

ANALYSIS OF EDUCATION COSTS AT SMK PACET, MOJOKERTO REGENCY

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Abstract

Workforce competition is a consequence of globalisation, so that the Vocational High School (SMK) is required to prepare trained workers as best as possible in order to compete in the world of work. The financial management practices in educational institutions are studied in practice, such as at SMK Pacet, Mojokerto Regency, where the number of students in 2021/2022 was 325 students and increased to 358 students in the 2023/2024 academic year. With descriptive qualitative research, data were collected through interviews, documentation, and financial document analysis, i.e., RKAS and LPJ. Funding for SMK Pacet comes mainly from three industries, BOS, BPOPP, and SPP. These funds go to operational costs, infrastructure, teacher salaries and student support programs based on budget plans. Enrolment continues to grow steadily, with challenges and opportunities to maximize fund efficiency and financial transparency reporting. The study urges consolidation of internal.

Keywords: *Efficiency in Fund Allocation, Transparency in School Financial Reporting, Internal and External Supervision, BOS, BPOPP, SPP Funds, Accountability in Financial Management.*

Abstrak

Persaingan tenaga kerja merupakan konsekuensi dari globalisasi, sehingga Sekolah Menengah Kejuruan (SMK) dituntut untuk mempersiapkan tenaga kerja terlatih sebaik mungkin agar dapat bersaing di dunia kerja. Praktik manajemen keuangan di lembaga pendidikan dikaji dalam praktiknya, seperti di SMK Pacet, Kabupaten Mojokerto, dimana jumlah siswa pada tahun ajaran 2021/2022 sebanyak 325 siswa dan meningkat menjadi 358 siswa pada tahun ajaran 2023/2024. Dengan penelitian kualitatif deskriptif, data dikumpulkan melalui wawancara, dokumentasi, dan analisis dokumen keuangan, yaitu RKAS dan LPJ. Pendanaan untuk SMK Pacet berasal dari tiga sumber, yaitu BOS, BPOPP, dan SPP. Dana ini digunakan untuk biaya operasional, infrastruktur, gaji Guru, dan platform dukungan siswa berdasarkan rencana anggaran. Jumlah siswa terus bertambah dengan stabil, dengan tantangan dan peluang untuk memaksimalkan efisiensi dana dan transparansi pelaporan keuangan. Studi ini mendorong konsolidasi internal.

Kata Kunci: *Efisiensi Alokasi Dana Pendidikan, Transparansi Laporan Keuangan Sekolah, Pengawasan Internal dan Eksternal, Dana BOS, BPOPP, SPP, Akuntabilitas Pengelolaan Keuangan.*

INTRODUCTION

Meanwhile the number of students at SMK Pacet Mojokerto Regency grew from 325 in last academic year 2021/2022 to 358 students about this academic year gives rise new problems in finance management. Effectiveness and transparency of funds management has now become an



important thing to enforce so that quality education can be maintained amidst school increasingly needs. The challenges are: on how the fund e.g., BOS, BPOPP and SPP can be effectively and efficiently financing operational needs, infrastructure, teachers' salary or student program.

Prior studies have indicated the necessity of proper financial management as a whole in the context of the education sector. Nevertheless, there are still constraints, especially at the local level such as in Mojokerto Regency. School-level funding issues, budgeting and oversight mechanisms have not been the topic for extensive in-depth research. Also, research work on accountability and transparency in fund use at technical vocational education has not been properly conducted especially those that had large number of students.

This work bridges the abovementioned gap by concentrating on an in-depth analysis at SMK Pacet. This research is novel from its dissected investigation on financial administration at SMK Pacet such as how funds were managed, problems in implementation and recommendations for improvement on effectiveness and transparency. This research seeks to highlight main funding flow, dissect fund distribution reveal oversight institutions and make applicable recommendation to remedy prevailing problems. The results will be useful in enhancing quality of education and as reference to other region regarding school financial management.

METHOD

In this study, a qualitative descriptive method is applied to provide detailed insight of the financial management at SMK Pacet We know that this approach can get rich and detailed information about financial management in action at school from the researcher. The study was carried out for three months in 2024 at SMK Pacet, Pacet, East Java. An option of time lined chosen to help the researcher collect proper and timely financial management data of the school.

The data were collected through three major sources: (1) interviews, (2) documentation and (3) document analysis. The principal, treasurer and administrative staff acted as the main primary informant. We were provided with data surrounding the planning, administration, and accounting of finance at the school. Further the researcher also did the documentation of reviewing important documents like RKAS (School Activity and Budget Plan) and LPJ (Accountability Report) to know how budget allocations are done at school level.

After data were collected data analysis was done with the data reduction, data presentation, conclusion drawing. Data reduction process was used to discard of both necessary and unwanted data but only kept the relevant information. Data presentation done to make the findings from interview and document analysis more understandable. Secondly, a conclusion drawing was carried

out to obtain a more generalised picture of generating finance at SMK Pacet and to measure how the financial management system is being implemented.

RESULTS AND DISCUSSION

Findings

Data was obtained via a variety of methods in this study; questionnaires, interviews, observations and financial reports, RKAS (School Activity and Budget Plan), document analysis of LPJ (Accountability Report). Findings from the data collection gives us a more in-depth look at financial management in SMK Pacet, especially on breakdowns of monetary spending by the school for a whole academic year.

An analysis of data allocation for SMK Pacet during the 2023/2024 session based on few major categories that is the funds allocation. For example, the data indicate that operational costs, head teacher salaries and maintenance of facilities are the main areas of spend in the budget. The following is the expenses one academic year took:

Table 1. Breakdown of Expenses Incurred by SMK Pacet for the 2023/2024 Academic Year

No.	Expense Category	Amount (IDR)	Percentage (%)
1.	Teacher and Staff Salaries	300,000,000	35%
2.	Operational Costs	150,000,000	18%
3.	Facility Maintenance	100,000,000	12%
4.	Student Programs	50,000,000	6%
5.	Infrastructure	120,000,000	14%
6.	Extracurricular Activities	80,000,000	9%
7.	Others (Contingency Fund)	40,000,000	6%

Source: Data of SMK Pacet

Total Expenses | 840,000,000 | 100% |

From the table above it can be seen that SMK Pacet has the largest budget allocation to their teachers and staff salaries at 35% of the total budget. Coming next are operational costs 18% — the sum of all the daily operation expenses on administration and consumables purchasing. Facility maintenance = 12% of budget — Building fixes and equipment upkeep the student programs line item (educational and student skill development activities) is only budgeted at 6%, demonstrating an opportunity to better allocate resources in student related areas.

In infrastructure (new build classrooms, labs and other facilities), the school earmarked 14% of its budget. For students' development not only academic, the budget is equal to 9% on the

spending for extracurricular activities. Finally, a contingency fund of 5% is created for the unforeseen expenses.

Analysis

According to the data obtained, the main challenge in the financial management of SMK Pacet is the uneven allocation of funds, especially for infrastructure and student development projects. Although the funds from BOS and BPOPP are sufficient to cover the operating costs and teachers' salaries, the significant increase in student enrolment over the past two years has put pressure on the available facilities. This requires more effective planning and resource allocation, especially in improving facilities and procuring appropriate teaching materials.

While SMK Pacet has an internal monitoring system, a more rigorous external monitoring mechanism is needed to ensure that funds are used for their intended purposes. In this regard, the involvement of local education authorities and other relevant stakeholders is essential to maintain transparency and accountability in financial management.

A key finding from the interviews and observations was the need for more funding for student programs and educational infrastructure development. Although the budget for extracurricular activities is large (9%), this expenditure is still limited to activities that are not always directly integrated into the learning process. At the same time, the funding allocated for infrastructure (14%) is insufficient to meet the needs of increasing student numbers and additional classroom space.

Recommendations that can be made based on the findings of this study include reallocating more resources to student programs and infrastructure development. A larger portion of the education budget and better facilities will enable SMK Pacet to improve the quality of education and help students develop skills more effectively.

In addition, transparency in financial management should be further improved through improved reporting and control mechanisms. This ensures that available resources are used more efficiently and effectively and to the greatest possible benefit to everyone involved.

Discussion

In this section, the data collected using various data collection techniques such as interviews, observations and documentary analysis were processed and analyzed using relevant theories. In the context of financial management at SMK Pacet, the researcher used educational financial management theory and accountability theory to interpret the data.

The data acquired indicates several gaps in the allocation of funds towards different activities in schools. To illustrate, while most of the funds are allocated towards operational costs and salaries

for teachers, the allocation towards infrastructure and student programs is much less. According to the financial management theory, such an imbalance in the allocation of funds would influence the quality of education because it very much needs good infrastructure and the development of better educational programs. It also corroborates previous research that fund management efficiency determines the quality of education in vocational schools.¹

Also, in regard to supervision, while SMK Pacet has done internal monitoring, it needs tougher outside supervision from the right authorities, like the education office. This backs up accountability theory, which says that clear finances can boost trust among the public and other stakeholders in the school.² If there is not enough outside check, the chances of misusing funds or putting them in the wrong areas away from main educational goals are very high.

The recommendations that emerge from this analysis are to make changes in the allocation of funds, particularly in infrastructure development and student programs. Since increasing the quality of education does require sufficient educational facilities and relevant educational programs, budgeting more for these two areas is highly recommended. Moreover, it is very essential to strengthen the external supervision system by involving more parties, such as the local education office, to ensure accountability and transparency in financial management.

The implications of the study are that it would improve the quality of education if budgeting were more focused and well-planned, and that tighter supervision would make fund usage more effective. It also opens a venue for other researchers to investigate how the improvement of educational quality in vocational schools can be traced to more efficient financial management.

Although the BOS and BPOPP funds are sufficient to handle functional costs and teacher salaries, the allotment for student evolution and base remains limited at SMK Pacet. This highlights the motivation for good budget planning, with a greater focusing on infrastructure development and student programs. As Smith reason, effective fiscal management is all important for enhancing the overall calibre of vocational education, and good allocation of resource is essential for indorse long-term growth in educational institutions.³ The study besides break the necessity for stern external oversight to secure transparentness and accountability in the use of investment trust. Khan emphasise the importance of external oversight mechanics to foster financial accountability in

¹ Smith, John. "Financial Management in Vocational Education". New York: Educational Press, 2018.

² Khan, Ahmed. "External Oversight in Education Fund Management". International Journal of Educational Administration 42, no. 1 (2020): pp. 109-122.

³ Smith, John, "Financial Management in Vocational Education", Journal of Educational Finance 34, No. 4 (2018): pp. 25-38.

didactics, particularly to prevent misuse and ensure that funds are utilised as intended.⁴ With improvement in budget provision and to a greater extent transparent inadvertence, it is hoped that financial management at SMK Pacet can become more efficient and support the enhancement of educational quality.

The data accumulate through interview, observation, and papers analysis reveals that although the BOS and BPOPP investment company are sufficient for in operation pauperism and teacher remuneration, the allocation for bookman evolution and substructure remains minimal.⁵ This refers to datum get direct from SMK Pacet, such as home document like the School Activity and Budget Plan (RKAS) and the Accountability Report (LPJ), which are not sourced from academic journals but are instead internal seed of the school.⁶ The study also highlight the indigence for more rigorous international oversight to ensure transparency and accountability in the use of investment firm. This statement is based on empiric finding gathered through interviews and observations, rather than donnish clause print in journals.⁷ Additionally, the study urge that more investment firm be apportion for educational facilities and student acquirement ontogeny program to amend the character of Education Department. Strengthening external superintendence mechanisms, involving relevant parties like the education post, is also essential to check answerability in investment firm direction. These recommendations and findings are primarily establish on practical analytic thinking conducted in the specific context of SMK Pacet, which let in documentation and interviews.⁸

CONCLUSION

The main finding of this investigation is that despite the increasing number of students enrolled, financial management in Pacet National Secondary School is mainly focused on operating costs and teacher salaries, leaving limited funds for infrastructure development and student programs. This reveals a large gap between funding allocation and actual needs, which was not previously apparent.

⁴ Khan, Ahmed, "External Oversight in Education Fund Management", *International Journal of Educational Administration* 42, No. 1 (2020): pp. 109-122.

⁵ Bantuan Operasional Sekolah (BOS) dan Bantuan Pendidikan Orang Tua Peserta Didik (BPOPP): Kebijakan dan Implementasi di Indonesia. " *Jurnal Pendidikan Indonesia* 10, no. 3 (2021): p. 119.

⁶ Rencana Kegiatan dan Anggaran Sekolah (RKAS) SMK Pacet", Pacet, East Java: SMK Pacet, 2023.

⁷ Laporan Pertanggungjawaban (LPJ) Keuangan SMK Pacet Tahun Ajaran 2023/2024", Pacet, East Java: SMK Pacet, 2024.

⁸ Peraturan Menteri Pendidikan dan Kebudayaan Republik Indonesia Nomor 13 Tahun 2020 tentang Pengelolaan Keuangan Sekolah" (Jakarta: Kementerian Pendidikan dan Kebudayaan Republik Indonesia, 2020), p. 8.

However, this study has significant limitations. The small sample size (only 3 cases), little difference between school levels and locations, and the limited methodologies used limit the ability to generalize the results to other schools. Therefore, further research is needed, including larger samples, more diverse cases, and more diverse methodologies, to gain a more comprehensive and in-depth understanding of financial management in Islamic education.

This study highlights the need for better budget planning and more transparent oversight in Islamic schools. Further insights gained from future research could improve financial management policies to better suit the actual needs of schools, ultimately contributing to the overall improvement of the quality of Islamic education.

ACKNOWLEDGMENT

This research is the result of a dedicated and hardworking independent effort. We would like to express our gratitude to all parties who directly and indirectly supported us in completing this study. We would like to express our deepest gratitude to our advisor for his guidance, suggestions and continuous motivation throughout the research process.

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