



## MANAGEMENT OF HIGHER EDUCATION FINANCING IN THE PALOH DISTRICT COMMUNITY

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### ABSTRAK

Tujuan penelitian ini ingin mengidentifikasi dan mendeskripsikan strategi pengelolaan pembiayaan pendidikan tinggi pada masyarakat Kecamatan Paloh, Kabupaten Sambas, yang merupakan wilayah terluar di Kalimantan Barat dan berbatasan langsung dengan Malaysia Timur. Metode penelitian yang digunakan yakni pendekatan kualitatif dalam bentuk deskriptif. Data penelitian diperoleh dengan cara wawancara terhadap informan yakni orang tua mahasiswa asal Kecamatan Paloh, Kabupaten Sambas. Teknik pengolahan data yakni reduksi data, penyajian data dan penarikan kesimpulan. Hasil Penelitian menunjukkan bahwa pada aspek perencanaan pembiayaan pendidikan jenjang perguruan tinggi, orang tua mahasiswa telah menetapkan tujuan alokasi dana, merumuskan kondisi ekonomi saat ini, mengidentifikasi segala kemudahan, kekuatan, kelemahan, hambatan sehingga mampu mengembangkan rencana pembiayaan yang tepat. Pada aspek pengalokasian sumber pembiayaan pendidikan dengan sistem menabung, adanya alokasi dari tunjangan pekerjaan, dan program beasiswa yang diikuti dari anak yang melanjutkan diperguruan tinggi di wilayah tertentu. Pada aspek pengelolaan pembiayaan pendidikan, orang tua mahasiswa memiliki mekanisme yang berbeda sesuai kondisi ekonomi dan perencanaan awal. Evaluasi pembiayaan pendidikan jenjang perguruan tinggi pada masyarakat Kecamatan Paloh tidak dilaksanakan secara berkala oleh orang tua mahasiswa karena faktor kebiasaan, rasa percaya pada mahasiswa dan kesibukan dalam bekerja

### ABSTRACT

This research aims to find out and describe strategies for managing higher education financing in the people of Paloh District, Sambas Regency, which is the outermost region in West Kalimantan and directly borders East Malaysia. The research method used is a qualitative approach with descriptive form. Research data was obtained by conducting interviews with informants, namely parents of students from Paloh District, Sambas Regency. Data processing techniques are data reduction, data presentation, and drawing conclusions. The research results show that in the planning aspect of tertiary education financing, students' parents have set goals for allocating funds, formulated current economic conditions, and identified all the conveniences, advantages, weaknesses and obstacles so that they can develop an appropriate financing plan. In the aspect of allocating educational funding resources using a savings system, there is an allocation of work allowances, and a scholarship program for children who continue to college in certain areas. In the aspect of managing education financing, parents have different mechanisms according to economic conditions and initial planning. Evaluation of higher education financing in the Paloh District community is not carried out routinely by parents of students due to habit factors, feelings of trust in students, and busyness at work

## INTRODUCTION

Education can be considered an investment because it has the potential to provide a large return on investment. A person who has a good education tends to have a better chance of finding a better job and earning a higher income. Thus, investing in education can open the door to greater opportunities and profits in the future (Howell & Pender, 2016; Sudarmono et al., 2021).

Investing in education can also provide long-term benefits, as education provides skills and knowledge that can be used throughout life. In addition, education can help a person develop analytical, creative and critical skills that can help him solve problems and face challenges in the future (Sumarno et al., 2017; Webber, 2016).

Like other investments, education also requires significant costs and requires good management to produce the desired results. Investment in education funds needs to be considered because education funds will increasingly increase along with the country's inflation rate (Listiyowati & Indarti, 2019). Therefore, good financial planning and effective education financing management are essential to ensure that investments in education provide optimal results. In the current global economic era, investment in education is becoming increasingly important because competition in the job market is getting tougher. Therefore, education is one of the most valuable and strategic investments for individuals and society (Howell & Pender, 2016; Rahman, 2017; Sudarmono et al., 2021).

One form of investment in education is continuing education at the tertiary level. Continuing education at tertiary level is an important step to improve one's qualifications and abilities in an increasingly tight job market. Several reasons individuals decide to continue their education at college level. First, improve qualifications and abilities: Higher education can help someone improve qualifications and abilities in a particular field, thereby opening up better career opportunities. Second, better career opportunities: A person with a college education usually has access to better, higher-paid jobs compared to those with only a high school education or equivalent. Third, increase networks and connections: College also

provides opportunities to build networks and connections that are useful in one's career. Fourth, develop skills: College provides opportunities to develop social skills, teamwork skills, problem-solving skills, and creative skills, which are very important in the world of work. Fifth, speculate on increasing income: College education can help someone increase their income significantly during their working life (Athreya et al., 2013; KIM et al., 2014; Stephens et al., 2014).

However, continuing education in college also requires significant costs and requires a large investment of time and effort. Therefore, it is important to consider carefully before deciding to continue education at university, including financial planning and effective management of educational financing (Andri et al., 2019; Fattah, 2012; Hershbein & Hollenbeck, 2014; Listiyowati & Indarti, 2019; Sudarmono et al., 2021). Developing a financial plan to finance children's education is very important because education costs in Indonesia tend to increase every year (Aprilia et al., 2022). Every family needs to prepare a long-term financial plan as a form of investment in children's education funds. The ability to invest in education funds depends on how the family's finances are managed.

Family financial management is the art of managing finances carried out by individuals in a family to achieve efficient, effective and beneficial goals that have an impact on family welfare (Andri et al., 2019). Family financial management is an action taken to achieve family financial goals in the future (Febrian, 2022). The ability to manage finances is greatly influenced by the knowledge and skills of financial management in a family. Most families in Indonesia do not have the knowledge and skills regarding managing family finances, especially in planning and preparing children's education costs (Aprilia et al., 2022). Good financial planning and full preparation will strengthen children's interest in continuing to higher education.

Interest in high school graduates to continue higher education in West Kalimantan is still relatively low. Based on data released by katadata.com, the gross enrollment rate (APK) for tertiary institutions in West Kalimantan in 2022 has only reached 26.56%, so it has not yet reached the minimum GER target set by the government, namely 34.56%. However, the

GER for universities in West Kalimantan has increased from 2021 by 0.37%, with the highest contribution coming from Sambas Regency.

This data is in line with the phenomenon found by the research team at several state and private universities in Pontianak, that the number of students from Sambas Regency is greater than that of other districts/cities. This phenomenon is interesting to research because if viewed from the GRDP aspect, Sambas Regency is only ranked fourth after Pontianak City, Singkawang City and Ketapang Regency (kalbar.bps.go.id). As a result of preliminary research carried out by the research team, it was found that the main reason for the high number of students from Sambas Regency was not only the social environment, but also the ability of the students' parents to manage the financing of tertiary education for their children. The location for this research is in Paloh District, which is one of the outermost districts that borders Malaysia.

Financing Management is a process of planning, organizing, coordinating and controlling resources carried out by an entity carrying out its business activities. In management there are principles that must be implemented so that the management of managerial activities can be successful (Anoraga, 2010; Kadarisman, 2011). The general principles of management as viewed by Henry Fayol are: the principle of division of work, the principle of authority and responsibility, the principle of discipline, the principle of unity of command, the principle of unity of department or direction, the principle of public interest above personal interest, the principle of fair distribution of salaries, the principle of centralization authority, the principle of hierarchy or the principle of periodic chain, the principle of order, the principle of justice, the principle of initiative, the principle of unity and the principle of stability of tenure of office.

Management that links acquisition, financing/ spending and asset management with the overall goals of a company. All activities/activities of organizations/individuals are concerned with efforts to obtain the funds needed and efforts to use these funds as efficiently as possible.

Educational financing management is a process for obtaining and managing expenditures in the form of money, goods or services through human resources using

management principles, namely planning, implementing and evaluating in order to finance all activities directly and indirectly related to the provision of education so that it can be realized. the quality of education is as expected. Management implementation includes planning, organizing, implementing and controlling (Andri et al., 2019; Fadilah & Wiyani, 2020; Sonedi et al., 2017; Sudarmono et al., 2021).

Planning is the process of determining the goals or targets to be achieved and determining the paths and resources needed to achieve those goals efficiently and effectively. Planning is a bridge that connects the gap between present and future conditions. So planning in the management of education financing is a decision taken to take action during a certain time so that the management of education financing becomes more effective and efficient. There are four basic steps in planning education financing, namely: First, set goals; secondly, formulate the current situation; thirdly, identifying all the facilities, strengths, weaknesses and obstacles that need to be identified to measure the ability to achieve goals; fourthly develop a plan or series of activities to achieve the final stage goals. Financial planning can help every family make it easier to manage incoming and outgoing money. Financial planning is a process in which someone attempts to achieve their financial goals through developing comprehensive financial planning, so as to produce clear financial planning. Family financial planning is a skill for planning and managing family finances so that the family's needs and expenses become clearer. Having good family financial planning allows children to get a good education, guaranteed health and the availability of other supporting facilities and infrastructure.

Organizing is the process of dividing work into smaller tasks, assigning these tasks to people according to their abilities, and allocating resources and coordinating them in order to effectively achieve organizational goals. In implementing family financial management, the organizing function is in the form of arranging the division of tasks and making long-term plans regarding family finances.

Actualization/implementation/actuating. In this process, educational planners just need to arrange how to carry out/activate education

financing planning which has been detailed in organizing the education budget, guided by the guidance that the use of the education budget is in accordance with what has been determined. In managing finances, the implementation function is expected to be in accordance with what is prepared in the plan.

Supervision is a process of determining performance measures and taking actions that can support the achievement of expected results in accordance with the plans that have been determined. In managing family finances, the supervision process can be carried out by the household leader by controlling the suitability of financial planning and financial realization.

The cost of education is the value used for educational activities which consists of all resources in education including direct costs and indirect costs. Direct costs consist of costs incurred for the purposes of carrying out teaching and student learning activities in the form of purchasing learning tools, learning facilities, transportation costs, teacher salaries, whether paid by the government, parents or students themselves. Meanwhile, indirect costs are in the form of lost profits in the form of lost opportunity costs that students sacrifice while studying (Fattah, 2012; Sonedi et al., 2017; Sudarmono et al., 2021; W. P, 2013).

Calculation of education costs classifies education costs into education unit costs at the student's parent level, school level and regional level. Education unit costs at the parent level include the cost of books and school stationery, clothing and school supplies costs, accommodation costs, transportation costs, consumption costs, health costs, field trip costs, pocket money, courses, school fees, parent level education unit costs student, school level, and regional level.

Education is a shared responsibility between parents, society and the government. Based on these wise words, improving the quality of education in Indonesia is a shared burden on parents, society and the government. UU 20, 2003 concerning the National Education System, several roles can be played by the community, central government and regional governments in providing education, including: Community Rights and Obligations. In articles 8 and 9 of the UUSPN it is stated that the community has the right to participate in planning, implementing, monitoring and evaluating educational programs. Meanwhile, article 9 states that the community is obliged to

provide resource support in providing education .

Based on data, phenomena and preliminary research findings, the research team feels that this topic needs to be researched and studied in more depth in order to obtain comprehensive information regarding the management of education financing by the community in Paloh District, Sambas Regency. Novelty of this research is to describe: Education financing planning; Allocation of educational financing sources; Management of education financing; and Evaluation of financing for tertiary level education in Paloh District community where is the bordered district between Indonesia-Malaysia.

## RESEARCH METHOD

Research methods must be explained clearly, such as the research design, data sources, sampling techniques, data collection techniques, and data analysis techniques. All of these parts are presented in an integrated manner in the form of writing paragraphs, the same as in the introduction

Methods are the methods used by researchers to solve predetermined research problems. The research method used by the research team in this research is a qualitative approach with a descriptive form. The stages carried out in this research process are as follows: 1) Preparation stage; 2) Data collection stage; 3) Data analysis stage, which consists of: 4) Report preparation stage and publication of results.

The research subjects and primary data sources were the parents of students from Paloh District, Sambas Regency. This research uses a saturated sample. This means that the research will stop if the information obtained from informants does not have the novelty value of the information that has been collected. Data collection was carried out through a direct communication process through interviews and field observations.

The data that has been collected is then analyzed using the Miles & Huberman qualitative model approach which consists of data reduction, data display and conclusion drawing/verification (Sugiyono, 2011). This technique is to answer the first problem in this research. As for the second problem, the research team carried out model design.



## RESEARCH RESULTS AND DISCUSSION

This research was conducted on parents of students in Paloh District, Sambas Regency. Research data collection activities aim to determine financing planning, allocation of financing sources, financing management and evaluation of financing for tertiary level education in the community of Paloh District, Sambas Regency. The data collection techniques used in the research used interview techniques and field observations in the Paloh District area, Sambas Regency.

Based on the results of interviews with the Paloh community, especially 7 parents of students from Paloh District, Sambas Regency, consisting of 5 male parents and 2 female parents whose children are currently continuing their tertiary level education, it can be stated that the management of financing for tertiary level education in The Paloh community has an important aspect in developing and maintaining a quality system so that parents of Paloh students whose children are continuing their tertiary education make every effort to meet their needs in various ways and conditions that can meet their children's needs. Most of the parents interviewed had jobs as farmers, fishermen, retired police officers, civil servants and so on.

However, with the economic limitations and challenges faced by students' parents, this does not make the enthusiasm for sending their children to higher education fade away, but it becomes stronger and the parents' determination so that their children can be more successful than themselves. Apart from that, related to economic challenges, children who continue their studies at tertiary institutions have an extraordinary level of achievement, where according to the results of interviews with the parents of students who were visited, there were several children who received student fees from various sources, both from the government and other parties. private sector as well as from certain companies that provide scholarships to continue college. In relation to sources of funds other than those stated above that are obtained by parents to continue their children's studies at university, they are assisted by family assistance, salaries or certain

allowances provided by parents to finance education and personal plantation income.

In relation to financing for children to continue their studies in higher education, seen from the level of awareness in planning, allocating and managing educational financing, of the seven informants, only three parents had the knowledge, planning before their children went to college, managing each month and implementing it as a whole for financing for children to go to college. Meanwhile, other informants only followed the flow of the child's needs by communicating via telephone when the child needed money, without specific calculations regarding expenses. The focus of the research is to find out various information and ways of parents in managing financing for tertiary education can be determined as follows:

### Planning for Financing Higher Education Level Education in Paloh District Communities

Planning financing for tertiary level education is basically very important in efforts to increase access to higher education and support development in certain areas, especially for parents who wish to continue their children's studies in higher education. Financing planning for someone who has an education financing plan is certainly not only limited to the high-income group but must be carried out by all parties, from the middle to the lower groups. The aim of planning financing for tertiary level education carried out by parents is to be able to secure access to education in tertiary institutions, avoid excessive financial burdens, be able to identify sources of funds for children's tertiary needs, manage income and expenditure budgets, improve the quality of family life and etc. Based on the results of interviews conducted, the majority still have not implemented it optimally in the child planning process. This is because most parents do not plan specific expenditures on written education financing and are focused on communication from their children when they need education costs and survival abroad (Ardiansyah et al., 2022; Immerwahr et al., 2009; Paulsen & John, 2002).

Apart from that, based on the results of interviews and field observations, it can be stated that the community carries out several

basic steps in planning education financing as specified below. First, set financing goals because without clear goals a person will use power ineffectively. In connection with determining the goal of financing a child's progress to higher education, it can be stated that the student's parents give their children the freedom to manage their finances in various ways and the risks involved. As for the goal setting of the parents interviewed, seen from the aspect of the goal setting process in financing and setting goals for children to continue school, it is done when the child is at PAUD age by setting aside the income/salary each month specifically for education. Apart from that, setting goals in long-term planning for children to continue to higher education is supported by Tukin, scholarships obtained from the government and private sector as well as assistance from various families. Apart from that, determining the goal of financing children's education to continue to tertiary level is also assisted by collaboration with the village, UPZ and district National Basarnas which have the authority to provide financial assistance for scholarships and so on.

Second, The informant formulates the current conditions of the goals to be achieved. In connection with the formulation of the situation when children are continuing their studies in higher education, it can be expressed by discussing with children when choosing a major to continue their education in relation to education financing and making educational estimates. Parents dialogue with their children in choosing the university or faculty they are interested in. Apart from that, the formulation of conditions for continuing to higher education was also carried out by exploring the situation of higher education in Paloh sub-district which could increase self-devotion in the area.

Third, Identify all facilities, strengths, weaknesses and obstacles to measure ability to achieve goals. In this regard, basically it can be done by analyzing educational needs in higher education, identifying sources of costs incurred, preparing financial plans, participating in scholarship programs, investing in education and collaborating with certain institutions. Based on the results of the interview, it was discovered that the written process of analyzing estimates of children's expenses for continuing with higher education was not carried out

because parents or the community provided the financing spontaneously.

Fourth, developing a plan or series of activities to achieve goals. The final stage in the planning process which includes the development of various alternative activities to achieve goals. Regarding the development of plans to achieve educational goals, the Paloh community basically gets information from their closest relatives who have studied at university. Apart from that, the development of a plan or series of activities towards this final goal is also supported on the basis of emotional support from parents and children to continue in college.

### **Allocation of funding sources for tertiary level education in the Paloh District community**

Allocation of educational financing resources must basically take into account various factors from the community, including educational needs, availability of quality resources, and other aspects that can have a positive impact on the community in the region. Based on the conditions and results of the review in Paloh District, Sambas Regency, it was determined that the allocation of education financing is based on a savings system, performance allowances, and scholarship programs for children who continue on to higher education in certain areas.

Allocation support such as operational funding and scholarship programs is not far from central and regional government policies as a form of allocating funds from the general budget for Indonesian sons and daughters who wish to continue in higher education. Apart from funding provided by the government, funding for allocating education funding comes from the private sector by providing scholarships, education costs and developing facilities needed during the study period. On the other hand, the main factor that supports the allocation of education funding is basically the parents' personal resources which are saved and invested in the future when paying for education costs and living needs overseas (Howell & Pender, 2016; Johnson & Safavian, 2016; KIM et al., 2014; Paulsen & John, 2002; Syaiful Rokhman et al., 2017; Yanni, 2018). Thus, the allocation of funding by the people of

Paloh, Sambas district to continue their studies in higher education aims to ensure that in the future the Paloh area can have human resources in the field of education that are quality, critical and can improve the quality of life.

### **Management of financing for tertiary level education in the Paloh District community**

Management of education financing is basically the process of planning, organizing, managing and supervising the financial resources that are owned and needed as a form of support for each individual's education system. The management of education financing in higher education is declared good when it contributes to the efficient and effective development of higher education in the local area. Basically, managing educational financing sources must be done carefully in order to ensure that the funds, income and finances owned can be used optimally and efficiently in managing financing and needs overseas. Management of financing at the tertiary level through various financial planning cycles, transparency and accountability, prioritizing main needs, and controlling costs from the proceeds obtained from parents' income and scholarships.

Based on the results of interviews with informants in Paloh District, Sambas Regency regarding the management of financing for tertiary level education, it was stated that the costs of children's continuing education in higher education have various differences in managing and supervising expenses, but a small number of parents manage financial management by saving specifically. for education by using ATMs that are not in the Paloh area so that the management of education financing is not easily taken and can ensure that special financial financing for education is well maintained. Apart from that, financial management is also based on the view that their education costs are obtained through Tukin, income or salary from certain jobs of their parents and scholarships from various universities, both private and central government. The process of regulation and supervision in financial management is managed in various ways or strategies by each parent, especially in the UKT payment process per semester and daily needs from the proceeds obtained from scholarships and Tukin. Apart

from that, the financial planning system for managing and supervising overseas children pursuing higher education in certain areas is monitored using the telephone and via short messages regarding expenses for daily needs and tuition fees each semester.

Apart from that, parents and children, in managing their finances as children, have small discussions regarding any expenses they incur while overseas and the majority of children who are continuing their studies at university are looking for opportunities such as working and opening business opportunities obtained from scholarships and additional financial money from overseas parents as a way to help ease the burden on parents in financing education. Thus, the management of education financing is an important factor that must be preserved and maintained in order to ensure that available financial resources can be used efficiently and effectively to achieve educational goals at the tertiary level (Andri et al., 2019; Evans et al., 2020; Fadilah & Wiyani, 2020; Febrian, 2022; Howell & Pender, 2016; KIM et al., 2014; Rahman, 2017; Sonedi et al., 2017; Sumarno et al., 2017; Webber, 2016).

### **Evaluation of financing for tertiary level education in the Paloh District community**

Evaluation of education financing basically refers to a systematic process for assessing the effectiveness and impact of personal financial resources as well as the resources of certain parties that can be applied in financing education. Evaluation of education financing is also defined as the process of assessing the use of funds that have been allocated for education. Someone who has the ability to evaluate education financing at the tertiary level is an important tool in ensuring that the funds invested in education actually produce the planned benefits and goals. In addition, evaluating education financing can help someone identify successes, obstacles, and parts that need to be changed in the higher education financing system.

Evaluation of tertiary education financing can identify potential cost reductions or process improvements to maximize the use of education funds, this is influenced by the costs of UKT payments, housing costs and students' living needs which vary each semester. These changes

also usually occur when curriculum changes change aspects of college requirements, required textbooks and even different technologies. Apart from that, changes related to the evaluation of education financing can also be seen and felt when policies fluctuate fuel prices which affect transportation costs for students (Ardiansyah et al., 2022; Syaiful Rokhman et al., 2017; Yanni, 2018).

Based on the results of interviews in Paloh District, Sambas Regency, in evaluating tertiary level education, it was stated that the education evaluation process involves discussing changes in expenditure every month and determining certain goals and strategies in financing education that wish to be evaluated further. The process of evaluating education financing from parents is that a small number of parents do it as education evaluators, this is influenced by habits, supervision and arrangements that are less controlled by parents who view any child's educational needs as being carried out without taking into account expenses. In relation to evaluating education based on interview results which include the budget has been allocated, and the number of scholarships obtained is still small. We are able to analyze the comparison of current financing data with previous data. The financing strategy is determined, this is influenced by the busyness of parents who work and do not want to add to the burden related to calculating children's education financing and consider the financing spent on Children are also based on their personal educational needs.

Evaluation of education is also based on reviewing and improving educational financial plans, where based on data collected, a small portion of the Paloh community, especially parents, still review financial plans. Apart from that, changes in the financial situation of the Paloh community, such as salary increases, changes in employment that are not permanent, savings for education, and reductions in income or unexpected expenses can be reasons for reviewing financial plans which must be carried out to evaluate education financing in higher education. Thus, arranging and supervising as well as changing the financial plan for this funding evaluation can ensure that the determination of the financing education flow is on the right track and in line with achieving the desired educational goals without

experiencing excessive financial burdens or unexpected things.

## CONCLUSION

Based on Studying the research findings, several conclusions can be made as follows: In the aspect of planning financing for tertiary level education, students' parents have set funding allocation goals, formulated the current economic situation, identified all the conveniences, strengths, weaknesses, obstacles so that they are able to develop a financing plan. right. In the aspect of allocating educational funding sources using a savings system, there is an allocation of employment allowances, and a scholarship program for children who are continuing on to higher education in certain areas. In the aspect of managing education financing, student parents have different mechanisms according to economic conditions and initial planning. Evaluation of financing for tertiary level education in the Paloh District community is still rarely carried out by students' parents due to habitual factors, trust in students and other preoccupations.

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