



## Strategic Budget Planning for Financial Management in Primary Schools

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### ABSTRACT

**Purpose of the study:** This study aims to identify and analyze the planning, implementation, obstacles, and strategies in budget management at primary schools to support quality education improvement.

**Methodology:** Descriptive qualitative method; research subjects: principals, teachers, treasurers, and committee members; data collected via digital five-point Likert scale questionnaire; data analyzed through descriptive narrative based on respondent feedback.

**Main Findings:** Budget planning is participatory and aligned with school vision. Key challenges during implementation include transparency and regulation compliance. Main obstacles: limited budget, low HR capacity, lack of infrastructure. Schools respond with training, IT use, monitoring, and stakeholder involvement to improve accountability and effectiveness.

**Novelty/Originality of this study:** This study highlights integrated strategies combining technology, stakeholder synergy, and capacity development to overcome budget management issues, offering a holistic framework for sustainable education budgeting in primary schools.

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## 1. INTRODUCTION

Educational budget planning is an important foundation in school financial management that determines the direction and effectiveness of the use of funds to support the achievement of educational goals [1]. At the primary school level, where formal education is first embedded, budget planning plays a central role in ensuring that all learning programs, operational needs and human resource capacity building are optimized [2]. In the context of Indonesia's education system, education funding has been regulated nationally through a minimum allocation of 20% of the national budget (APBN/APBD), but the effective use of these funds is highly dependent on how schools, especially primary schools, design and implement their budgets strategically and based on real needs [3].

Primary schools have unique managerial characteristics because they function as basic education institutions that prepare the foundation for learners' literacy, numeracy and character [4]. As an institution that interacts directly with early childhood to pre-adolescence, primary schools require sufficient and well-planned financial support to provide a conducive learning environment, adequate educational resources and continuous training for educators. However, in practice, many primary schools still experience a gap between real needs and available funds [5]. This poses its own challenges in the budget planning process, where schools must prioritize appropriately so that the use of funds remains aligned with the vision of education and the demands of learning quality [6].

Education budget planning not only serves as a tool to determine the allocation of funds but also as a strategic mechanism in supporting transparency, accountability and effectiveness of school financial management. This process includes identifying needs, prioritizing, allocating resources, and preparing school work and budget plans (RKAS) that are integrated with other education planning documents such as the School Work Plan (RKS) [7]. Primary schools still prepare budgets administratively, without going through a thorough process of analyzing needs and projecting activities, leading to inefficiency and ineffectiveness in the use of funds, as well as a lack of connection between plans and expected educational outcomes.

In the process of developing budget planning strategies, the involvement of all stakeholders is crucial [8]. School principals, teachers, administrators, school committees and even parent representatives need to be actively involved to ensure that the budget plan truly reflects the actual needs and aspirations of all parties. This participatory approach not only strengthens the legitimacy of budget planning, but also increases commitment and a sense of shared responsibility for the implementation of school programs. In participatory and data-driven budget strategies can improve the efficiency of financial management because every decision is based on accurate information and collective involvement in program formulation.

On the other hand, technical and structural constraints remain a major challenge in the implementation of budget planning in primary schools. The limited capacity of school principals and administrative staff in preparing performance-based budgets, the lack of utilization of digital technology, and the weak monitoring and evaluation system cause budget planning to often become a formality that has no significant impact on improving the quality of financial management. In addition, delays in the disbursement of funds from the government, sudden policy changes, and overlapping authorities between central and local governments also add to the complexity of the primary school budget planning and management process. This situation requires special strategies so that schools can continue to function optimally within the existing limitations [12].

The importance of a data-driven approach in budget planning strategies is becoming increasingly relevant in today's digital era. The use of information systems such as ARKAS (School Activity and Budget Plan Application) and SIPLAH (School Procurement Information System) has been pursued by the government to facilitate and improve the transparency of the budget planning and management process [13]. However, said that the utilization of these applications in the field still faces technical and HR constraints, especially in areas with inadequate digital infrastructure. Therefore, a strategy to strengthen schools' digital capacity through training, technical assistance, and the provision of technological facilities and infrastructure is an integral part of a more modern and accountable budget planning strategy [15].

Effective budget planning must consider evaluative aspects, namely by developing measurable and relevant indicators of success for the use of funds [16]. Regular evaluations not only serve to assess the efficiency of budget use, but also provide feedback for the next planning process. Schools that consistently evaluate their budget implementation can identify weaknesses, adjust priorities, and allocate resources more effectively [3]. This shows that budget planning strategies should not stop at the planning stage but must be integrated with a robust monitoring and evaluation system.

The biggest challenge in optimizing budget planning in elementary schools is the imbalance between educational policy ideals and the reality on the ground. Many schools face funding constraints for quality improvement programs such as teacher training, infrastructure improvements, and curriculum development [17]. In such conditions, budget planning strategies must be adaptive, creative, and solution-based. Schools need to explore alternative funding sources, establish partnerships with the community or the business world, and optimize available funds through efficiency and appropriate prioritization. Within the framework of national education development, effective budget planning strategies in elementary schools will directly impact the quality of educational services received by students. Schools that can manage budgets professionally and strategically tend to have more structured programs, a more conducive learning environment, and better student learning outcomes [18]. Therefore, strengthening budget planning capacity should not be viewed as an administrative burden but as part of a comprehensive and sustainable effort to improve education quality.

The urgency of this research arises because there are still few studies that deeply discuss budget planning strategies at the elementary school level, especially in the context of Indonesia, which has characteristics of diversity and limited resources. Most existing studies focus more on macro education policies, without exploring how planning practices are actually carried out by school administrators [19]. However, proper budget planning practices at the micro level will greatly determine the success of the implementation of nationally designed education programs. The novelty of this research lies in its analytical approach to budget planning strategies in elementary schools, which combines the dimensions of field implementation, evaluation systems, and alternative financing strategies in the face of budget constraints. This study also focuses on the actual practices carried out by school principals and school treasurers, thereby enriching the literature in the field of elementary education management and providing evidence-based recommendations that can be directly implemented in schools. Thus, this study aims to describe the budget planning practices implemented in elementary schools, identify internal and external barriers that affect the effectiveness of planning, and explore the strategic approaches taken by schools to overcome limitations and optimize educational financial management.

## 2. RESEARCH METHOD

This study uses a descriptive qualitative approach that aims to deeply understand the process of education budget planning and financial management in primary schools [20]. This approach was chosen because it allows researchers to explore phenomena contextually and thoroughly, with an emphasis on the meaning, experiences and views of research subjects related to the strategies applied, obstacles faced and optimization efforts made [21]. The subjects in this study included all principals, teachers, treasurers and school committees at the primary school level. To obtain relevant data and in accordance with the research objectives, a purposive sampling technique was used, namely the selection of samples based on certain considerations [22]. The respondents selected were those who had direct involvement in the budget planning and management process at school or who were members of the School Activity and Budget Plan (RKAS) drafting team.

Data collection was carried out using a questionnaire instrument arranged in the form of a five-point Likert scale, ranging from “Strongly Disagree” to “Strongly Agree” [23]. Each section contains a number of statements designed to measure process effectiveness, school involvement, transparency, efficiency, and obstacles faced in budget management. The questionnaire was distributed directly to respondents through digital media (Google Form) to facilitate data collection in a remote context. Before the questionnaire was used in the main data collection, a content validation process was carried out by education and school financial management experts to ensure that each statement item was truly relevant and represented the aspects to be measured [24].

The collected data were analyzed using descriptive qualitative analysis techniques through the stages of data reduction, data presentation and conclusion drawing, as proposed by Miles and Huberman [25]. The data obtained from the questionnaires were interpreted narratively to identify the main themes, general trends and problems that often arise in planning and managing education budgets in primary schools. The results of the analysis were also used to explore the strategies that schools have implemented, the barriers faced and opportunities for improvement. With this approach, a more in-depth and contextualized understanding of the effectiveness of budget planning and the potential for improving school financial governance in an accountable and sustainable manner is expected.

## 3. RESULTS AND DISCUSSION

Financial management in primary schools is a crucial aspect that contributes directly to operational sustainability and improving the quality of education services. Structured and strategic budget planning is the main foundation in ensuring that funds are allocated efficiently, accountably and in accordance with the priority needs of education [26]. However, the reality on the ground shows that the budget planning and management process still faces various obstacles, including limited financial resources, lack of managerial capacity of school principals and treasurers, and weak transparency and internal monitoring systems. This complexity demands a more adaptive and strategic approach so that primary school financial management is not merely administrative, but is actually able to support the achievement of optimal educational goals [27].

Along with that, revealed that various strategies have been implemented by primary schools to overcome these obstacles and optimize the use of the budget [28]. Involving all stakeholders, utilizing information technology, and increasing the capacity of human resources are some of the important efforts implemented in financial management [2]. The presentation of the following results will systematically describe the actual conditions related to budget planning, the process of implementation and financial management, the obstacles faced, and the strategies used to achieve effective and efficient financial management in primary schools.

### 3.1. Budget planning

Budget planning is a very important early stage in the primary school financial management cycle. It serves as the basis for determining the direction of fund allocation to support learning activities and school operations. Good planning requires the participation of all stakeholders and the integration of needs and available resources. According to Ramadhani et al. (2024), a participatory budget planning process can create efficiency and align the use of funds with education priorities. To understand respondents' views on this aspect, table 1 below presents the results of their responses to the budget planning process in primary schools.

Table 1. Respondents' results of budget planning

Aspect	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Involvement of the school team	77	45	19	2	0
Clarity of plan structure	79	48	13	3	0
Suitability to education needs	82	44	16	1	0
Data-based planning	79	51	12	1	0

Alignment with school vision and mission	77	50	14	2	0
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Based on the data in table 1, it can be concluded that most respondents showed a positive perception of the budget planning process in primary schools. On the aspect of school team involvement, the majority of respondents strongly agreed (77 people) and agreed (45 people), reflecting the active participation of various internal school parties in the preparation of the budget plan. This is in line with the participatory principle that is the foundation of school-based management. Furthermore, on the aspect of the clarity of the plan structure, respondents also showed a high level of agreement, with 79 respondents strongly agreeing and 48 agreeing. This means that the budget planning documents have been organized systematically and are easy to understand.

The suitability to educational needs received a very positive response with 82 respondents strongly agreeing, indicating that the allocation of funds has considered the priorities of existing needs. Meanwhile, data-based planning also received high appreciation, reflected by 79 respondents who strongly agreed and 51 who agreed, indicating that schools are starting to adopt an evidence-based approach in preparing budgets. The last aspect, alignment with the school's vision and mission, also showed a similar trend, indicating that the budget plan has been aligned with the school's strategic direction. Overall, these results show that most schools have undertaken budget planning in a participatory, structured manner that is relevant to institutional needs and vision.

### 3.2. Implementation and financial management

The implementation stage is the actualization process of the previously prepared budget plan. In this stage, transparency and accountability are needed so that the implementation of activities runs according to the planning and goals set. Good financial management also reflects the quality of school management. According to Eminarni et al. (2025), the effectiveness of budget implementation in schools is largely determined by management capabilities and the utilization of financial information systems. To show how the implementation of financial management in primary schools is carried out according to respondents' perceptions, it can be seen in table 2 below.

Table 2. Respondents' results on implementation and financial management

Aspect	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Accuracy of budget implementation	69	55	18	1	0
Appropriateness of fund utilization	77	47	17	2	0
Routine financial reports	78	49	13	3	0
Disclosure of financial information	70	49	18	6	0
Compliance with rules	68	53	19	3	0

The results in table 2 provide a fairly optimistic picture of financial implementation and management in primary schools according to respondents' views. On the aspect of the accuracy of budget implementation, 69 respondents strongly agreed and 55 agreed, indicating that most schools had implemented the budget according to the schedule and activity plan that had been set. This is a positive signal that the implementation process is not merely administrative, but really runs as it should.

Then, in terms of the appropriateness of the use of funds, strongly agree and agree responses also dominated, indicating that the funds used adequately reflected the actual needs of the schools. Interestingly, on the indicator of regular financial reports, the high level of support (78 strongly agree, 49 agree) indicates that schools consistently prepare financial reports as an important form of accountability. However, on the aspect of financial information disclosure, there was a slight decline with 6 respondents still disagreeing. This indicates that there is still room for improvement in terms of transparency, especially in delivering information to relevant parties such as teachers, school committees and parents.

As for the indicator of compliance with regulations, respondents gave a fairly high appreciation, although there were some neutral and disagreeing responses. This could be a signal that although most schools have carried out financial management according to regulations, there is still a need for coaching and monitoring so that compliance practices can be more evenly distributed. In general, these results reflect that budget implementation in primary schools has led to accountable practices, although there are still challenges in the aspect of information transparency.

### 3.3. Constraints in planning and management

Although the budget planning and management system is in place, in practice there are still many obstacles faced by primary schools. These constraints include delays in fund disbursement, low human resource capacity, lack of technology utilization, and weak monitoring and evaluation systems. Wulaningsih & Asriati (2024) noted that structural and technical barriers are the main inhibiting factors in school financial management, especially in areas with limited infrastructure. Table 3 below presents the results of respondents' perceptions of the various obstacles they often face in budget planning and management.

Table 3. Respondents' results on constraints in planning and management

Aspect	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Budget constraints	49	53	30	5	6
Lack of human resources experts	37	50	37	7	12
Uncertainty of regulation	56	52	28	4	3
Limited supporting facilities	38	47	37	9	12
Lack of committee participation	27	48	40	13	15

Table 3 shows the various constraints faced by primary schools in planning and managing education budgets. One of the most prominent constraints is the limited budget, with 49 respondents strongly agreeing and 53 agreeing. This shows that the limited availability of funds is still a major obstacle in optimally meeting the operational and development needs of schools.

Another significant obstacle is the lack of human resources experts in financial management, which received strongly agree responses from 37 respondents and agree responses from 50 respondents. This shows that not all schools have competent personnel to prepare and manage budgets professionally. This issue is even more complex when it is related to regulatory uncertainty, which also received high agreement from respondents. Regulatory conditions that often change or are not thoroughly understood make it difficult for schools to follow the applicable procedures.

Meanwhile, limited supporting facilities, such as access to information technology and internet networks, are also a real obstacle for some schools, especially in remote areas. The number of neutral and disagreeing respondents on this aspect shows that there are disparities between schools depending on the geographical context and infrastructure support. Equally important is the low participation of school committees, where only 27 respondents strongly agreed and 48 agreed, while the rest showed neutral to disagree attitudes. This signals that community involvement in budget-related decision-making processes is still not optimal. Overall, this data reinforces the importance of a collaborative approach and strengthening institutional capacity in dealing with the challenges on the ground.

### 3.4. Strategies for optimizing financial management

Faced with these obstacles, primary schools need to implement adaptive and innovative strategies to optimize budget use. Strategies such as involving all stakeholders, increasing management capacity, and utilizing information technology are needed to support transparent and efficient budget management. Mulyanti et al. (2023) stated that collaborative approaches and financial digitalization are two key factors in optimizing education funding at the primary level. To illustrate the strategies that have been and are being implemented in primary schools, Table 4 below presents the results of respondents' responses.

Table 4. Respondents' results on strategies for optimizing financial management

Aspect	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Training and strengthening HR capacity	45	58	34	4	2
Regular monitoring and evaluation	51	64	25	3	0
Utilization of technology	53	64	20	6	0
Committee and community participation	45	53	36	7	2
Priority-based budgeting	69	56	17	1	0

Table 4 shows the various strategies that have been and are being implemented by primary schools to optimize education budget management. One of the strategies that received the most support from respondents was priority-based budgeting, with 69 respondents strongly agreeing and 56 agreeing. This indicates that most schools have started preparing budgets by considering the most urgent and relevant needs, rather than just following the annual routine. The strategy of regular monitoring and evaluation also showed a high level of agreement, with 51 respondents strongly agreeing and 64 agreeing. This finding indicates that the practice of

monitoring budget implementation has become an important concern in the effort to maintain transparency and accountability. Regular evaluations allow schools to identify weaknesses early and make timely improvements.

The use of technology is also an important part of the optimization strategy. A total of 53 respondents strongly agreed and 64 agreed on the use of technology in financial management. This reflects an awareness of the importance of digitalization in supporting efficiency, accuracy and easy access to financial information. Furthermore, the involvement of other education actors such as school committees and communities was also appreciated as part of the collaborative strategy. Although the number of respondents who strongly agree and agree is still relatively low compared to other strategies, public participation is still crucial to build a sense of ownership and social oversight of the school budget.

The strategy of training and strengthening human resource capacity has emerged as a crucial step in improving the quality of financial management in primary schools. The training provided is not only intended to enhance administrative skills but also to equip school financial managers with a deeper understanding of professional and accountable financial principles. Increasing the competence of school financial personnel through regular training significantly contributes to achieving transparency and accountability in financial governance. The findings reinforce the importance of adopting a comprehensive and sustainable strategic approach to address challenges and improve school financial practices.

In general, budget planning in primary schools has been carried out fairly well. This is reflected in the involvement of school teams, the clarity of budget structures, and their alignment with the school's vision and mission. Participation from various stakeholders in preparing the School Activity and Budget Plan (RKAS) also ensures that the most urgent educational needs are prioritized. These results are consistent with the findings who argue that participatory and data-driven planning increases the accuracy of fund allocation decisions [8], [33]. The clarity and structure of budget documents also serve as early indicators of strong institutional readiness in financial management. However, challenges remain in the implementation stage, particularly related to transparency and regulatory compliance. While most respondents indicated that budgets were implemented as planned, some expressed concerns about financial information disclosure, signaling the need to strengthen transparency mechanisms—such as publishing financial reports regularly and holding open discussions with school committees. Accountability in education finance requires an accessible information system and a consistent reporting mechanism to foster public trust [34], [35].

Respondents also reported several constraints, such as budget limitations, a lack of skilled personnel, and inadequate supporting facilities, which illustrate the complex realities faced by schools. Budgeting processes are often hindered by inaccurate data and underprepared financial managers lacking technical and regulatory understanding [36]. There are identified systemic challenges such as regulatory uncertainty and limited technological support, especially in remote areas [31]. Additionally, delays in disbursement due to bureaucratic inefficiencies and inadequate infrastructure further hinder effective school finance management [37]. To overcome these issues, many schools have adopted various strategies such as regular training, internal monitoring, and digitalizing financial processes. This aligns with research which emphasized that integrating information technology and strengthening institutional capacity are essential for improving school financial efficiency [21], [26]. Moreover, the active involvement of school committees and communities contributes to a more transparent and accountable financial system. Cross-sectoral collaboration, including partnerships with businesses and civil society organizations, offers alternative solutions for addressing funding gaps.

Overall, financial governance in primary schools requires synergy between meticulous planning, disciplined execution, and continuous evaluation. The financial capacity of principals, treasurers, and teachers must be strengthened not only in terms of technical budgeting but also in public accountability. As state, the success of budget management is not solely determined by the amount of available funds but by the institution's ability to manage, prioritize, and justify spending effectively [38]. A holistic, participatory, and adaptive approach is therefore essential for improving financial governance in Indonesian primary education. Recent studies have further highlighted the importance of enhancing the financial management capabilities of school personnel through targeted training programs. For instance, a community service initiative in Pahae Julu District demonstrated that financial management training significantly improved the understanding and skills of elementary school treasurers, leading to more effective and accountable financial practices [39]. Additionally, research emphasized that implementing transparent and accountable financial management systems in education requires not only the simplification of administrative procedures but also the strengthening of human resource capacities through continuous training and education [40]. These findings underscore the necessity of ongoing professional development and systemic reforms to enhance the efficiency and transparency of financial governance in primary education.

#### 4. CONCLUSION

This study revealed that budget planning in primary schools is generally carried out through a participatory and systematic approach, involving key stakeholders such as principals, treasurers, teachers, and school committees. Most schools base their budget planning on actual school needs and their vision and mission. However, challenges still persist during the implementation phase, especially in relation to transparency and regulatory compliance. The findings also indicate that limitations in financial resources, low managerial capacity, and inadequate supporting infrastructure hinder the effectiveness of financial governance in primary schools. Several strategic responses were identified, including continuous capacity-building programs, the integration of digital systems for reporting and budgeting, and collaboration with community stakeholders. These strategies were found to support the creation of a more transparent and accountable financial management system. Furthermore, regular monitoring and evaluation mechanisms contribute to aligning budget utilization with planned objectives and improving future planning processes. The results affirm that the success of financial management in schools does not solely depend on fund availability, but also on institutional capacity for strategic planning, prioritization, and accountability. This study highlights the need for a holistic financial management model that integrates technical, participatory, and adaptive elements suitable for the primary education sector. Therefore, it is recommended that schools strengthen their internal financial governance mechanisms and that education authorities support this through policy reforms, decentralized training programs, and improved digital infrastructure—especially in underserved regions. Further research may explore the application of this model in diverse contexts to validate its generalizability and impact.

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