

Teaching Factory Financial Management In Vokasional School

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Abstract

The purpose of this study was to analyze Teaching Factory (Tefa) Financing Planning, Tefa Financing Implementation, Tefa Financing Evaluation at SMK Negeri 7 Semarang. This research method uses descriptive-qualitative methods. After the data is obtained and analyzed, the results show that SMK Negeri 7 Semarang uses the budget for the benefit of the school, namely by implementing eight education standards. The final step is for schools together with related parties to carry out a budget evaluation. Tefa management is the main point covering planning, organizing, implementing, and evaluating. Tefa developed is integrated with the production unit for the implementation of student practices. Education financing is the amount of money generated and spent for various educational purposes. There are seven concepts related to Tefa education financing, namely (1) cost objects, (2) cost management information, (3) financing, (4) finance, (5) budget, (6) costs, (7) cost triggers.

Keywords: *Tefa, Financing Management, Vocational Schools*

1. INTRODUCTION

The process of implementing learning in vocational education is generally carried out by applying learning in the form of theory and practice. Where the theoretical and practical learning process is an inseparable part of the teaching and learning process (PBM). Practical learning is an activity carried out in order to directly apply the competencies that have been acquired in theory learning. Vocational education emphasizes the achievement of job competencies that students must have in order to become competent graduates and ready to enter the industrial world. Vocational education forms or trains students to be skilled and able to meet the demands of certain competencies. This is in accordance with the characteristics of vocational education according to Wardiman Djojonegoro (1998: 38), namely that a close relationship with the world of work is the key to successful vocational education and the focus of vocational education is emphasized on mastering the knowledge, skills, attitudes and values needed by the world of work. This is what distinguishes the purpose of Vocational Education and General Education.

Vocational education is called Vocational High School (SMK) both with public and private status is demanded as a forum for the formation of students who have the ability of soft skills, hard skills and good entrepreneurship. SMK is expected to be able to improve the quality of the superior and competent learning process, especially in the field of practice. The competencies that students have acquired during learning can be optimally practiced in the workshop. However, in the process the role of a teacher is very important in the learning

process where all matters relating to learning activities both theory and practice are the responsibility of the teacher.

In connection with the practical learning process, teachers are expected to be able to take advantage of the facilities and infrastructure available in the workshop in an effort to achieve the learning objectives determined by the department. The level of skills and competencies possessed by a teacher is very influential in the effort to use the practical facilities in the school's workshop, therefore a teacher is required to always improve his competence. The problem that often occurs in the learning process is that the teacher is sometimes unable to determine what model is suitable for use in the theoretical and practical learning process. In addition, teachers are sometimes unable to maximize the facilities and infrastructure that the school has in order to achieve learning objectives.

Practical subjects are basically subjects that are very fun, where students can directly practice the knowledge gained in theory learning. The availability of adequate practical facilities and infrastructure can help students achieve work competence. This is reinforced by the opinion of Djohar (2006: 105), that the effectiveness of the learning process in the "in door" laboratory is highly dependent on the facilities available in it. This opinion is in line with that expressed by Charles Prosser (1925) in Wardiman Djojonegoro (1998: 38), that effective vocational education can only be given where training tasks are carried out by means, tools, machines the same as those specified in the workplace.

Tefa Learning (Tefa) or learning based on industrial activities. According to Kuswanto (2014), Tefa is a learning concept in real situations to bridge the competency gap between the knowledge provided by schools and industrial needs. The application of the Tefa learning concept can be one of the learning innovations in schools for the development of competency for teachers and students. Tefa involves partner industries by utilizing production units as a form of business development in schools. Optimizing the application of Tefa in schools is expected to be able to develop the competence of students in accordance with the characteristics of the needs of the industrial world. In addition, the school has benefited both in terms of developing teacher competence and implementing a profit-based business development system.

Government Regulation (PP) No. 36/2018 states that SMK is one of the levels of secondary education with the specialty of preparing graduates to be ready for work. In order for SMK graduates to be ready to work in the world of industry, business and work (IDUKA), the government seeks to (a) strengthen adaptive abilities which include applied mathematics and applied science skills, (b) strengthen entrepreneurial skills, (c) strengthen national and international language skills, (d) strengthening basic ICT skills, (e) and implementing Tefa (Directorate of SMK, 2018). To prepare quality SMK graduates, since 1990 the government has formed a business unit as a practical activity. Government Regulation No. 29 of 1990 article 29 paragraph (2) states that to prepare students to become workers, vocational high schools can set up production units that operate professionally.

The production unit is a school business activity for education and training programs, in an effort to optimize the resources owned in order to provide greater added value to support the implementation of school programs. Efforts to improve the quality of SMK continue to be made. Furthermore, the production unit becomes a learning model by implementing a partner industrial system in the units in SMK, known as the Tefa (Tefa) learning model.

Conceptually, Tefa learning is a production / service-based learning model in SMK which refers to the standards and procedures that apply in the industry and is implemented in

an atmosphere like in the industry. The implementation of Tefa requires the absolute involvement of IDUKA, as the relevant party assessing the quality of education outcomes at SMK. The basic conception of Tefa aims to transfer the production environment in the industry to the classroom practice. The real life of production is really needed to improve the real activity-based learning competence from industrial practice every day. The application of the Tefa concept in SMK since 2005 has developed into an industry-based SMK development model. In 2019, industry-based SMK developed in the form of Tefa as a place of learning, hereinafter known as Tefa. The operation of this model completely combines study and work, no longer separates the place for the delivery of theory and practice.

The low quality of SMK graduates has resulted in the productivity of skilled workers in the industrial world getting worse. The trust of the industrial world is decreasing so that there are also few graduates who are absorbed. One of the contributing factors is the lack of student expertise so that when they graduate they are not ready to face the business world or the industrial world. As an educational institution that educates prospective workforce, the excellence developed by SMK is prioritized on the superiority of skills and strong character of its students (hard skills and soft skills).

SMK must prioritize the development of an education system that is oriented towards increasing graduates who are truly professional, have a work ethic, are disciplined and still uphold and are rooted in the nation's culture. Tefa activities in the Automotive Management Maintenance Engineering Skills Competency (TPMO) at SMK Negeri 7 Semarang with the process / activities of automotive service repair services, assembling, selling spare parts to get compensation.

Tefa is a production and business oriented learning. Learning through Tefa is the process of mastery of expertise or skills that is carried out based on actual work procedures and standards to produce products or services ordered by consumers. The implementation of business in schools is carried out in an integrated manner with learning activities, so that the main goal is not solely to get financial benefits, but a combination of financial benefits and learning outcomes. SMK must continue to spur to make self-improvement and breakthroughs that can be justified for the benefits.

For the success of schools in an effort to support the implementation of Tefa activities as a concept of approach to learning in classrooms and practical workshops by implementing training in a real atmosphere, so as to bridge the competency gap between industrial needs and knowledge in SMK. Innovative learning technology with productive practices of TPMO is a concept of educational methods that is oriented towards student management in learning so that it is in line with the needs of the industrial world. The advantages obtained from the existence of Tefa include: 1) being able to improve the competence of teachers and students, 2) increasing direct knowledge about jobs at IDUKA. 3) able to foster students' professional attitudes in carrying out various jobs, 4) increasing student experience regarding the work environment and student discipline, 5) cultivating industrial culture, 6) as a vehicle for creativity and innovation, 7) as an effort to develop entrepreneurship.

Tefa managers generally do not fully understand the concept of Tefa so that in planning the Tefa model in SMK is not optimal, both in terms of the number of expertise programs and implementation. Planning for Tefa is also not well planned. The implementation was only based on the existing production units in the school and then continued with the Tefa model. Most of the curriculum used in the 2013 curriculum has not been synchronized with the industrial curriculum. Most of the theoretical and practical learning schedules still use the ordinary learning system, not using the block system. The

human resources involved for Tefa management teachers in terms of the number and experience of internships in the industry are still lacking. In terms of practical equipment (facilities and infrastructure), almost all skill programs are on average good enough, only a few are lacking in facilities.

For the TPMO Skills Competency the average equipment is good enough. For the average TEA production or implementation services, the products or services of this skill competency are generally suitable for sale and can help with school operational costs for minor repairs and simple equipment investment. Cooperation between SMK and IDUKA is generally not optimal, because not all skill competencies have industrial partners. As expected, there are quite a lot of industries that are registered partners in schools, but the form of cooperation in implementing Tefa is still lacking, especially related to involvement in curriculum preparation, teaching staff, and as a place for teacher apprenticeships.

Although there are still deficiencies in the implementation of the Tefa program, the impact of the Tefa program at SMK Negeri 7 Semarang is quite good. The impact for students on the level of learning practicum activities is increasing, and graduates become more competent so that graduates are needed by industry. The impact for teachers on learning activities becomes more enjoyable because practical activities resemble an industry that can produce products or services that can be sold, so that teachers and students are more enthusiastic because the results of the practice can be used to purchase practical materials. The community can also learn skills, and use products or services produced by vocational students.

The obstacles faced in general in implementing the Tefa model are as follows. (1) Lack of human resources managing Tefa (teachers of productive subjects), especially related to personnel changes (transfers etc.); (2) there is no standard guide for Tefa that is easy to understand; (3) lack of practical facilities; (4) limited land for the implementation of Tefa, less space for practice, (5) Promotion / marketing that is still limited to certain circles; (6) the absence of a strong legal umbrella in implementing Tefa, which makes school principals and teachers feel uncomfortable. Because there are several local governments that dispute the results of SMK products or services must be deposited into the state treasury as non-tax state revenue (PNBP).

The benefits felt by having Tefa can make a positive contribution to improving the quality of graduates. Most of the products or services that have been produced from Tefa have contributed to the school's operational costs. Although currently not all skill competencies in SMK contribute to school operational costs. However, if Tefa can be developed and managed properly, it can provide additional income for SMK and can be used to help fund operations at SMK.

2. LITERATURE REVIEW

1. Education Financing

Funding for education in essence is to focus on efforts to distribute educational benefits and the burdens that must be borne by the community. In simple terms, according to Mulyono (2010: 77), costs are the amount of money spent or services provided to students. The most important thing in education financing is in the form of the amount of money that must be spent, where the source of the money is obtained, and to whom the money must be spent.

Another definition of education financing according to Fattah (in Mulyono, 2010: 78) is that education financing is the amount of money generated and spent on education which includes teacher salaries, increasing teacher professionalism, procurement of learning space facilities, equipment procurement, procurement textbooks and tools, office stationery, extracurricular activities, educational management activities, and educational supervision.

The cost element is the most determining factor in the education cost budgeting mechanism. Determination of costs greatly determines the efficiency and effectiveness of an educational institution in achieving the goals set by the educational institution. An educational activity that is carried out with low costs and good results, it is said to be an activity that is carried out effectively and efficiently.

According to the above opinion, it illustrates that education financing is actually an analysis of the sources of income and the use of costs intended for effective and efficient management of education in order to achieve educational goals that have been determined by educational institutions.

Cost management information is a concept that includes all the information needed to manage finances in order to run effectively and efficiently. Cost management information serves to determine prices, change service products or services in order to increase profitability, update service facilities at the right time and determine service methods. Cost management information is needed because it is related to four things, namely strategic management, namely to make the right strategic decisions for product selection, process methods, techniques and marketing channels, and things that are short term.

Planning and decision making, namely to support decisions that are continuously made. Management and operational control, which provides a reasonable and effective basis for identifying inefficient operations. Preparation of financial statements, namely to provide accurate records of inventories and other assets. Financing is how to find funds or sources of funds or how to use these funds.

Tefa is a learning method which is a combination of competency-based learning (Competency Based Learning) and product-based learning (PBL).

The aim of Tefa is to be a method to increase the knowledge and skills of students and teachers according to IDUKA's needs. This method includes increasing input (input), process (process) and output (output).

SMK Negeri 7 Semarang implements PBL in the form of Industrial Work Practice (Prakerin) for six months in class XII to one year in Class XIII. Because SMK Negeri 7 Semarang is a four-year SMK program. The industrial world lends equipment for students to use in learning according to their competence in teacher supervision. One reason for this is that industrial equipment is very expensive.

One of the Tefa models is, with the principle that IDUKA is in school, it is formed and implemented by all school members so that it can be adjusted according to existing skill competencies. The advantage of implementing the Tefa learning model with the IDUKA model in schools is that students acquire knowledge (Class X and XI) and skills (Class XII and XIII) according to their respective skill competencies based on 8 Education Standards. Alumni are ready to work at IDUKA, even ready to become entrepreneurs if they don't get a job at IDUKA. Parents can be involved in motivating and supporting learning needs, especially to improve their children's skills.

Class X and XI subject teachers add references to learning material in front of the class. Class XII and XIII subject teachers can direct students to practice directly according to the competence of their subjects. Private schools receive assistance to improve the quality of education from the government in the form of goods or services in the form of grants. This assistance is very lacking in improving based on 8 education quality standards. Through Tefa, schools can process the quality of education effectively and efficiently.

Suherman (2015) says that schools must provide entrepreneurial learning competencies to their students because to form humans as people who have character, understanding and skills as entrepreneurs so that a culture of creating opportunities and utilizing existing situations can be creatively developed so they can work independently. In addition to the advantages obtained from the existence of Tefa, there are also weaknesses that arise, including 1) the implementation of bookkeeping which is still not standardized with accounting principles, 2) business management that is still not organized, 3) the existence of ordering goods at the same time so that they experience an accumulation of work, while the workforce is still limited, 4) limited product marketing.

Learning craftsmanship and entrepreneurship with Tefa raises something new compared to non-Tefa including: 1) students become more skilled in practice, because they practice more directly to produce, 2) students have additional income received from product sales, 3) students are more required to be able to manage study time, 4) students to be more independent, 5) able to instill an entrepreneurial spirit.

Financing in the world of education as a concept cannot be understood comprehensively without examining the underlying concepts. Some people think that talking about education financing cannot be separated from the problem of "education economy". In line with this opinion Mark Blaug (in Mulyono, 2010: 75) argues that "the economics of education is a branch of economics". According to this expert's view, it can be concluded that basically education funding is part of economics. Blaug also said that education financing is an economic problem.

Jhon and Morphet (1970: 85) suggest that education has an important role in the modern economy and state. In fact, it is argued that the results of recent research indicate that education is a major contributor (the biggest contribution to economic growth. In order for them to actively participate in learning, it creates a conducive, comfortable and pleasant atmosphere.

2. Vocational High School (SMK)

Vocational High Schools are schools that aim to produce a skilled workforce in certain fields. Tilak (2002: 673) states that, "Vocational education has an advantage, imbibing specific job-relevant skills, that can make the worker more readily suitable for a given job and would make him / her thus more productive". Vocational education aims to produce students who have relevant competencies so that they are ready to work productively.

Clarke & Winch (2007: 9) states that, "Vocational education is confined to preparing young people and adults for working life, a process often regarded as of a rather technical and practical nature". Vocational education is directed at preparing students and adults to be ready to work. Vocational education design emphasizes the mastery of competencies in accordance with the characteristics of IDUKA's needs. Cooperation between vocational education and relevant stakeholders to create quality education through Tefa is an important thing.

Anane (2013: 1) argues that "Vocational and Technical Education (VTE) systems play a vital role in the social and economic development of a nation". Vocational education has a vital role in the social and economic development of a nation. Therefore, the development of vocational education in preparing students who are ready to work and work and are competent in the industrial world should be a concern so that students are able to live prosperously in society.

3. Model Teaching Factory (Tefa)

Tefa is a learning concept in real conditions to bridge the competency gap between the knowledge provided by schools and industry needs (Kuswanto (2014)). The implementation of the Tefa learning model can be one of the learning innovations in schools to develop the competence of teachers and students. Implementation of Tefa model learning involve industry partners with utilizing the production unit as a form of business development in schools. The optimal implementation of Tefa in SMK is expected to be able to develop the competence of students in accordance with the characteristics of IDUKA's needs, because through the Tefa model students not only learn how to master a competency, but can also generate profits from selling products or services from practical activities in certain production units. In addition, the school also benefits both in terms of teacher competency development and the application of an industry-based business development system at a profit.

Tefa learning is a production or service-based learning concept in SMK that refers to the standards and procedures applicable at IDUKA, and is carried out in an atmosphere like what happens in the industry. This is in accordance with the characteristics of vocational education, namely: (1) preparing students to enter the workforce; (2) based on the needs of the world of work "market driven demand"; (3) mastery of the competencies needed by the world of work; (4) student success in "hands on" or world work performance; (5) close relationship with the world of work; (6) responsive and anticipative to technological advances; (7) learning by doing and hands on experience; (8) requires greater investment and operational costs than general education (Herminarto Sofyan, et al).

There are three basic things from the Tefa concept, namely: (1) ordinary learning is not enough, (2) the benefits of students are obtained from direct practical experience, and (3) team-based learning experiences that involve students, teaching staff and industry participation enrich the educational process and provide tangible benefits for all parties (Lamancusa, 2008).

The concept of Tefa is adapted from the dual system learning method that has long been applied in TVET education in Germany and Switzerland. This learning method is a method that integrates two main environments in each student's activity, namely the school environment and the company environment (industry) or IDUKA. Students not only carry out learning activities at school, but also practice (basic competencies) and work (apply their competencies) at IDUKA in a relatively long period of time. Fundamentally, the dual system aims to put students in real situations in the workplace as a whole. With such practices, students not only gain theoretical knowledge, but are also able to apply production-based practices as is always applied in activities at IDUKA. This makes students able to acquire skills, processes and attitudes in accordance with IDUKA standards so that educational outcomes match IDUKA's needs.

The ideal conditions for implementing Tefa in SMK (Directorate of Vocational Development, 2017), include the following aspects and sub-aspects: 1) Learning Aspects, teaching materials have a goal to achieve certain competencies and are marketable, especially

for competency programs those that do not produce products or services can be directed to simulations of real work situations in the field, the assessment system used is already TEFA-based and the learning system uses block and continuous schedules. 2) Human Resources, have engineering design skills and can apply a sense of quality, a sense of efficiency and a sense of innovation For the process of learning activities must pay attention to the ratio of the number of teachers and the number of students. 3) Facilities, facilities owned by the school must meet a 1: 1 ratio between students and equipment, maintenance handling has implemented MRC (Maintenance, Repair, and Calibration), for process aids are appropriate and complete, all equipment is developed continuously (addition and replacement of tools). 4) Practice activities, implementing IDUKA culture with quality control, target time, production process efficiency, work rotation (shift), clear work products, practical results can be a source of income (generating income), functions and responsibilities what is clear for each person in charge, the work environment is created and maintained so that it is safe and comfortable, learning activities are regular and smooth, control and monitoring are carried out continuously. 5) Cooperation Network (Network), schools have collaboration with IDUKA, both for technology transfer and building IDUKA culture in schools. 6) The products and services produced are in accordance with industry standards. 7) Transparency, the recording of financial transactions is in accordance with standard accounting procedures (financial governance). 8) Legal aspects in the form of regulations must be available for organizing Tefa.

The objectives of Tefa Implementation (Dit. SMK Development 2017) include: 1) preparing SMK graduates who are ready to work; 2) help students choose fields of work in accordance with their competence; 3) provide opportunities for SMK teachers to build an instructional bridge between the class and IDUKA; 4) make learning more interesting and motivate students to learn; 5) direct production-based training and practice facilities for market-oriented vocational students; 6) the achievement of SMK goals in the effort creation or establishment of competent human resources according to IDUKA's needs; 7) assisting with funding for maintenance, additional facilities and operational costs for SMK and improving welfare; 8) grow and develop the entrepreneurial spirit of teachers and students; 9) develop independent and confident attitudes of vocational school students through production activities.

The general objective of Tefa is to integrate work experience into the school curriculum; 2) a product / service industry-based learning process through schools and industries that run in synergy; 3) the pattern of learning habits that seem "school world" is changed to "industrial world" in the form of learning by doing and hands on experience; 4) to organize Tefa, schools are required to have a school factory or workshop or other business unit; and 5) the success of the implementation of learning lies not only in the usability and quality of the product, but also in the quality of human resources (teachers and students), the scope of cooperation with industry, and the provision of entrepreneurial knowledge.

4. Development of Tefa Model

It has been revealed by Lamancusa et.al (2008) that the concept of Tefa was found because of three things, namely: (1) ordinary learning is not enough, (2) the benefits of students are obtained from direct practical experience, and (3) experience-based learning. Teams involving students, teaching staff and industry participation enrich the educational process and provide tangible benefits for all parties. Reinforced by the phrase NYP (Nayang Polytecnic), it is concluded that Tefa teaching is a concept that combines learning and a realistic work environment and creates a relevant learning experience This learning is a practical process that integrates training-oriented applications with a problem-solving

approach. As well as the expression Alptekin et.al stated that Tefa has a dual purpose, meaning that apart from being a learning process it also functions as a forum for entrepreneurship. Then Triatmoko (2009) states that Tefa is a place for students to carry out practical learning that is designed in such a way that it resembles a work environment and fully owned facilities are used in the production process.

5. The Process of Forming Tefa Models Based on Descriptions of Tefa Models.

Hasbullah has concluded that one of the production and learning-based learning approaches in the world of work is the learning factory or known as Tefa, where in this model the support for the quality of education and training is oriented towards the relationship between schools and IDUKA by implementing production units in schools. This learning approach with Tefa is expected to improve the competence of students in certain education and training courses, therefore the implementation of Tefa in the field does not only fulfill industrial needs and is profit oriented but in its implementation this model does not forget the elements of education and learning.

Related to the research I did, the process of implementing practical learning with the Tefa model was to use the production unit owned by the school as a place for implementing Tefa. Some of the Tefa model developers that can be used as references are as follows :

a. Dadang Hidayat (2011) with the Tf-6m model

The purpose of developing this model is to improve student competence in productive subjects of vocational high schools. The stages of development are as follows: 1) identifying productive learning conditions, 2) finding learning model designs that can provide students with direct experience in an industrial atmosphere at school, 3) finding the implementation model, 4) identifying supporting and inhibiting factors, 5) obtaining empirical data about effectiveness model. As for the purpose of the six steps of one cycle of this model, namely accepting order givers, analyzing orders, declaring readiness to work on orders, working on orders, performing quality control, and submitting orders.

Before the model cycle was implemented, students and teachers made an agreement to create an IDUKA climate in schools, did communication exercises, and practiced analyzing orders. The model is carried out in blocks of six weeks in the fourth semester, six weeks in the fifth semester and is followed by a competency test.

b. Thomas Sukardi (2008), developing an integrated practical workshop model.

Where the design of the model is specially designed for the Mechanical Engineering Department of SMK Rumpun Teknologi. The design of the integrated practical workshop model adopts the Tefa concept. The practical workshop model includes; (1) management of practical materials, (2) management of machine tools and other practical equipment, (3) maintenance systems for repairing machine tools and other practical equipment, (4) student handling organizations, (5) teaching staff and technicians in practical workshops, (6) good work safety management , (7) use factors for the use of practical machine tools and equipment, (8) leadership patterns, and (9) management of the learning process in practical workshops.

Broadly speaking, the practical learning process using the Tefa model consists of 3 (three) processes, namely the preparation process, the learning process, and the evaluation process. The preparation process, the preparation process carried out includes the management of facilities and infrastructure (tools and machines) and room management. The learning process, the learning process carried out in the development of a planned model in the form of a practical learning process, practical learning activities are carried out in school workshops and involve the production unit in the program implementation process.

The practicum process involves students fully starting from the preparation process, practicum process, and the final process of practical activities. Types of practical activities carried out no longer use object training systems but carry out direct practice on a real object. All practical learning processes carried out are carried out based on the concept of implementing Tefa. The evaluation process, in the evaluation process carried out, is direct observation of the process and the results of the work carried out by students using observation and evaluation sheets based on the vocational skills competency test (UKK) guidelines which are presented in the form of practical exams.

6. Education Financing Management

Before going any further, it would be better if we first explore the meaning of financing itself. The word financing is a word that consists of financing. Where pem is the prefix, cost is the root and an is the suffix. According to the Big Indonesian Dictionary, cost means money spent to organize (establish, do) something. Costs can also mean fees, shopping and expenses. After getting the prefix pem and suffix, financing means everything related to or related to costs. Some experts also explain the definition of cost.

According to Bowen, costs are a number of expenses in the form of money related to the acquisition of various educational input factors, for example teachers, books, buildings, land, equipment and so on. This is in accordance with what Bowen said, namely "Cost is expenditure by a college or university to acquire the service of land, labor, or capital, to purchase goods and services, or to provide student financial aid." 18 According to Clare Donnelly and Bob Foley, financing is defined as a quantitative plan of action prepared in advance of a defined period of time. Services or ownership of land, fulfillment of labor welfare, or capital, to purchase goods and services, or to provide financial assistance to students.

Economists make various contributions on the concept of fees which in turn will provide various information about the limits of education costs. From these limitations, there are at least four criteria that can be taken, namely the cost of education is quantitative, which means that the costs incurred by an educational institution can be calculated using certain numbers. The cost of education is always inherent with the results, meaning that regardless of the amount of educational costs spent by educational institutions, it will affect the quality and quantity of educational outcomes. The cost of education can be estimated rationally. The cost of education is something that cannot be avoided.

With regard to the cost of education, the government through the Ministry of National Education also provides more specific limits on education funding. In 2008, the Ministry of National Education stated that education funding is a financial resource provided for the delivery and management of education. Then it was also surfaced that education funding is the provision of financial resources necessary for the administration and management of education.

3. RESEARCH METHODS

The research method used with a qualitative approach is intended to obtain an empiric description of Tefa financing management, which includes planning, implementing and evaluating Tefa financing at SMK Negeri 7 Semarang. This research design is a case study research. Research focus on Tefa financing. Data sources are categorized into three sources of research data, namely: people, documents and actions. Human data sources include the principal, the person in charge of Tefa, TPMO productive teachers, and students. The source of documentation data is a written statement regarding Tefa's financing. The data source category for mechanism action was Tefa financing at SMK Negeri 7 Semarang.

Researchers conducted research at SMK Negeri 7 Semarang on TPMO Expertise Competencies because they have advantages and uniqueness of good student input compared to other skill competencies. The most achievements in the Student Competency Competition (LKS) were obtained. In this TPMO expertise competency, a Tefa program is also implemented which helps students to improve their skills while earning income. The resulting products are also widely liked by consumers. The purpose of this study was to analyze: (1) Tefa Financing Planning, (2) Tefa Financing Implementation, (3) Tefa Financing Evaluation.

Subjects (Mapel) of Creative Products and Entrepreneurship or previously known as Maple Craft and Entrepreneurship can be categorized into two major parts, as hard skills are products or crafts and soft skills are entrepreneurship (Kemendikbud, 2014). Creative Products are developing knowledge and training life skills based on art and economically based technology. The essence of entrepreneurship is to create added value in the market through the process of combining resources in new and different ways in order to compete.

Learning entrepreneurship in this study are: 1) how to prepare students as skilled workers in the business world, 2) prepare students as reliable business actors, 3) prepare students as rational consumers, 4) get students to master business economics. In relation to preparing students as business people, it cannot be separated from the creation of entrepreneurs.

Data collection uses three main techniques, namely observation, interviews and documentation study. The data validity technique is based on the following criteria; (1) credibility (internal validity) through member checks and triangulation; (2) transferability (external validity); (3) dependability (reliability); (4) confirmability (objectivity). The data analysis technique used in this study used an interactive analysis model which according to Miles and Huberman (1992) includes four procedures, namely: 1) data collection, 2) data reduction 3) data presentation 4) drawing conclusions or verification.

The research location is at SMK Negeri 7 Semarang, because in that school the TPMO program has been running on the TPMO Skills Competency. Key informants in this study are divided into primary data key informants (main sources), namely; Productive TPMO teachers, students and secondary data (additional data), namely; in the form of a written document. In data collection techniques used are interviews, observation and document study.

4. RESEARCH RESULT

As explained in the theoretical study, education financing management includes three important elements, namely budget planning (budgeting), budget execution (accounting) and budget evaluation (evaluating). However, before discussing these three things, it will be explained how the sources of school income are. Because this is very important for school leaders to realize the work program that has been planned. From the various elements mentioned above will be used to map the existence of Tefa financing management at SMK Negeri 7 Semarang

a. Source of School Income

Every educational institution must have various sources of income. Both schools with public and private status must have a strategy in extracting sources of income. Without a source of income, it is certain that these educational institutions will suffer destruction. In

order to realize the vision and mission, every school must be smart in exploring sources of school income. The sources of school income are as follows:

1. Government Funds

Education funds sourced from the government are known as BOS (School Operational Costs) funds. The BOS funds consist of two types, namely central BOS and regional BOS or known as BOP (Education Operational Fee) from the Provincial Government. For the SMK level, the receipt of funds is calculated from the number of students. In a year each student receives BOS funds in the amount of Rp. 1,400,000.00 (one million four hundred thousand rupiah). And from the BOP of Rp. 1,600,000.00 (One million six hundred thousand rubiah). In this case, all schools, both public and private, received the same amount of BOS funds.

2. Community Participation (PSM)

In order to meet the needs of schools, especially schools with private status, the need is getting higher. If it only relies on BOS and BOP funds, it is very lacking, so schools are looking for strategies how to meet school needs. The strategy in question is to raise funds for the community, especially for parents, which is not mandatory and is not binding.

From the interview results, SMK Negeri 7 Semarang has two forms of School-Owned Enterprises (BUMS), namely school cooperatives whose contents are photocopy services and student equipment as well as the automotive repair shop of SMK Negeri 7 Semarang until now has a BUMS in the form of an automotive workshop equivalent to IDUKA Nasmoco as the official Toyota car workshop.

According to the principal who owns this BUMS, the income is not that much, but it is only used to train the school's independence in exploring sources of income. From the results of interviews that were successfully compiled, the sources of school income were different.

b. Budget planning

The budget plan in education is drawn up once a year. This budget plan is better known as RKAS (School Activity Plan and Budget). the preparation of the RKAS is compiled once a year simultaneously and carried out jointly.

1. School Budget Planning (RKAS)

The school prepares the RKAS as a starting point to go further. RKAS is compiled annually and all compilers involve the same personnel, namely the principal as the leader and person in charge, the treasurer as the finance holder and the school management team as the compiler of the activity plan and at the same time the activity implementer. The school principal provides the same space to the school management team, namely the principal, treasurer and all vice principals as the activity implementation team.

2. Implementation (use) of the Budget

After the preparation of the budget plan has been completed, the second part is budget execution. Budget execution should not deviate from what has been planned, from small things to big things. Budget planning is what becomes the initial reference in stepping into the budget implementation stage, so that its management is in accordance with predetermined lines or signs.

From the results of interviews conducted by the author, the implementation of the budget in schools cannot be separated from the eight educational standards. The eight educational standards referred to are (1) content standards, (2) graduate competency standards, (3) process standards, (4) teacher and educational staff standards, (5) management

standards, (6) infrastructure standards, (7) financing standards and (8) assessment standards. Each of the above standards has budget items that have been made by each policy maker in their respective schools.

3. Budget Evaluation

Budget evaluation is an effort to see the absorption between work programs that have been prepared and the existing budget. If the budget execution is not in accordance with the budget planning (RKAS), the school has deviated from the RKAS. Because every plan has been prepared long before the implementation is made. In addition, the school program was not much different from previous years, there was only an addition or even a reduction in the work program of SMK Negeri 7 Semarang. Reporting on the use of fees is also reported to the Education and Culture Office of Central Java Province. Funds from the parents of these students are divided into two, namely monthly tuition fees and annual education funds. Each school is different in determining the amount of fees.

Cost is one of the determining elements in the budgeting mechanism. The determination of costs will greatly affect the efficiency and effectiveness of activities carried out in an organization. Education funding concerns the financing of teachers and employees, the teaching and learning process, administration, infrastructure, and all financing related to maintenance including inventory maintenance and maintenance. The concept of cost according to Tilaar (1989: 7) is the entire fund and paya given by the community to get education and in the fact that educational activities are a form of community service.

Based on Tilaar's opinion, it can be said that the cost of education is a burden on society in the expansion and function of the education system. Education financing does not only involve analyzing the sources of costs, but also the efficient use of funds. The more efficient the funds in the education system, the less funds needed to achieve these educational goals. Therefore, with efficiency there will be more goals, programs that are achieved with the available budget (Zymelman in Mulyono, 2010: 82).

So the concept of financing proposed by Zymelman can be interpreted as a production function in education which is logical. From some of the explanations above, it can be concluded that education financing is an analysis of the sources and uses of costs earmarked for education managers to achieve goals.

Cost triggers according to Blocher are factors that have an impact on changes in total costs. This means that the total amount of costs is strongly influenced by the trigger of costs as a factor.

which has an effect on changes in the total cost level of a cost object. The concept of school and / or community-based education is an appropriate means of developing education, in which the components related to education participate in thinking about the programs to be implemented and the costs incurred by the program being made.

Tefa financing at SMK Negeri 7 Semarang is carried out through; (1) planning, (2) implementation, (3) evaluation. Based on the research results, it is known that Tefa financing at SMK Negeri 7 Semarang, since the 2013 curriculum came into effect, and previously used Craft and Entrepreneurship subjects, as normative subjects. Tefa financing planning can be known and analyzed through written documents. The documents are in the form of bookkeeping ledger, ledger booklet. Budgeting and financing are prepared by a team of teachers assigned to handle Tefa based on consultation and agreement with the principal, the deputy principal in the field of facilities and infrastructure, and the head of TPMO competency.

4. Tefa Financing Management Process in Schools

As mentioned above, that when talking about management processes means the same as discussing management functions. Management functions as described by Arikunto basically include planning, organizing, actuating, and controlling which will be applied in the Tefa financing management process. Basically, financing is an area that is no less important when compared to other fields. Given that Tefa requires a number of costs to carry out its activities, both from the government and from the community. Therefore, in order for Tefa financing to be right on target, effective and efficient management is needed. Each SMK does not only think about how to get as much funds as possible, but how the most important thing is to use the available funds appropriately to finance Tefa.

According to Husnan, financing management includes planning, analysis and control of financial activities.²³ According to M. Nafarin, financial management consists of planning, organizing, implementing and monitoring.²⁴ Meanwhile, according to Arikunto, education financing management includes three stages, namely (1) budgeting (budgeting), (2) accounting (budget execution or bookkeeping) and (3) auditing(examination). From the perspective of these figures, the researcher will use Arikunto's opinion in formulating the education financing management process.

1. Budget planning (budgeting)

According to Gitosudarmo, budgets are amounts that are planned and must be achieved in the future so that the budget is the final result of an organization's financial plan. form of cost for each activity with the aim of achieving organizational goals. In this case, the ability of a leader to analyze the cost effectiveness of a program will determine the achievement of predetermined goals.

According to Nanang Fattah, budgeting is a form of activity or budget preparation process. A budget is an operational plan embodied in the form of quantitative figures in the form of a unit of money which is used as a guide in carrying out institutional activities within a certain period of time. Budgeting at least involves the leadership of each organizational unit. In budgeting, negotiations or negotiations take place to determine an agreement between the top leaders and their subordinates in order to determine the amount of the cost of an activity. In every educational institution or school, at least a budget plan must be made for at least one fiscal year. Budget planning in schools is commonly known as the RAPBS (School Revenue and Expenditure Budget Plan). In addition, there are also those who give the name RKAS (School Work Plan and Budget). According to Nanang Fattah, the preparation of the RAPBS or RKAS requires a reliable leader who has a vision for the future.

2. Budget Implementation (accounting)

After the budget preparation is complete, the next step is budget execution. In implementing the budget, there are at least two stages, namely the acceptance and use of school finances. In this case there needs to be a special record that is carried out by the treasurer, both receipt and expenditure transactions, and is classified carefully and correctly by a good accounting system. Fundamentally, there are several sources of receiving school income.

The first source was from the government which became known as BOS (School Operational Costs) funds. BOS funds are obtained from the government, both central and local governments. The second source comes from school committee contributions (community participation contributions) which are voluntary or non-binding.

The third source is from the school business unit, which can be in the form of school cooperatives, rental of school facilities, school livestock and agricultural products, school-

owned workshops and other services. The fourth source is from sponsors or partners. Usually what is included in working partners is bona fide companies that work together for mutual benefit. After getting income, the school manages it well in terms of its use. The use of Tefa fees is at least inseparable from eight educational standards which include graduate competency standards, content standards, process standards, teacher and education staff standards, facilities and infrastructure standards, management standards, education financing standards and educational assessment standards.

3. Budget Evaluation (auditing)

Evaluation is the last stage in management studies. Without evaluation, management practice cannot be said to be successful. Regarding education financing management, evaluation must also be carried out. According to Matin, budget evaluation is an activity that takes measurements to assess or the level of achievement of implementation and programs according to established criteria.

The criteria used in evaluating and most efficient. The purpose of the education budget evaluation is to measure and assess the development and level of implementation of educational programs, which establish criteria as a basis for policy making, anticipate future activities, refine further plans and programs, and implement improvements in the implementation of activities and assess and have the right to use resources. education in purpose

5. CONCLUSION

Education costs are a very important instrumental input component in the delivery of education. Education is the key to development in the economic sector and at the same time becomes an outcome in national development. Tefa is an IDUKA-based learning system that uses the production unit as a place to run a business or production process.

Tefa management is the main point covering planning, organizing, implementing, and evaluating. Tefa developed is integrated with the production unit for the implementation of student practices. Education financing is the amount of money generated and spent for various educational purposes.

There are seven concepts related to education financing, namely (1) cost objects, (2) cost management information, (3) financing, (4) finance, (5) budget, (6) costs, (7) cost triggers. In order to realize efficiency and effectiveness in the provision of education financing, improving the management of national education financing at every level is absolutely necessary to empower all the potential of education from the center to educational units.

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