

# SWOT Analysis of the Impact of Education Financing on the Quality of Education at State Primary School 001 Gunung Tabur

Risna Herjayanti<sup>a</sup>, Eli Sutrisnaniati<sup>b</sup>, Junainah<sup>c</sup>, & Mulyati<sup>d</sup>

<sup>a</sup>SMA Negeri 2 Berau, Indonesia

<sup>b</sup>SD Negeri 001 Gunung Tabur, Indonesia

<sup>c</sup>SD Negeri 016 Tanjung Redeb, Indonesia

<sup>d</sup>SD Negeri 001 Eka Sapta, Indonesia

---

## Abstract

Educational financing is a crucial aspect of education, especially regarding educational quality. This study aims to analyze the SWOT (Strengths, Weaknesses, Opportunities, Threats) of educational financing at SD Negeri 001 Gunung Tabur and its impact on educational quality. The research method used is descriptive qualitative with SWOT analysis techniques. Data collection techniques were conducted by distributing questionnaires to educators and parents. The analysis results show that adequate financing has provided strength in the provision of good educational facilities. However, weaknesses are seen in government policies that have not covered all the school's needs. Opportunities for improving educational quality can be optimized through increased allocation of funds from the government and cooperation with the private sector. On the other hand, threats from government policy uncertainty can hinder the achievement of the desired educational quality. In conclusion, educational financing has a significant impact on educational quality at SD Negeri 001 Gunung Tabur, and better management and utilization of existing opportunities are needed to optimize this positive impact.

*Keywords:* SWOT Analysis, Educational Financing, Educational Quality.

---

## 1. Introduction

Education plays a very important role in life because it can bring out and develop the skills and necessities needed for someone to succeed in life. Education helps individuals make good decisions and helps them grow as productive and positive members of society. Education enables people to reach their full potential so that they can live better lives (Sujana, 2019). Education is crucial for the future, not only for oneself but also for the nation, especially in keeping up with the rapidly advancing times (Rahayu, 2021). Therefore, education must be prioritized and one way to build good education is through educational financing. Management, budgeting, human resources, and educational facilities need to be considered to support the effectiveness of achieving educational goals (Rasyid, 2015).

Educational financing is one of the critical aspects of developing a quality education system (Sutansyah & Ramdani, 2023). Without adequate financial support, educational institutions cannot function optimally in providing the necessary facilities and infrastructure, developing relevant curricula, and improving the competence of educators. The availability of sufficient funds also plays an important role in ensuring equitable access to education for all societal layers, including marginalized groups (Sudarmono et al., 2021). Educational costs are allocated for various educational needs such as tutoring, professional development, books, stationery, extracurricular activities, and school administration (Oktaria et al., 2022).

Along with the increasing demands of globalization and technological development, the quality of education has become a major focus for countries worldwide (Putri & Effane, 2023). Quality education is not only seen from academic output alone but also from the ability of educational institutions to shape students' character and skills relevant to the needs of the workforce and society (Syamhadi, 2022). In this context, educational financing must be viewed as a strategic investment that requires effective planning and management to improve the quality of education.

---

\* Corresponding author.

E-mail address: ayaosse@gmail.com

This is in line with research conducted by (Maria & Hadiyanto, 2021) That strategic planning for educational budget management positively also enhances the quality of education.

Research conducted by (Mutaqin et al., 2023) and (Nurlaya, 2020) on one educational institution proves that there is an influence and impact of educational financing on the quality of education. Well-structured and developed educational financing management will improve learning facilities, thereby together providing a strong and significant influence on the quality of the school. This can occur because the institution optimizes available funding sources, allocates available funds, and distributes them as facilities or support tools for the learning process so that they can be felt by all school members. The learning process will run effectively and efficiently. Teachers can deliver lessons optimally and students can receive lessons well, thus creating high- achieving students (Nurhayati et al., 2022).

Based on several previous studies and observed phenomena, this research was conducted to analyze educational financing on the quality of education at Sekolah Dasar Negeri 001 Gunung Tabur. This study uses a SWOT (Strengths, Weaknesses, Opportunities, and Threats) analysis approach because it provides a comprehensive framework for evaluating the impact of educational financing on the quality of education (Suriono, 2021). With SWOT analysis, it is possible to identify opportunities that can be utilized, as well as anticipate threats such as economic crises that can affect the availability of educational funds. Thus, this approach not only helps in mapping current conditions but also in planning strategic steps for the future. This article aims to: 1) Describe the SWOT of education financing at SD Negeri 001 Gunung Tabur, 2) Describe the impact of education financing on the quality of education at SD Negeri 001 Gunung Tabur.

## 2. Literature Review

Education financing is a concept that should exist and cannot be understood without examining the underlying concepts. Education financing cannot be separated from the economic problems of education. Johns and Morphet (1983) stated that "education has a vital role in the modern economy and country". In general, education financing is a complexity, in which there will be interconnections in each component, which ranges from micro (educational units) to macro (national), which includes sources of educational financing, allocation systems and mechanisms, effectiveness and efficiency in its use, accountability for results as measured by changes that occur at all levels, especially educational institutions, and problems that are still related to education financing. Financing is funding provided by another party to support planned investments, whether carried out personally or by institutions. In other words, financing is funding issued to support investments that have been planned to achieve predetermined goals. Financing is a resource that can directly support the effectiveness and efficiency of education management (Sudarmono et al., 2021).

Education quality includes input, process, output and educational outcomes. Educational input includes curriculum, facilities and students, while the educational process involves an active, creative and fun learning atmosphere (PAKEM). Quality is the most important aspect in every educational institution, where quality is believed to be the main capital in facing competition. Therefore, managing an educational institution must be comprehensive and integrated. This cannot be separated from how an institution manages funding for education costs (Ristianah & Ma'sum, 2022). Improving the quality of education is expected to produce benefits in the form of improving the quality of human resources. On the other hand, the priority allocation of education funding should be oriented towards overcoming problems in terms of accessibility and capacity (Ferdin, 2013). Education financing is considered the main factor determining the quality of education. The greater the cost of education, the more likely it is to improve the quality of education. This is because education costs affect the availability of human resources, infrastructure and educational facilities. Good education financing management involves planning, implementation, supervision and control. This is important to ensure that education costs are used effectively and efficiently to improve the quality of education.

## 3. Research Methods

This research utilizes a qualitative research type with a descriptive approach to be able to describe in detail and depth the research topic (Harahap, 2020). This study focuses on a deep understanding of the reality and experiences of individuals or groups at SD Negeri 001 Gunung Tabur regarding education financing. The data sources in this research consist of primary and secondary data. Primary data is obtained from interviews and questionnaires, while secondary data is obtained from files or documents, articles, journals, and books related to education financing. The data collection techniques include interviews, questionnaires, and documentation. Interviews are conducted with the

educational staff of SD Negeri 001 Gunung Tabur who serve as treasurers, and questionnaires are given to several teachers as well as parents or guardians of students. Documentation includes school-related records that can be used as supporting data.

The interview instrument is an interview guide containing a grid of questions about education financing and education quality, emphasizing SWOT. The questionnaire consists of questions or statements that respondents must answer, explaining their opinions or views on education financing, specifically focusing on SWOT. The questionnaire is used by researchers to obtain more data due to time constraints. The data analysis technique used in this research employs qualitative analysis in the form of descriptive explanations of the obtained data, which are then related to other data such as previous research. The analysis technique follows the Miles and Huberman (1994) pattern with the steps: 1) Data Collection, 2) Data Reduction, 3) Data Display, and 4) Conclusion Drawing (Ulfatin, 2015).

#### 4. Results and Discussion

##### 4.1. SWOT Analysis of Education Financing at SD Negeri 001 Gubung Tabur

The research was conducted by distributing questionnaires containing questions about education financing and education quality. Based on the results of the questionnaires given to several teachers, educators, and parents of students at SD Negeri 001, the following results were obtained:

**Table 1.** Summary of Data from Interview and Questionnaire Responses

No/ SWOT Indicator	Response
<b>Strengths</b>	
1.	The resources and facilities owned by the school due to funding can support teaching and learning activities.
2.	There are learning community programs, KKG (Teacher Working Group), and seminars.
3.	The management of education funding is transparent.
<b>Weaknesses</b>	
1.	Not all facility needs can be budgeted for.
2.	Government regulations do not cover all school needs.
3.	Lack of concern from educators regarding education financing.
<b>Opportunities</b>	
1.	Opportunities to collaborate with external parties such as the government and private sector.
2.	Innovations and programs can be developed to increase budget funds.
3.	School achievement programs such as Adiwiyata (environmental award), population preparedness schools, and libraries.
<b>Threats</b>	
1.	Financial risks and future budget uncertainties.
2.	Impact of government policies or regulatory changes that may affect funding.

The SWOT analysis is based on a logic that involves the process of maximizing strengths and opportunities while simultaneously minimizing weaknesses and threats. Strategic decision-making is always related to developing missions, goals, strategies, and policies within educational institutions (Vitri et al., 2023). SWOT analysis is a method used to identify the internal and external factors of an institution. Internal factors include strengths and weaknesses, while external factors include opportunities and threats (Suwarno & Sulalah, 2024). Based on the data obtained through questionnaires containing questions about education financing and education quality at SD Negeri 001 Gunung Tabur, the following SWOT analysis results were obtained:

##### a. Strength

Strengths are understood as the advantages or positive aspects possessed by an educational institution that make it attractive and competitive compared to other institutions (Garnika et al., 2021). Based on the data, the strengths here refer to the advantages of education financing at SD Negeri 001 Gunung Tabur. The education financing at this school

is well allocated, as it has helped develop the resources and facilities owned by the school, thereby supporting teaching and learning activities. This is evidenced by the provision of LCD projectors in each classroom, the addition of classroom tables and chairs, the painting of sports fields, and the provision of equipment in the prayer room. Students are also given the opportunity for outdoor learning activities, such as museum visits.

In addition to benefiting students, education financing is also felt by educators through several development programs. Routine programs include KKG (Teacher Working Group) with teachers from the same school and other schools in the same district, seminars, and P5 (Project for Strengthening Pancasila Student Profiles) activities. Office equipment and supplies have also been increasingly met through education financing. For other school staff, such as cleaning personnel, complete cleaning equipment is available to assist them in their work. The management of education financing at SD Negeri 001 Gunung Tabur is also considered transparent, as it is accessible to fellow educators. This is done to prevent misunderstandings and disputes related to the use of education funds.

#### b. Weaknesses

Despite having adequate strengths, every institution will not be free from weaknesses or negative conditions that can lower its evaluation (Isamuddin et al., 2021). The good allocation of funds at SD Negeri 001 Gunung Tabur does not cover the inadequacies in fulfilling facilities. Although the available facilities already support the teaching and learning process well, not all necessary facilities can be budgeted for. This occurs because government regulations or policies do not cover the funding for all school needs. Regarding the transparency in managing education funds, although it is generally transparent, some educators still feel uninformed due to a lack of concern about the use of education funds.

#### c. Opportunities

Opportunities are chances for an institution that has a positive impact on its development and advancement (Wiswasta et al., 2018). Based on the data, the opportunities for education financing at SD Negeri 001 Gunung Tabur are significant. The school has the opportunity to establish Memorandums of Understanding (MOUs) with companies or the private sector regarding resource development, such as providing scholarships for students. This can help meet students' needs and support the enhancement of their achievements. The school can also collaborate with the private sector by organizing events such as literacy and cleanliness programs. Hosting various events will help improve the quality of education at the school.

Increasing the education budget is also possible by creating new programs or policies that are beneficial. The programs can include developing school achievements, such as Adiwiyata (an environmental education program), SSK (School Preparedness for Population), and library improvements. Additionally, using integrated digital applications can help make the management and use of education funds more transparent, making it easier for educators to access them. This ease of access can help educators be more concerned with fund management, ensuring no one feels that the management of funds is non-transparent.

#### d. Threats

Threats are conditions that can hurt an institution, potentially causing future harm (Isamuddin et al., 2021). In the context of education financing at SD Negeri 001 Gunung Tabur, a significant threat is the uncertainty of future budgets. This can occur due to government policies or regulatory changes that may affect the education budget for schools. Such uncertainty can disrupt the development of school facilities and infrastructure to meet the needs of all school community members. Additionally, the fact that the education budget system is still considered complex and intricate poses a challenge (Purba et al., 2023).

### 4.2. *Impact of Education Financing on the Quality of Education at SD Negeri 001 Gunung Tabur*

Education financing at SD Negeri 001 Gunung Tabur significantly impacts the improvement of educational quality. Based on the SWOT analysis results, several aspects of education financing that affect the quality of education include:

- a. **Facilities and Resources:** Education costs enable schools to provide adequate facilities such as books, fields and educational technology. Complete textbooks, adequate fields and adequate technology are available at the school. This facility really supports an effective and efficient teaching and learning process which can ultimately improve student achievement.

- b. **Teacher Quality:** Sufficient funding allows the school to recruit and retain qualified teachers. This includes offering competitive salaries, continuous professional development training, and creating favorable working conditions. Quality teachers are crucial in improving educational quality as they are educators and mentors who guide students toward success.
- c. **Special Educational Programs:** Education funding supports the development of special education programs, such as inclusive education for students with special needs, extracurricular activities, and talent development initiatives. Students with special needs receive appropriate facilities, such as braille books, that help develop their talents and achievements. Extracurricular activities are well-supported with adequate equipment, such as staffs and ropes for scouting activities. Similarly, talent development activities, like participating in the FLS2N dance competition, are well-facilitated with costumes, makeup, and other necessary supplies funded by the education budget.

Education financing significantly influences educational quality, which is closely tied to the success of learning in schools. Issues with financing can hinder the implementation of teaching activities, both in terms of teacher salaries and the procurement of learning facilities and infrastructure, thus affecting the quality of education. Therefore, to continue developing and improving the quality of education at SD Negeri 001 Gunung Tabur, strategies are needed to manage education funding. Based on the SWOT analysis conducted, it is necessary to optimize existing strengths and opportunities to address weaknesses and mitigate threats (Margareta & Ismanto, 2017). Effective management of education funding should also consider planning, implementation, and evaluation to support educational quality improvement (Riski, 2019).

## 5. Conclusion

The discussion on the SWOT Analysis of Education Financing at SD Negeri 001 Gunung Tabur highlights several important aspects of financial management in education. This SWOT analysis covers the strengths, weaknesses, opportunities, and threats faced by the school. The school's main strength lies in effective financial management, which has enabled improvements in facilities such as the procurement of projectors, classroom equipment, and the development of extracurricular programs and teacher training. However, there are weaknesses in the provision of facilities due to certain needs not being covered by government policies, as well as a lack of awareness among educators about the transparency of financial management. Opportunities include potential collaborations with the private sector for scholarships and other development activities. On the other hand, threats such as future budget uncertainties and the complexity of the budgeting system may affect the sustainability of financing. The positive impact of this education financing is evident in the improved quality of education, with adequate facilities and development programs for students and teachers. To further enhance the quality of education, there is a need for more effective financial management strategies, involving proper planning, implementation, and evaluation to leverage strengths and opportunities while addressing weaknesses and threats.

The findings of this research are expected to encourage active participation from readers as members of Indonesian society in supporting education. Readers are encouraged to play a role in supporting education, whether through participating in voluntary programs, donating funds, or actively engaging with local schools. Similarly, educational institutions are encouraged to continually evaluate the results of education financing management and innovate for improvement. This research can serve as a reference for future researchers and can be developed into new studies.

## References

- Ferdi, W. P. (2013). FINANCING OF EDUCATION: A THEORITICAL STUDY. *Jurnal Pendidikan Dan Kebudayaan*, 19(4), 565–578.
- Garnika, E., Rohiyatun, B., & Najwa, L. (2021). Implementasi Analisis Swot dalam Perencanaan Peningkatan Mutu Pendidikan di Sekolah Dasar. *Journal Of Administration and Educational Management (ALIGNMENT)*, 4(2), 162–169. <https://doi.org/10.31539/alignment.v4i2.3031>
- Harahap, N. (2020). *Penelitian Kualitatif*. Wal Ashri Publishing.
- Isamuddin, I., Faisal, F., Maisah, M., Hakim, L., & Anwar Us, K. (2021). IMPLEMENTASI ANALISIS SWOT PADA MANAJEMEN STRATEGIK DALAM PERENCANAAN PENINGKATAN MUTU PENDIDIKAN

DI MADRASAH TSANAWIYAH NURUL ISLAM MUARA BUNGO. *JURNAL MANAJEMEN PENDIDIKAN DAN ILMU SOSIAL*, 2(2), 1034–1050. <https://doi.org/10.38035/jmpis.v2i2.770>

- Margareta, R. T. E., & Ismanto, B. (2017). Strategi Perencanaan Pembiayaan Sekolah dalam Peningkatan Mutu di SMP Negeri. *Kelola: Jurnal Manajemen Pendidikan*, 4(2), 195. <https://doi.org/10.24246/j.jk.2017.v4.i2.p195-204>
- Maria, R., & Hadiyanto, H. (2021). Urgensi Perencanaan Strategis dalam Meningkatkan Pengembangan dan Mutu Pendidikan. *EDUKATIF: JURNAL ILMU PENDIDIKAN*, 3(5), 2012–2024. <https://doi.org/10.31004/edukatif.v3i5.742>
- Mutaqin, A. H. Z., Amrulloh, A., Jahari, J., & Erihadiana, M. (2023). MANAJEMEN PEMBIAYAAN PENDIDIKAN DAN DAMPAKNYA TERHADAP MUTU PENDIDIKAN. *Sindoro: Cendikia Pendidikan*, 2(6), 81–90. <https://doi.org/10.9644/sindoro.v2i6.1811>
- Nurhayati, N., Nasir, M., & Mukti, A. (2022). Manajemen Pembiayaan Pendidikan dalam Meningkatkan Mutu Lembaga Pendidikan Islam. *JMPIS: Jurnal Manajemen Pendidikan dan Ilmu Sosial*, 3(2), 594–601. <https://doi.org/10.38035/jmpis.v3i2>
- Nurlaya, L. I. (2020). PENGARUH MANAJEMEN PEMBIAYAAN PENDIDIKAN DAN FASILITAS PEMBELAJARAN TERHADAP MUTU SEKOLAH (Penelitian pada SMK Swasta Se- Korwil III Kabupaten Bandung). *Al-Hasanah: Jurnal Pendidikan Agama Islam*, 5(2), 1–8. <https://doi.org/10.51729/525>
- Oktaria, N., Winarti, W., & Murtafiah, N. H. (2022). KONSEP PEMBIAYAAN PENDIDIKAN DALAM PERSPEKTIF ISLAM. *UNISAN JOURNAL: Jurnal Manajemen & Pendidikan*, 01(04), 138–148.
- Purba, A. W. A., Situmeang, N. T. F. N., & Fitriani, D. (2023). Problematika Pembiayaan Pendidikan di Sekolah. *Jurnal Edukasi Nonformal*, 4(1), 323–334.
- Putri, M., & Effane, A. (2023). Urgensi Manajemen Peningkatan Mutu Pendidikan. *Karimah Tauhid*, 2(1), 135–141. <https://doi.org/10.30997/karimahtauhid.v2i1.7706>
- Rahayu, K. N. S. (2021). Sinergi Pendidikan Menyongsong Masa Depan Indonesia Di Era Society 5.0. *Edukasi: Jurnal Pendidikan Dasar*, 2(1), 87–100. <https://doi.org/10.55115/edukasi.v2i1.1395>
- Rasyid, H. (2015). MEMBANGUN GENERASI MELALUI PENDIDIKAN SEBAGAI INVESTASI MASA DEPAN. *Jurnal Pendidikan Anak*, 4(1), 565–581. <https://doi.org/10.21831/jpa.v4i1.12345>
- Riski, A. (2019). *PENGELOLAAN PEMBIAYAAN PENDIDIKAN DI INDONESIA*. <https://doi.org/10.31227/osf.io/2pcs4>
- Ristianah, N., & Ma'sum, T. (2022). Konsep Manajemen Mutu Pendidikan. *TABYIN: JURNAL PENDIDIKAN ISLAM*, 4(01), 45–55. <https://doi.org/10.52166/tabyin.v4i01.169>
- Sudarmono, S., Hasibuan, L., & Anwar Us, K. (2021). PEMBIAYAAN PENDIDIKAN. *JURNAL MANAJEMEN PENDIDIKAN DAN ILMU SOSIAL*, 2(1), 266–280. <https://doi.org/10.38035/jmpis.v2i1.448>
- Sujana, I. W. C. (2019). FUNGSI DAN TUJUAN PENDIDIKAN INDONESIA. *Adi Widya: Jurnal Pendidikan Dasar*, 4(1), 29–39. <https://doi.org/10.25078/aw.v4i1.927>
- Suriono, Z. (2021). Analisis SWOT dalam Identifikasi Mutu Pendidikan. *ALACRITY: Journal of Education*, 1(3), 94–103. <https://doi.org/10.52121/alacrity.v1i3.50>
- Sutansyah, L., & Ramdani, A. (2023). Pembiayaan Pendidikan: Urgensi, Tantangan, dan Solusi. *Jurnal Pelita Nusantara*, 1(2), 221–226. <https://doi.org/10.59996/jurnalpelitanusantara.v1i2.197>
- Suwarno, S. A., & Sulalah, A. A. (2024). IMPLEMENTASI MANAJEMEN PEMBIAYAAN PENDIDIKAN BERBASIS ANALISIS SWOT (STRENGTH, WEAKNESS, OPPORTUNITY AND TREAT) DI MADRASAH IBTIDAIYAH UNGGULAN AL AZHAR KABUPATEN JEMBER. *At-tahsin: Jurnal Manajemen Pendidikan*, 4(1), 43–57. <https://doi.org/10.59106/attahsin.v4i1.176>
- Syamhadi, S. (2022). Urgensi Mutu pada Lembaga Pendidikan. *Ideas: Jurnal Pendidikan, Sosial, dan Budaya*, 8(3), 697. <https://doi.org/10.32884/ideas.v8i3.841>

- Ulfatin, N. (2015). *Metode Penelitian Kualitatif di Bidang Pendidikan: Teori dan Aplikasinya* (3rd ed.). Media Nusa Creative.
- Vitri, A. R., Sulistyorini, & Chotimah, C. (2023). Manajemen Strategik Berbasis Analisis SWOT Dalam Meningkatkan Mutu Pendidikan Di MTSN 3 Tulungagung. *Indonesian Journal of Islamic Educational Management*, 6(1), 17–24. <http://dx.doi.org/10.24014/ijiem.v6i1.20467>
- Wiswasta, I. G. N. A., Agung, I. G. A. A., & Tamba, I. M. (2018). *Analisis SWOT (Kajian Perencanaan Model, Strategi, Dan Pengembangan Usaha)* (1st ed.). Universitas Mahasaraswati Press.