government has provided various free school facilities for free for children who want to go to school, especially at the elementary level. In fact, the government also provides Poor Student Assistance in collaboration with schools to record children who need this assistance to support the needs needed by schools, these needs include uniforms and stationery. There should be no more excuses for children not being able to attend school for financial reasons. However, this is not in accordance with the data, there are still many children who drop out of school or don't even go to school because they have to help their parents make a living. Thus the family factor is the biggest factor. The family is the first spearhead of support for children so they can go to school to continue a better life, as the foundation for a brighter future. But unfortunately, many parents pay less attention to the importance of education.

Because of the lack of attention from the school, the school has provided direction to those who need it. Parents were even asked to meet their homeroom teacher to discuss their child's development. Thus the school worked together with the committee to hold several parenting seminars which were open to the public, not only to poor parents. By listening to some knowledge about parenting, they will become aware that children really need family figures to encourage them in learning. The teacher also provides an approach to students, especially poor students by providing several additional hours and then providing information online regarding the material and additional hours between the teacher and students that psychologically there is no difference between the rich and the poor because every human being has the right to learn.

## REFERENCES

Abdussamad, Z. (2021). *Metode Penelitian Kualitatif*. Makassar: Syakir Media Press.

Amalia, N., & Puspitasari. (2018). Analisis Undang-undang Republik Indonesia Nomor 20 Tahun 2003 tentang Sistem Pendidikan Nasional terhadap Akses Orang Miskin pada Pendidikan. *Perspektif Hukum*. 18(2). 315–327.

Arikunto, S. (2013). *Prosedur Penelitian Suatu Pendekatan Praktik*. Jakarta: Rineka Cipta.

Busra, B., Anisah, Y., & Zulkarnaini (2022). *Pengantar Ilmu Ekonomi Mikro*. Yogyakarta: Penerbit Andi.

Pane, A. & Dasopang, M. D. (2017). Belajar dan Pembelajaran. *Fithrah: Jurnal Kajian Ilmu-ilmu Keislaman*. 3(2). 333-352.

Fuad, N. (2014). *Manajemen Pendidikan Berbasis Masyarakat*. Jakarta: Rajawali Pers.

Guswandi, F. A. (2021) School Starting Age and Academic Performance: An Empirical Study in Indonesia. *Jurnal Perencanaan Pembangunan: The Indonesian Journal of Development Planning*, 5(3). 344-362.

Putri, R. S. (2022). Statistics Indonesia: Number of Poor in Indonesia Drops to 26.26 Million. *Tempo.co. English Version. July*, Daily Online Newspaper. Retrieved from <https://en.tempo.co/read/1612444/statistics-indonesia-number-of-poor-in-indonesia-drops-to-26-26-million>.

Schilling, C. A., & Tomal, D. R. (2019). *School Finance and Business Management. Second Edition*. London: Rowman & Littlefield.

Subandi, S. (2019). *Ekonomi Pembangunan (Edisi Ke-7)*. Bandung: Alfabeta.

Sugiyono. (2016). *Metode Penelitian Pendidikan: Pendekatan Kuantitatif, Kualitatif, dan R&D (7<sup>th</sup> Edition)*. Bandung: Alfabeta.

Susilo, J. (2018). Evaluasi Program Pengelolaan Bantuan Siswa Miskin Kepada Orang Tua Pada Sekolah Dasar Negeri Kalicacing 02 Salatiga. *Unpublished Thesis*. Salatiga: Universitas Kristen Satya Wacana.

Todaro, M. P., & Smith, S. C. (2009). *Economic Development (Edisi Ke-7)*. London: Prentice Hall.

Walgito, B. (2010). *Bimbingan Konseling (Studi & Karir)*. Yogyakarta: Penerbit Andi.

Wicaksono, T. Y., & Witoelar, F. (2019). Early Experience and Later Outcomes of Education: Schooling Transition Evidence from Indonesia. *Bulletin of Indonesian Economic Studies*. 55(1). 29–60. <https://doi.org/10.1080/00074918.2018.1439156>