

## **Analysis of Education Financing Management of SMA Negeri 3**

### **Purwokerto**

**Viviana Mayasari<sup>1</sup>, Ramita Kholifaturrohmah<sup>2\*</sup>, Umri Qowiyah Banaa Hasanah<sup>3</sup>, Herlina Setia Febrianti<sup>4</sup>, Angelina Megarizki Putri<sup>5</sup>, Desi Amalia<sup>6</sup>, Firdaus Dzikrul Alam<sup>7</sup>**

<sup>1</sup>Universitas Jenderal Soedirman, viviana.mayasari@unsoed.ac.id, Indonesia

<sup>2\*</sup>Universitas Jenderal Soedirman, ramita.rohmah@unsoed.ac.id, Indonesia

<sup>34567</sup>Universitas Jenderal Soedirman, Indonesia

\*corresponding author

---

### **ABSTRACT**

This study aims to analyze the implementation of education financing management at SMA Negeri 3 Purwokerto, starting from the stages of financing planning, organizing and implementing, and monitoring financing. This type of research uses a qualitative approach with descriptive analysis. The research informants were the principal and the school treasurer. Data collection techniques using interviews, observation, and documentation studies. The results showed that the process of financing planning, financing organizing, financing implementing, and financing control at SMA N 3 Purwokerto was carried out well. This is evidenced by a well-prepared budget, a well-absorbed budget, a well-allocated budget, transparent and accountable budget reporting, and regular supervision by the authorities. The study results are expected to help the school analyze the achievement of the implementation of education financing management.

**Keywords:** management, financing, education, school

---

### **1. Introduction**

Education plays an essential and strategic role in improving the quality of human resources (Yuspiani, 2022). Education, following Law No. 20/2003, is a consciously planned and organized effort to create a learning environment that supports the learning process of students so that they can actively develop their potential, including spiritual aspects, self-control, personality, intelligence, morality, and skills needed for themselves, society, nation, and state. Education is treated as a fundamental right of every individual and aims to develop more qualified human resources in terms of morals and knowledge by the objectives of national education. Quality and national education standards are critical factors in achieving these goals. According to Government Regulation of the Republic of Indonesia Number 57 of 2021, national education standards cover various aspects, such as content standards, learning processes, educators and education personnel, graduate competencies, facilities and infrastructure, financing, management, and assessment.

The implementation of education has various influential components to support the educational process (Panca & Zakaria, 2021). The financial and financing component of educational institutions is one of the essential components that determine the implementation of teaching and learning activities in educational institutions to achieve educational goals (Khadijah, 2022). In other words, every activity carried out by educational institutions requires financing (Solehan, 2022). The financing and funding of education in question is contained in Government Regulation of the Republic of Indonesia No.48 of 2008 concerning the Financing of Education funds. Education funding is the responsibility of all parties, namely the central government, local governments, and the community. Based on this regulation, the educational process requires adequate financing or funding from the central government, local government, and even the community (Handayani & Huda, 2020). The implementation of education must be balanced with the availability of funds for financing. Therefore, good governance is needed to realize the availability of funds for education implementation.

For quality education, adequate financing is needed, which involves investment, operational, and personal cost components. The problem of education financing is a significant problem in carrying out the education process (Mesiono et al., 2021), so the financial and financing components of schools need to be appropriately managed (Aini & Effane, 2023) so that they can be optimally utilized for the achievement of educational goals (Panca & Zakaria, 2021). Therefore, effective and mature financing management is essential to meet educational needs. Education financing management at the senior high school (SMA) level is essential to ensure sustainable access and quality of education. SMA Negeri 3 Purwokerto, one of Indonesia's top-level secondary education institutions, is faced with various challenges in managing its financial resources to support learning activities and student development. An in-depth understanding of education financing management in SMA Negeri 3 Purwokerto is crucial to improving the quality of education and realizing the vision of inclusive and quality education in the area.

## **2. Literature Review**

### *2.1 Education Financing Management in Senior High Schools*

Education financing at the senior high school level in Indonesia has its characteristics. In the context of high school education financing, the government, schools, and communities have interrelated roles. Based on research by Suryadi (2018), education financing in Indonesia combines public and private funds. The government provides public funds through the education budget, while private funds come from parents, zakat funds, voluntary donations, and others. The importance of good management in the allocation and use of these resources is critical to achieving educational efficiency and effectiveness. Education financing affects the quality of education in senior high schools, where schools need to understand the impact of funding allocations on curriculum development, teacher training, physical facilities, and other factors that affect the quality of education (Margaretha & Simanjuntak, 2020).

Education financing management also involves the critical role of schools in managing the resources they receive. According to Sudjana (2019), schools have the authority to plan, allocate, and monitor the use of education funds. An in-depth

understanding of schools' needs and ability to manage education funds is the first step in creating effective education financing management. Education financing can also be improved through active community participation in supporting schools. Research by Arwildayanto et al., (2017) shows that community participation in voluntary donation programs and education fundraising contributes significantly to sustainable education financing.

On the other hand, Indonesian schools may face several challenges in education financing management. Factors such as the uncertainty of government funding, parents' inability to pay school fees, and the increasing need for education infrastructure are some of the many factors that need to be considered in managing education funds (Mulyana, 2017).

#### 2.1.1 Financing Planning

Planning is an essential early stage in starting a series of activities in an organization because, through planning, goals are outlined and outlined as guidelines for the future. In the context of education financing management, planning involves designing the use of all sources of financing to support educational activities and the achievement of educational goals (Suprihno, 2016). Efficiency and effectiveness in education budget management are closely related to careful budgeting (Nurhamzah et al., 2021). The preparation of financing planning is contained in the School Activity and Budget Plan (RKAS). RKAS is a series of actions that include planning, coordinating, implementing, and monitoring learning activities that will occur in the future at school. It can be concluded that RKAS covers all aspects of budget management, from planning to accountability. The RKAS must be carefully prepared during the preparation stage (Puspita, 2023).

#### 2.1.2 Financing Organization and Implementation

Nurhamzah et al., (2021) explain that organizing is a process that involves determining, placing, and allocating resources and tasks by the role of each individual within the framework of the organizational structure. This organization aims to ensure that the implementation of tasks is well-directed and coordinated to achieve the planned goals effectively. Organizing education financing involves determining, arranging, and assigning based on individual qualifications within an institution, which aims to manage the financial resources needed to support education. The primary purpose of organizing financing is to enable managers of educational resources to carry out their duties in their respective roles so that the achievement of planned educational goals can be adequately realized.

Implementation is the stage where all elements in the organizational structure are mobilized to carry out in earnest all the plans that have been formulated. Education financing aims to support all aspects related to education in schools to achieve the educational targets that have been set. The process of implementing education financing is central to the implementation of education financial management. Therefore, the parties responsible for managing resources must carry out their duties optimally and efficiently in budget management (Nurhamzah et al., 2021). The use of education funds can be divided into two categories, namely income and

expenditure. Recording the income and expenditure of education funds is known as education financial governance (Matin, 2014).

### 2.1.3 Financing Control

Supervision plays a central role in determining the success of an education financing process, as it is concerned with the control of the entire organizational structure in implementing the plans that have been made. The main objective of supervision is to ensure the achievement of educational objectives, both planned and future, in an effective and efficient manner. Therefore, oversight of the use of education funding involves a range of activities that include examining and reporting on the budget allocated to support education programs, focusing on effectiveness, efficiency, transparency, accountability, and prevention of misuse of funds (Lunenburg, 2010).

Oversight of education financing is not only done during the implementation of financing but also in the planning stage of education financing. Therefore, the role of the school/madrasah committee in carrying out supervision of education financing management includes 1) providing input in the implementation of education financing policies, 2) supporting the provision of education services, 3) exercising control to ensure that transparency and accountability in education financing can be monitored; and 4) acting as an intermediary in the relationship between the government and the community (Supriyanto, 2013).

## 2.2 *ARKAS Application*

The RKAS Application (ARKAS) is an information system that utilizes information and communication technology to facilitate budgeting, implementation, administration, and accountability of school operational assistance funds nationally in primary and secondary education units. This information system handles school financial management issues, starting from planning, organizing, directing, coordinating, supervising, or controlling. The output of this system is in the form of reporting that has been adjusted to the format of the government (<https://arkas.kemdikbud.go.id/>).

## 2.3 *SIPERKASA Application*

The SIPERKASA application is a school financial application system sound for realizing strategic programs for affordable schools in the Central Java Province area in a measurable and accountable manner to increase the accountability of financial management in schools. Apart from that, the benefits of this application system include increasing the accessibility of money transfers between countries in general and between schools in particular, as well as accelerating the transformation of government structures through information technology (Titi & Oman, 2019).

## 3. **Research Methods**

This study is a descriptive qualitative study. According to Sugiyono (2022), a qualitative method is a research approach used to investigate the situation or condition of natural objects,

where the researcher functions as the primary tool. Data collection techniques in this method involve triangulation, which combines various techniques such as observation, interviews, and documentation with data presentation with a descriptive approach. Observations were made by observing education financing management activities. Interviews were conducted with the school principal, BOP treasurer, and BOS treasurer. Documentation was done by collecting the necessary data. The research was conducted at SMA Negeri 3 Purwokerto, located in Banyumas Regency, Central Java Province. Determination of informants using purposive sampling, namely parties directly related to education financing in schools.

Figure 1. Stages of RKAS Submission



Source: Primary data is processed, 2023

#### 4. Results & Discussion

Based on the results of the research conducted, it is known that SMA Negeri 3 Purwokerto receives two primary sources of financing, namely School Operational Assistance (BOS) funds and Operational Implementation Assistance (BOP) funds. The difference between the two sources is that the BOS funds come from the central government, while the BOP funds come from the provincial government. Based on the interview with the school treasurer, the amount of BOS funds was determined by the number of students in the school, with each student receiving Rp1,500,000 in 2023. The number of students is adjusted based on student data in the Basic Education Data (Dapodik). In contrast to BOS, BOP funds are smaller, with each student receiving Rp800,000 in 2023. BOP funds have decreased over several years; for 2024, it will decrease to Rp510,000.

##### 4.1 Financing Planning

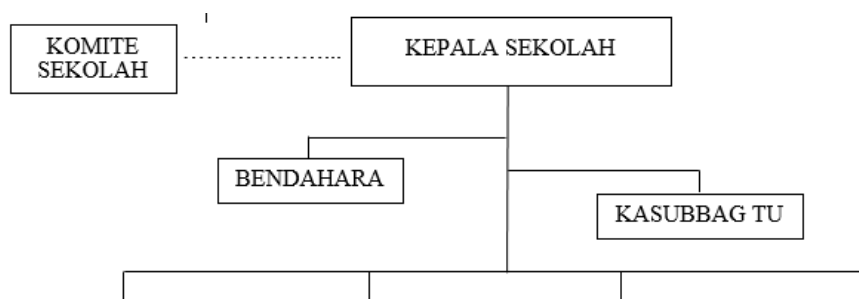
Education financing planning at SMA N 3 Purwokerto is carried out concerning:

- ❖ **RKAS the previous year**  
It referred to the previous year's RKAS financing and whether the program needs to be continued, improved, or eliminated.
- ❖ **Data education report card**  
The education report card is obtained from the Computer-Based National Assessment (ANBK), an evaluation program organized by the Ministry of Education and Culture to improve the quality of education by capturing the input, process, and output of learning in all education units. ANBK is given to randomly selected students by the government, teachers, and principals of each education unit. After seeing the ANBK results on the education report card, local governments, and education units can strategically plan education policies and programs more. If the ANBK results are red, then the school will develop a program for improvement and improvement in the coming year.

The program is planned for one year, starting with activities, activity time, and financing. These plans are then compiled into a plan that will be implemented in the short term, called the Annual Work Plan (RKT), or long-term, called the Medium Term Work Plan (RKJM). From this plan, the School Budget Activity Plan (RKAS) is made, which begins with the formation of a work team by the Principal, Treasurer, Head of the TU Subdivision, Head of the Committee, and Deputy Heads such as the Deputy Head of Curriculum, Deputy Head of Student Affairs, Deputy Head of Infrastructure Facilities, and Deputy Head of Public Relations. The first task of this team is to absorb the aspirations of the school community in the form of proposed needs and programs, including the results of the education report card to be used as a program until the required funding appears. According to Permendiknas No. 19 of 2007 concerning Management Standards, every school at all levels of education must prepare an RKAS (<https://arkas.kemdikbud.go.id/>). In line with Masbullah et al., research (2023), the budget preparation stage also evaluates the work programs listed in the previous year's RKAS. In addition, program planning is also classified into short, medium, and long-term programs. The planning stage begins when the treasurer prepares the RKAS before the end of the year, which the Committee Chair and the Principal have approved. Furthermore, the RKAS is submitted to the Region X Education Branch (Cabdin) for approval. If there is a revision, it must be corrected until Cabdin approves it through verification from the Head of the Cabdin SLB High School Section and endorsement from the Head of Cabdin. The RKAS approved by Cabdin is then submitted to the central government. From the central government, revisions are still possible until improvements are approved.

Referring to the Decree of the Principal of SMA N 3 Purwokerto, Banyumas Regency on the Determination of the Management Committee (Management Team) of the Operational Expenses Fund (BOP) and School Operational Expenses (BOS) Number: 800 /335a/2023, the Principal of SMA Negeri 3 Purwokerto formed a special work team to manage BOP and BOS. This decision aims to smooth the implementation of BOP and BOS funds. The following is the composition of the Management Committee (Management Team) at SMA Negeri 3 Purwokerto.

Figure 2. RKAS Work Team



Source: Primary data is processed, 2023

#### 4.2 Organizing and Implementing Financing

After the central government approved the RKAS, the next stage was the distribution of funds, which was carried out in stages three times for BOS and four times for BOP. The following is the use of BOS and BOP funds, as attached in Figure 3.

BOS Funds	BOP Funds
<ul style="list-style-type: none"> <li>• Capital expenditure</li> <li>• Purchase of learning facilities (CCTV, Laptop, LCD)</li> <li>• <i>In House Training</i> (IHT), workshop, or teacher training</li> <li>• Adiwiyata Program</li> <li>• Student training and competitions</li> <li>• Sports activities</li> </ul>	<ul style="list-style-type: none"> <li>• Honorarium for Non-Permanent Teachers (GTT) dan Non-Permanent Employess (PTT)</li> <li>• Vehicle Operations</li> <li>• Official travel of teachers and employees</li> <li>• Purchasing cleaning equipment</li> </ul>

Source: Primary data is processed, 2023

In using the BOS funds, schools can only spend the funds through the School Procurement Information System (SIPLAH) application. The spending mechanism is that the goods are imported first, and then, after the goods arrive, the goods are photographed and then uploaded through SIPLAH and then paid along with the tax. Schools can submit budget changes using funds if there are urgent needs. These budget changes can be made in the middle of the year and also at the end of the year. Unlike the use of BOS funds, the use of BOP funds does not use the SIPLAH application.

#### 4.3 Financing Control

For the flow of supervision, high school must spend their funds through the SIPLAH application except for consumption because consumption is still not accessible but has begun to be planned. SIPLAH is an electronic system used to procure goods/services by education units. The school may also spend the budget through offline procurement if the goods/services are not yet available in SIPLAH, there are technical disruptions in the implementation of SIPLAH, the Education unit does not have an internet connection to access SIPLAH based on the principles of openness and transparency. It is intended that the use of funds can be monitored directly by the government, whether by the RKAS or also to oversee the tax obligations of each budget expenditure.

In addition, supervision is also carried out by the Inspectorate and the Supreme Audit Agency (BPK). The timing is still being determined, following the schedule of these parties. BOS funds are reported to Cabang Dinas once every quarter or four times a year, while BOP funds are reported every semester or twice a year. This reporting is also a requirement for disbursement for the following quarter. The reporting of BOS funds is through the RKAS application (ARKAS), while the reporting of BOP funds is through the Siperkasa application.

The obstacle in the RKAS is that the RKAS is prepared for one year, starting from January to December, while the academic year starts in July. This causes changes to some of the items of need submitted. However, budget changes can still be made when the center allows improvement by the specified time. Information on changes is obtained by the treasurer from each school through the Whatsapp Group Treasurer in Cabdin and the Whatsapp Group Treasurer in Central Java.

## 5. Conclusion

The results showed that financing planning, financing organization and implementation, and financing control at SMA N 3 Purwokerto had been carried out well. This is evidenced by a well-prepared budget, a well-absorbed budget, a well-allocated budget, transparent and accountable budget reporting, and regular supervision by the authorities. The study results are expected to help the school analyze the achievement of the implementation of education financing management.

## Reference

- Arwildayanto, Lamatenggo, N.& Sumar, W.T. (2017). *Manajemen Keuangan dan Pembiayaan Pendidikan*. Bandung: Widya Padjajaran.
- Mulyono. (2016). *Manajemen Pembiayaan Pendidikan*. Yogyakarta : Ar-Ruzz Media
- Handayani, N. F., & Huda, N. (2020). Manajemen Pembiayaan Pendidikan Di Sma Negeri Pascadesentralisasi Pendidikan. *Jurnal Administrasi Dan Manajemen Pendidikan*, 3(4), 332–341. <https://doi.org/10.17977/um027v3i42020p332>
- Khadijah, I. (2022). Pembiayaan Pendidikan Dalam Manajemen Administrasi Sekolah. *Manajemen Administrasi Sekolah*, 1(1), 153–162.



- Lunenburg, F.C. (2010). Financial controls: A safeguard against misuse of public funds. *National Forum of Educational Administration & Supervision Journal*, 27(4), 1–3.
- Margaretha, E. & Simanjuntak, R. A. (2020). Dampak Belanja Sektor Pendidikan Terhadap Kualitas Pendidikan Di Indonesia. *Info Artha*, Volume 4 No. 02 (2020), 37-48.
- Matin. (2014). *Manajemen Pembiayaan Pendidikan: Konsep Dan Aplikasinya*. Jakarta: Rajawali Press.
- Nurhamzah, Ahmad, N., Syah, M. & Suryadi. (2020). Model Konseptual Manajemen Pembiayaan Pendidikan Berbasis Mutu Di Pesantren Modern. *Jurnal Pendidikan dan Kebudayaan*, Vol. 5, Nomor 2, 131-152.
- Panca, S., & Zakaria, Z. (2021). Manajemen Keuangan Dan Pembiayaan Pendidikan Sekolah (Studi Deskriptif Kualitatif di SMA Negeri 2 Bengkulu Selatan ). *Manajer Pendidikan: Jurnal Ilmiah Manajemen Pendidikan Program Pascasarjana*, 15(2), 39–42. <https://doi.org/10.33369/mapen.v15i2.17270>
- Peraturan Pemerintah Republik Indonesia Nomor 57 Tahun 2021 Tentang Standar Nasional Pendidikan Undang-Undang Nomor 20 Tahun 2003 Tentang Sistem Pendidikan Nasional
- Puspita, A. (2023). Perencanaan Rencana Kegiatan Dan Anggaran Sekolah (RKAS) Di SMA Negeri 13 Surabaya. *Jurnal Bintang Pendidikan Indonesia (JUBPI)*, Volume 1, No. 2. 177-186.
- Solehan, S. (2022). Manajemen Pembiayaan Pendidikan dalam Meningkatkan Mutu Lembaga Pendidikan Islam. *Edumaspul: Jurnal Pendidikan*, 6(1), 98–105. <https://doi.org/10.33487/edumaspul.v6i1.3046>
- Suryadi. (2018). *Manajemen Keuangan Pendidikan*. Jakarta: Kencana.
- Sudjana. (2019). *Manajemen Pendidikan*. Bandung: Alfabeta.
- Sugiyono. (2021). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung: Alfabeta.
- Suprihno. (2016). Pembiayaan pendidikan madrasah (Studi kasus pada MI Arrosidiyah Sumberagung Rejotangan Tulungagung). *Edukasi: Jurnal Pendidikan Islam*, 04(01), 26–45.
- Supriyanto, B. (2013). Peran serta komite sekolah dalam peningkatan mutu pendidikan. *Educational Management*, 2(1), 125–129.
- Yuspiani, M. H. (2022). Manajemen Keuangan Pendidikan (Analisis Investasi Pendidikan). *Journal of Pedagogy*, 4(1), 101–114.