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Financial Management to Enhance the Professionalism of Elementary School Teachers

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Abstract

Educational financing supports teachers' professional development in elementary schools. This study analyzes the planning, implementation, supervision, and evaluation of educational financing and its contribution to teacher professionalism at UPTD SD Negeri 015917 Sipaku Area. The study employed a qualitative approach involving the principal, treasurer, and teachers chosen purposively. Data were collected through observation, semi-structured interviews, and documentation, then analyzed using Miles and Huberman's model. The findings show that the school prepared the RKAS participatively, allocated 10–15% of BOS funds for continuing professional development, distributed the budget according to needs and a rotation system, and conducted supervision through the principal, TPMPS, school supervisor, and ARKAS. Post-training evaluation was conducted for three to four weeks. The financing strengthened teachers' abilities to prepare teaching modules, implement differentiated instruction, participate in KKG/MGMP, conduct classroom action research, and build collaboration. These findings confirm that participatory, transparent, targeted, and accountable financing can sustainably improve teacher professionalism.

Keywords: *Financing Management, Teacher Professionalism, Elementary School.*

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Pendahuluan

Educational financing management is a central component of school management because it determines whether educational programs can be implemented effectively, efficiently, and sustainably. In the context of teacher professional development, financing enables schools to provide training, professional learning activities, teaching resources, digital facilities, and other forms of competency support. Ideally, teacher development financing should be planned according to identified competency needs, discussed through participatory decision-making, distributed fairly, implemented transparently, and evaluated based on its contribution to teacher performance. Well-managed financing can support continuous professional development and strengthen teachers' pedagogical, professional, social, and personal competencies (Ainiyah et al., 2025; Nover et al., 2025; Suherman et al., 2025).

However, the actual management of teacher development financing in many schools has not fully reflected these ideal principles. Budget allocations for training and professional development remain limited or are not based on teachers' actual needs, making it difficult for teachers to improve their competencies continuously (Joni, 2025). In addition, limited transparency and accountability

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can prevent educational funds from being directed effectively toward teacher development programs (Karimah & Safwandy, 2024). This situation indicates a gap between the expected function of educational financing as an investment in human resources and its practical implementation at the school level.

In elementary schools, financing management has a strategic role in ensuring that available resources are distributed proportionately according to institutional priorities (Wisnu Mukti et al., 2026). The quality of education largely depends on teachers' ability to plan, implement, and evaluate learning activities (Widiani, 2024). Therefore, schools need to align budget planning with teachers' competency needs and learning improvement targets. Adequate funding alone does not guarantee successful professional development. Schools must also ensure that the budget is used for relevant activities, accessible to teachers, and evaluated systematically to determine its effectiveness (Harbes et al., 2024).

Previous studies have identified several problems in the planning, implementation, and supervision of educational financing in elementary schools (Dhiya'elhaq et al., 2025; Erlangga et al., 2024; Hidayat et al., 2025). At the planning stage, school budgets do not always reflect teachers' actual development needs. Workshops and training programs may be conducted primarily to meet administrative requirements rather than address specific competency gaps. Limited sources of funding also restrict schools' ability to organize professional development programs consistently (Muhammad Afifi Rahman & Satunggale Kurniawan, 2025; Susanti & Sa'ud, 2017).

Problems also occur during budget implementation and supervision. Schools often experience difficulties in synchronizing budget allocations with the increasing need for teacher development programs (Yasin & Elsalina, 2025). Many public elementary schools rely mainly on School Operational Assistance, or BOS, funds. At the same time, the use of BOS funds must comply with specific technical regulations, which may limit schools' flexibility in financing certain professional development activities (Kemdikbud, 2021). Weak supervision, limited financial transparency, and insufficient evaluation can further reduce the effectiveness of allocated funds. These problems show that the success of educational financing depends not only on the amount of funding available but also on the quality of its planning, distribution, supervision, and accountability (Batang et al., 2025; Utami et al., 2025).

These financing challenges have become more significant because current educational demands require teachers to develop broader and more complex competencies. Teachers must master digital literacy, critical thinking, collaboration, creativity, and reflective teaching practices. The implementation of the Independent Curriculum also requires teachers to conduct diagnostic assessments, develop differentiated learning, and design flexible teaching modules. These demands widen the gap between the professional support teachers require and the financial resources available at the school level. Schools must finance training, digital learning resources, professional forums, and supporting facilities to help teachers meet these expectations (Widyasari, 2025). Financing policies may also affect teacher motivation, welfare, discipline, and commitment. However, the budgets available to support these aspects remain limited in many elementary schools (Sudiana & Muslihin, 2024).

Recent studies have examined educational financing management in relation to teacher performance and educational quality. Elistatia et al. (2025) found that needs-based budgeting, financial transparency, and school leadership contributed positively to teacher motivation and competence at SDIT Baitul Insan Lampung. Kahfi et al. (2021), Wahyuni et al. (2024), and Weny and Dhari (2024) also emphasized the importance of planning, implementation, and evaluation in improving educational services and learning quality. Dhiya'elhaq et al. (2025) discussed financing resilience in Muhammadiyah elementary schools, while Erlangga et al. (2024) focused on the management of BOS funds at the elementary education level. Hidayat et al. (2025) examined the planning, implementation, and monitoring of BOS funds in an Islamic elementary school.

Although these studies report positive contributions from effective financing management, their analytical scope remains limited. Several studies focus primarily on institutional quality, learning quality, financial resilience, or general teacher performance. Other studies examine only

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specific aspects, such as BOS fund use, budget planning, or training implementation. Few studies analyze the complete financing management cycle, including needs-based planning, budget implementation, layered supervision, accountability, and post-training evaluation, while directly relating these processes to the dimensions of teacher professionalism.

This study addresses that gap by examining educational financing management as an integrated process in a public elementary school. Its novelty lies in connecting participatory budget planning, BOS fund allocation, transparent distribution, layered supervision, and post-training evaluation with changes in teachers' pedagogical, professional, social, and personal competencies. The study also provides evidence from a rural public elementary school, where access to external training, professional forums, and supporting educational services may require additional financial and logistical resources. This context distinguishes the study from previous research conducted mainly in private, Islamic, or urban educational institutions.

Preliminary observations conducted at UPTD SD Negeri 015917 Sipaku Area identified three main issues. First, the planning of teacher development financing had not been fully based on a systematic assessment of competency needs, resulting in some training activities that did not correspond directly with teachers' priority needs. Second, the use of professional development funds had not been optimal because teacher participation and internal coordination remained limited. Some planned activities could not be implemented according to schedule. Third, the school had not established a specific evaluation instrument to measure the effectiveness of financing in improving teacher competencies. These initial findings indicate the need for a comprehensive analysis of how the school plans, implements, supervises, and evaluates financing for teacher professional development.

Therefore, this study aims to analyze the planning, implementation, supervision, and evaluation of educational financing at UPTD SD Negeri 015917 Sipaku Area and to explain how these processes contribute to teacher professionalism. The findings are expected to provide practical guidance for school principals, treasurers, teachers, and education supervisors in developing needs-based, transparent, accountable, and sustainable financing policies. Academically, this study contributes to the development of educational financing management research by presenting an integrated analysis of financial management and teacher professional development in a public elementary school context.

Metodologi

This study employed a descriptive qualitative design to examine the planning, implementation, supervision, and evaluation of educational financing and its contribution to teacher professionalism. The research was conducted at UPTD SD Negeri 015917 Sipaku Area, Simpang Empat District, Asahan Regency, North Sumatra. Participants consisted of the principal, school treasurer, and selected teachers who were directly involved in financial management and professional development activities. They were selected through purposive sampling (Sulistiyo, 2023). Data were collected through non-participant observation, semi-structured interviews, and document analysis. The documents included the School Activity and Budget Plan, BOS financial reports, training schedules, attendance records, certificates, and reports on teacher development activities. Interview and observation guides were developed based on the research objectives and covered financing planning, implementation, supervision, evaluation, and teacher competence (Qomaruddin & Sa'diyah, 2024). Data were analyzed using Miles and Huberman's interactive model, which includes data condensation, data display, and conclusion drawing. Data trustworthiness was ensured through source and method triangulation, member checking, and verification of findings against school documents. Credibility, transferability, dependability, and confirmability were also applied to maintain the consistency and accuracy of the findings (Susanto et al., 2023).

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Hasil dan Pembahasan

History of Establishment and Development of State Elementary School 015917 Sipaku Area, Simpang Empat District, Asahan Regency

UPTD SD Negeri 015917 Sipaku Area is a public elementary school located at Jl. Sei Dua, Sipaku Area Village, Simpang Empat District, Asahan Regency, North Sumatra Province. This school was established on January 1, 1970, is under the auspices of the Ministry of Education and Culture, has NPSN 134971, and has accreditation status B. The existence of this school is expected to contribute to educating the nation's children in the Simpang Empat District, Asahan Regency.

Historically, this school is located in Sipaku Area Village, which has an important history of struggle, namely the Sipaku Area Front Incident on August 10, 1947. The incident occurred when the Dutch were about to attack Labuhan Batu through the Sipaku Area; then TRI troops led by First Lieutenant Ahmad Nurdin Lubis from the Death Row Squad burned the bridge, and a battle ensued. To commemorate the event, a memorial was erected near the bridge. Every August 17, the community holds ceremonies, retreats, flower-planting, and pilgrimages to the graves of fighters. UPTD SD Negeri 015917 Sipaku Area actively participates in these activities every year, so that the school functions not only as a formal educational institution but also as a space for instilling national values in students.

From a geographical perspective, the school area is dominated by agro-tourism and agricultural areas. Sipaku Area Village is known for developing its agricultural potential, including promoting Rice Field Tourism in the village's Agricultural Saung area. The area around the school consists of relatively flat lowlands, drained by tributaries, and surrounded by green vegetation, fields, and rice fields owned by residents. The school is located in the middle of a fairly dense residential area. Still, it has a quiet rural atmosphere, thereby supporting a conducive environment for students' teaching and learning activities.

These social, historical, and geographical contexts are important bases for reading financial management practices in SD Negeri 015917 Sipaku Area. The school is located in a rural environment that requires careful financial management, especially since access to teacher training, further education, and support services often requires travel to the sub-district or district. Thus, school financing is not only directed at fulfilling administrative needs but also at strengthening educational facilities, improving teachers' abilities, and supporting the school's vision, namely the realization of graduates who excel in faith and piety.

The vision is described through the school's mission, which is to develop and improve educational facilities and infrastructure, improve teachers' ability to carry out their role as educational personnel, develop art appreciation and increase sports activities among students, and create a healthy, conducive, and Islamic environment. Based on this context, financing management at SD Negeri 015917 Sipaku Area has a strategic position because it is directly related to the school's ability to support the professionalism of teachers and the quality of educational services.

Financing Management at SD Negeri 015917 Sipaku Area

Based on the research findings, the planning process for the School Activity Plan and Budget (RKAS) has adopted a participatory (*bottom-up*) approach. The active involvement of teachers, through subject-group representatives, in plenary meetings and the implementation of need assessments based on Education Report data demonstrate that schools no longer use *a top-down system*. The school's policy of allocating 10–15% of the Regular BOS fund specifically for Sustainable Professional Development (PKB) demonstrates a mature managerial commitment. This is strengthened by Mulyasa's (2022) opinion that effective budget planning must prioritize improving the quality of human resources to support curriculum implementation.

At the implementation stage, the study's results demonstrated bureaucratic efficiency through a concise funding submission procedure and a transparent, fair approach to the distribution of training quotas. The use of objective criteria, such as the principle of rotation and the priority of critical subjects, helps break the stigma of "golden children" in the school environment. In addition, the existence of cooperative/production unit bailout funds to address delays in the disbursement of

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central BOS funds demonstrates the school's managerial agility. This reflects the implementation of the Theory of Educational Financial Management (*Educational Finance Theory*), particularly its principles of effectiveness and flexibility. Timely distribution of funds ensures that technical-bureaucratic constraints do not hamper teachers' rights to develop (Husnidar et al., 2024; Mulyani et al., 2025).

The field findings also confirm that supervision of teacher quality improvement funds is carried out through a multi-layered system, namely internal supervision by the Principal and the School Education Quality Assurance Team (TPMPS), as well as periodic external supervision by the Supervisor of the Education Office. The implementation of strict verification of physical evidence, such as the date of the note, official receipts, and possession of valid certificates, successfully minimizes the risk of budget manipulation. This strict supervision embodies the principle of Checks and Balances in modern financial management. According to Aburizal Anshori (2024), financial supervision in educational institutions is not just about finding faults (errors), but about ensuring that the use of funds is functionally accurate (*functional accuracy*) for the advancement of the teaching profession.

The accountability stage in this school does not stop at administrative reports (financial SPJ) but also addresses substantial aspects through the obligation to disseminate or scan materials to peer teachers and the implementation of clinical supervision by the Curriculum Waka. Evaluation of teacher performance for 3-4 weeks post-training is a concrete step to measure *the Return on Investment (ROI) of the* education budget. In the context of education management, accountability like this meets the principle of public accountability (Wandi Wandi et al., 2024). Presenting financial statements to the School Committee and students' parents builds trust *among stakeholders*. More than that, the use of post-training supervision results as a basis for revising or removing ineffective work programs in the following year's RKAS shows that the school's financial management has established a dynamic and sustainable evaluation cycle, as recommended by Permendikbudristek No. 2 of 2022 concerning Technical Guidelines for BOS Fund Management.

The Impact of Financing on Teacher Professionalism (Output)

Based on *Human Capital Theory*, education financing that is allocated specifically for Sustainable Professional Development (PKB) of teachers, such as funding workshops, technical guidance for the Independent Curriculum, and further studies, is a form of human capital investment. The direct impact of this financing is the increase in intellectual capacity, mastery of teaching materials, and proficiency in teachers' pedagogic competencies (Fahruddin et al., 2025). When schools fund teachers' participation in scientific forums such as KKG/MGMP and facilitate the creation of Classroom Action Research (PTK), teachers become adaptive and innovative educators.

School financing support for premium digital accounts, projectors, and Independent Curriculum training has been shown to impact teachers' pedagogic competence significantly. Teachers are no longer stuck in conventional teaching methods. Teachers' ability to prepare diagnostic assessments, implement differentiated learning, and manage classroom dynamics with a positive discipline approach has increased sharply. This is in line with Law No. 14 of 2005 concerning Teachers and Lecturers, which states that pedagogic competence requires teachers to manage student learning in innovative and contextual ways.

The full allocation of transportation/accommodation budgets enables the highest level of teacher attendance at scientific forums outside schools, such as KKG/MGMP. In addition, the existence of a school subsidy for the writing of the Classroom Action Research Journal (PTK) helps accelerate the certification process and functional promotion of teachers. Shirley (2023) affirms that broad and in-depth mastery of teaching materials or professional competence can only be achieved if teachers are given access to sustainable financing to update their intellectual capacity continuously.

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From the perspective of social competence, budget allocation for internal activities, such as weekly Peer Coaching, and for external activities, such as community service programs, has helped break down sectoral ego barriers among teachers. School-funded interpersonal communication training has also been shown to be effective in improving teamwork and conflict resolution skills (Hariyani & Yuliantina, 2024; Mayasari et al., 2024). Teachers become more adaptive and humane in handling parents' complaints, which ultimately enhances the school's positive image in the public eye.

The most interesting finding in this study is the positive correlation between welfare financing or performance-based incentives and teacher loyalty and discipline. When teachers' welfare and self-development are fairly supported by schools, intrinsic motivation and a strong sense of moral responsibility arise. Activities such as *spiritual gatherings* that the school budget also contributes to maintaining the emotional stability of teachers, so that they can display their self-image as moral examples (*role models*) with integrity for students (Hariri et al., 2025). Thus, the costs incurred by the school are converted into improvements in the quality of classroom teaching, which in turn increase the efficiency and productivity of the school's graduates.

Conclusion

This study shows that financing management at UPTD SD Negeri 015917 Sipaku Area is implemented through interconnected processes of planning, implementation, supervision, and evaluation. Planning is conducted in a participatory and needs-based manner through the preparation of the School Activity and Budget Plan and the use of Education Report Card data. The school allocates 10–15% of BOS funds to continuing professional development programs. Budget implementation follows the principles of fairness, transparency, and efficiency, while supervision involves the principal, the School Education Quality Assurance Team, the school supervisor, and the ARKAS system. Accountability is maintained through administrative reports, post-training dissemination, and follow-up evaluations. These practices contribute to improvements in teachers' pedagogical, professional, social, and personal competencies, particularly in developing teaching modules, implementing differentiated instruction, participating in teacher working groups, conducting classroom action research, and strengthening professional collaboration. Therefore, participatory, targeted, transparent, and accountable financing management can effectively support teacher professionalism. Future studies should examine its long-term effects on teacher performance and learning quality across schools with different characteristics.

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