



Implementation of Education Financing Management in Improving the Quality of Learning in Junior High Schools

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Abstract

This study investigates the implementation of education financing management in improving the quality of learning at SMP Negeri Unggul Tunas Nusa and SMP Negeri 1 Susoh in Aceh Barat Daya Regency, Indonesia. The research focuses on education financing management's planning, implementation, supervision, and accountability. A qualitative approach was employed, involving interviews, observations, and document analysis. The findings reveal that planning education financing at both schools follows the guidelines set by the Ministry of Education, Culture, Research, and Technology of Indonesia and is formulated in the annual School Activity and Budget Plan (RKAS). The implementation of education financing adheres to the principles of flexibility, effectiveness, efficiency, transparency, and accountability, with the use of BOS funds directed towards supporting the learning process and improving the quality of education. Internal and external parties supervise education financing to ensure funds' accountable, transparent, effective, and efficient utilization. The implementation of transparency and accountability in education financing management has been running very well, with regular reports and budget accountability meetings involving various stakeholders. The study concludes that the implementation of education financing management at SMP Negeri Unggul Tunas Nusa and SMP Negeri 1 Susoh has been carried out effectively, efficiently, transparently, and accountably, contributing to the improvement of learning quality. Further research is recommended to explore the implementation of education financing management in other schools or regions to gain a more comprehensive understanding of the practices and challenges in improving the quality of learning through effective education financing management.



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1. Introduction

Ensuring quality education for all is a key global goal, yet challenges like inadequate funding and poor financial management often hinder progress [1]. In South West Aceh Regency, Indonesia, low Human Development Index (HDI) scores and School Enrollment Rates (SER) underscore the pressing need for educational improvement [2]. Government regulations outline

minimum service standards for education, emphasizing the crucial role of adequate funding in achieving quality education [3]. However, despite these standards, many institutions struggle with effectively planning, managing, and reporting educational finances [4].

A number of previous studies have investigated various aspects of education financing management [5–7]. Mustar [8] the implementation of BOS education

financing policy in SMPN 1 Curup Timur, providing insights into policy execution at the institutional level. Similarly, Faiza [9] examined planning, funding sources, bookkeeping, and financing supervision, focusing on the importance of transparency and efficiency in financial management. Utami [10] and Muttaqin [11] analyzed financing practices in Islamic educational institutions, emphasizing financing management's role in improving education quality through robust planning and supervision mechanisms.

While these studies provide valuable insights, gaps remain in understanding the systemic challenges and unique contextual factors that influence financial management in regions like Aceh Barat Daya Regency. The region's low educational outcomes and systemic inefficiencies call for a closer examination of how education financing management can be optimized to improve the quality of learning.

This study builds on existing frameworks, including systems theory, decentralization theory, and financial management principles, to explore the educational system's interrelationships and address challenges specific to the region. By analyzing the planning, implementation, supervision, and accountability aspects of education financing in selected schools, this research seeks to propose strategies for enhancing education quality. Furthermore, it aims to bridge gaps in the literature by providing a comprehensive view of financial management practices in the South West Aceh Regency context.

The study aims to contribute both theoretically and practically. Theoretically, it extends the understanding of how education financing management operates in decentralized systems. Practically, it provides actionable recommendations for policymakers and school administrators to improve resource allocation, transparency, and accountability.

2. Materials and Methods

2.1. Research Approach

This research focuses on the effective implementation of education financing management to improve the quality of learning in junior high schools in Aceh Barat Daya Regency. Education financing management involves complex, context-specific activities deeply embedded in schools' social and institutional dynamics. According to Afif et al. [12], qualitative research is a research technique that uses narratives or words to explain and describe the meaning of each phenomenon, symptom, and specific social situation. In qualitative research, the researcher is the key instrument to interpret and make sense of each

phenomenon, symptom, and specific social situation. Given these characteristics, a qualitative approach is the most appropriate for this study.

Qualitative research emphasizes understanding human and social phenomena through detailed, context-sensitive exploration. This approach allows researchers to create comprehensive and nuanced pictures of phenomena by focusing on participants' experiences, perceptions, and interactions within their natural settings. Unlike quantitative methods, which rely on numerical data to test hypotheses or establish generalizations, qualitative methods enable an in-depth exploration of meanings, processes, and social contexts that are often inaccessible through purely quantitative measures.

The choice of qualitative research over a quantitative approach is based on the research objectives. While effective for analyzing trends or testing hypotheses through statistical analysis, quantitative methods are less suited for capturing the intricate, subjective aspects of education financing management, such as decision-making processes, stakeholder involvement, and challenges specific to local contexts [12].

Moreover, qualitative research offers flexibility and adaptability, enabling researchers to adjust their focus based on emerging findings during data collection. This is particularly valuable in studying dynamic phenomena like education financing management, where contextual variations and stakeholder interactions significantly influence outcomes. By employing a qualitative approach, this research prioritizes depth over breadth, providing insights that are essential for addressing the specific challenges faced by schools in Aceh Barat Daya Regency.

As the key instrument in qualitative research, the researcher plays an active role in interpreting and making sense of the data collected through interviews, observations, and document analysis. This approach aligns with the study's goals of developing a comprehensive understanding of financial management practices and proposing strategies for improvement based on detailed, context-driven insights.

2.2. Research Location and Time

In this study, the researcher determines the places to explore information and sources of problems. The study will be conducted in several Aceh Barat Daya Regency junior high schools. The locations are SMP Negeri Unggul Tunas Nusa and SMP Negeri 1 Susoh.

This research is conducted for 3 (three) months, from January to March 2024. The time required for the implementation of this research is three months to collect the necessary data and information from the field. After the issuance of a research permit by the campus, the researcher obtains the necessary data as material for writing the thesis. The activities include data collection, data processing and analysis, report writing, research result seminars, revisions, and report printing.

2.3. Research Subjects

The subjects of this research are the principal and treasurer at SMPN Unggul Tunas Nusa and SMPN 1 Susoh in Aceh Barat Daya Regency. All of these subjects are expected to provide data on the implementation of education financing management to improve the quality of learning. The data used must be truly in accordance with what is found in the field and able to answer the focus of the research so that the elaboration of the data sources is very much needed as information so that all questions related to the research can be answered properly and completely.

2.4. Research Instruments

Research instruments differ in quantitative and qualitative research. In qualitative research, the research instrument is the researcher himself/herself. In this case, humans as researchers act as tools to collect the data needed for the research. Humans are the main instruments in qualitative research. This means that every new finding is highly dependent on the researcher. Research data will continue to develop according to the situation in the field. Therefore, every collected data is temporary. Data continues to develop along with the facts found by the researcher.

According to Afif et al. [12], these instruments are valuable for researchers but primarily function as tools to support the researcher, who acts as the main instrument. Consequently, researchers are required to actively participate and interact throughout the research process. In this study, data was collected using observation and interview guidelines.

2.4.1. Observation Instrument

Observation is used to obtain data on social situations, including places, actors, and activities. The researcher uses an observation guide to implement information and communication technology-based learning in schools.

2.4.2. Interview Instrument

Interviews aim to obtain data through direct questioning. Interviews are conducted with principals, treasurers, and

teachers to determine the management of information technology-based learning at SMPN Unggul Tunas Nusa and SMPN 1 Susoh. This interview uses interview guidelines for principals, treasurers, and teachers regarding the Implementation of Education Financing Management in Improving the Quality of Learning in Junior High Schools in Aceh Barat Daya Regency.

2.5. Credibility Test

The scientific quality of a study depends on the validity of the data collected by the researcher, which is assessed using specific criteria. Sugiyono [13] identifies four aspects of data validity in qualitative research: credibility, transferability, dependability, and confirmability. In this study, the researcher focuses on credibility to ensure data validity, using triangulation to test credibility.

Triangulation involves checking data from various sources, using different methods, and at different times. In this study, the researcher applies technical triangulation, which involves verifying data from the same source using multiple techniques such as observation, interviews, and documentation. Suppose the credibility testing reveals discrepancies in the data. In that case, the researcher further discusses with the relevant sources or others to clarify the inconsistencies or confirm that the differences reflect varied perspectives.

2.6 Data Collection Techniques

This study uses a descriptive-analytic method with a qualitative approach to explore the process of preparing education costs and understand how financing management is carried out in Aceh Barat Daya Regency junior high schools. The goal is to ensure that the learning process meets students' needs. The research focuses on:

- The human component, namely the education implementers involved in managing financing in junior high schools in Aceh Barat Daya Regency;
- Written data sources in the form of regulations and documents related to the financing management process in junior high schools in Aceh Barat Daya Regency;
- Unwritten data sources in the form of actions in providing services and activities in the process of implementing education.

2.7. Data Analysis Techniques

To conduct the analysis, the researcher must capture, record, interpret, and present information. In qualitative research, data analysis is inherently connected to data collection and archival sources [14]. It requires immediate processing to guide subsequent data

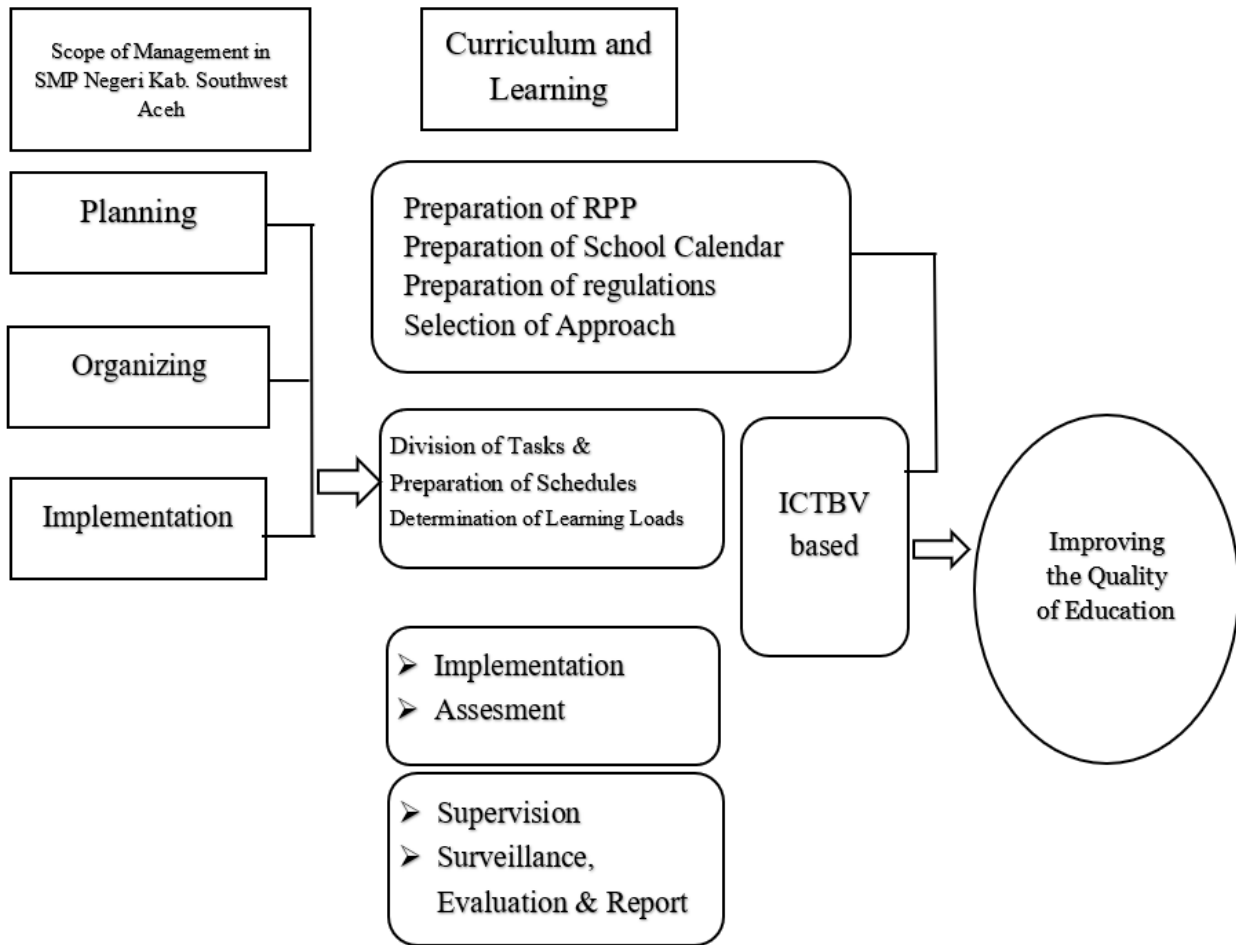


Figure 1. Education financing planning process.

collection effectively. Miles and Huberman outline three key activities in data analysis: data reduction, data display, and concluding.

Data reduction refers to the process of summarizing information, focusing on the essential elements, identifying themes and patterns, and discarding irrelevant data [15]. This step provides a clearer understanding of the material, making it easier for the researcher to collect additional data or revisit existing information as needed. Tools such as electronic software can aid in streamlining the reduction process.

Following data reduction, data display involves organizing and presenting the information in forms such as descriptions, charts, or relationships among categories. In qualitative research, narrative text has traditionally been the most common way to present data, as it helps convey the findings in a clear and coherent manner. The purpose of this stage is to make the data understandable, enabling the researcher to understand the underlying dynamics. When field data consistently supports a hypothesis, it may serve as the foundation for a grounded theory, developed inductively and refined through ongoing analysis.

The final stage, drawing conclusions and verification, focuses on identifying patterns, causal relationships, and key propositions from the data. Conclusions may directly address the research questions posed at the outset, but these questions often evolve during fieldwork in qualitative studies. Ultimately, the goal is to uncover new insights or findings.

3. Results and Discussion

3.1. Planning of Education Financing

The research findings indicate that both SMP Negeri Unggul Tunas Nusa and SMP Negeri 1 Susoh have carried out education financing planning activities to improve the quality of learning. The principals of both schools conducted meetings with vice principals, teachers, education staff, operators, treasurers, committees, and parent representatives to determine budget allocations, calculate budget needs, identify available funds from the School Operational Assistance (BOS) program, and form the BOS Team. The meeting agenda also included evaluating previous activities and requesting priority activity proposals from meeting participants.

The planning process at both schools follows the guidelines set by the Ministry of Education, Culture, Research, and Technology (Kemendikbudristek) in the Regulation of the Minister of Education, Culture, Research, and Technology of the Republic of Indonesia Number 63 of 2022 concerning Technical Guidelines for the Management of Educational Operational Assistance Funds. The schools prepare an annual School Activity and Budget Plan (RKAS) that outlines the planning and use of funds for school operational needs.

Figure 1 illustrates the structured process of education financing planning implemented at SMP Negeri Unggul Tunas Nusa and SMP Negeri 1 Susoh. The process begins with the planning stage, where school stakeholders—principals, vice principals, teachers, operators, treasurers, committees, and parent representatives—collaboratively determine funding priorities. These priorities are documented in the annual School Activity and Budget Plan (RKAS), guided by the Ministry of Education's regulations. This stage ensures that all financial resources, such as the BOS funds, are allocated to support teaching, extracurricular activities, and school infrastructure needs. Evaluation of past activities and stakeholder input further refine the budget planning to align with the schools' objectives.

Subsequent stages involve organizing, implementation, and supervision. In the organizing stage, responsibilities are assigned to staff and teams to manage specific tasks, ensuring the smooth execution of financial plans. During the implementation stage, allocated funds are utilized efficiently to enhance curriculum delivery, support ICT-based learning, and maintain school facilities. Finally, school management conducts supervision and assessment internally and externally by regional authorities to ensure accountability and compliance with regulations. Feedback from these assessments informs improvements for the next planning cycle, ensuring a continuous loop of effective financial management aimed at enhancing the quality of education.

3.2. Implementation of Education Financing

The implementation of education financing at both schools follows the predetermined plans and adheres to the principles of flexibility, effectiveness, efficiency, transparency, and accountability as stipulated in the Regulation of the Minister of Education, Culture, Research, and Technology of the Republic of Indonesia Number 63 of 2022. The schools receive BOS funds in two phases, with the first phase disbursed in January-February and the second phase in June-July. The amount of BOS funds received is based on the number of students enrolled in each school multiplied by the per-

student BOS budget set by the central government at Rp. 1,160,000.

The use of education financing sourced from the central government at SMP Negeri Unggul Tunas Nusa and SMP Negeri 1 Susoh has been allocated according to the provisions in Article 29 of the Regulation of the Minister of Education, Culture, Research, and Technology of the Republic of Indonesia Number 63 of 2022. The components of BOS Regular fund usage include new student admissions, library development, learning and extracurricular activities, assessment and evaluation of learning, school administration, professional development of teachers and education staff, utility payments, school facilities, and infrastructure maintenance, provision of multimedia learning tools, competency improvement activities, activities supporting graduate absorption, and honorarium payments.

3.3. Supervision of Education Financing

Internal and external parties supervise education financing at both schools. The principal and the school committee conduct internal supervision, while the Aceh Barat Daya Regency BOS Management Team performs external supervision. The supervision aims to ensure that the utilization of funds is accountable, transparent, effective, and efficient and to minimize misuse of funds that may lead to waste and depletion of funds without providing benefits.

Internal supervision is carried out simultaneously with implementing activities, allowing the school to directly observe the allocation and receipt of funds and take immediate action if deviations occur. External supervision, on the other hand, is typically conducted using a feedback approach, where the supervisors measure the results of the budgeting activities that have been carried out. External supervisors conduct supervision four times in one semester to assess whether the implementation of fund allocation is in accordance with the plan.

3.4. Accountability of Education Financing

The implementation of transparency and accountability in education financing management at SMP Negeri Unggul Tunas Nusa and SMP Negeri 1 Susoh has run very well. The schools strive to provide reports on using BOS funds to the School BOS Team, all teachers, committees, and the community. The principals of both schools always hold budget accountability meetings, especially for BOS funds, which are attended by the School BOS Team, all teachers, treasurers, school operators, education staff, school committees, and parents to

inform them about the accountability reports prepared by the principals.

During the BOS funds accountability meeting, the principal explains in detail the use of BOS funds, and meeting participants are allowed to ask questions if there are any unclear points in the report. The transparency and accountability of BOS fund management at SMP Negeri Unggul Tunas Nusa and SMP Negeri 1 Susoh are always published and audited by the Aceh Barat Daya Regency BOS Management Team and the Inspectorate.

3.5. Discussion

The management of education financing at SMP Negeri Unggul Tunas Nusa and SMP Negeri 1 Susoh demonstrates comprehensive implementation of financial management principles in enhancing learning quality, encompassing planning, implementation, monitoring, and accountability mechanisms [16]. This aligns with [17] effective school financial management framework, which emphasizes systematic planning and stakeholder engagement.

The financial planning process at both schools employs a participatory approach, beginning with funding source identification and incorporating multi-stakeholder input for budget allocation. This methodology reflects best practices in educational resource management as outlined by Hanushek & Woessmann [18], who emphasizes the importance of collaborative decision-making in school finance. The schools' adherence to government guidelines and implementation of annual work meetings for detailed financial planning demonstrates alignment with Indonesia's national education financing framework [19].

Implementation of education financing at both institutions follows predetermined plans while maintaining flexibility, effectiveness, efficiency, transparency, and accountability principles [20]. The schools' management of BOS funds, disbursed in two phases, strictly adheres to the Regulation of the Minister of Education, Culture, Research, and Technology Number 63 of 2022 [21].

The supervision framework encompasses both internal and external monitoring mechanisms, ensuring responsible fund utilization. This dual-layer oversight system aligns with international best practices in educational finance management [22]. Internal supervision occurs concurrently with activity implementation, while external oversight employs a feedback-based approach, similar to the model proposed by Poisson [23] for educational resource monitoring.

Transparency and accountability measures at both schools demonstrate exemplary implementation, consistent with Mestry's [17] principles of effective school financial governance. Regular reporting of BOS fund utilization to the School BOS Team, teaching staff, committees, and community members ensures comprehensive stakeholder engagement. This practice aligns with contemporary frameworks for educational financial transparency [19].

The study's findings support Matin's theoretical framework [24] regarding financial reporting and accountability in educational institutions. The schools' systematic approach to financial documentation, including technical accounting procedures such as recording, classification, and transaction summarization, reflects established standards in educational financial management [25]. The preparation of accountability reports through structured bookkeeping processes, particularly for BOS fund management, demonstrates compliance with both local educational authority requirements and international best practices in school financial administration [26].

4. Conclusions

This study demonstrates that education financing management at SMP Negeri Unggul Tunas Nusa and SMP Negeri 1 Susoh has been effectively implemented through proper planning, transparent execution, rigorous supervision, and clear accountability, all aligned with regulatory guidelines. The allocation and use of BOS funds prioritize enhancing learning quality, supported by active stakeholder involvement and adherence to principles of efficiency and transparency. These practices have contributed positively to school operations and learning outcomes, offering a model for effective financial management. Further research is needed to broaden the understanding of similar practices in diverse contexts.

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