

GOOD SCHOOL GOVERNANCE IN EDUCATIONAL FINANCING MANAGEMENT: A STUDY OF TRANSPARENCY AND ACCOUNTABILITY AT SD ISLAM AL FATIH PAGUYANGAN

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ABSTRACT

This study aims to analyze the implementation of financial accountability in a private elementary school to improve transparency in educational fund management at SD Islam Al Fatih Paguyangan. A descriptive qualitative approach with a case study design was employed to comprehensively explore the financial accountability and transparency mechanisms of educational financing at the school. Data were collected through in-depth interviews, direct observation, and documentation of the school's financial practices, including the reporting of the Educational Unit Operational Assistance (BOSP) funds, community contributions, and external donations. The results indicate that the school has implemented accountability principles through structured financial record-keeping, routine reporting in financial meetings (held monthly, mid-academic year, and year-end), online reporting to the government, and the active involvement of the foundation, school committee, and parents in financial evaluations. Transparency in utilizing both BOSP funds and social funds-such as donations or contributions-has strengthened public trust in the governance of educational financing at SD Islam Al Fatih Paguyangan. Furthermore, this study demonstrates that financial accountability is carried out not merely as an administrative obligation, but rather as a means to foster active community participation and oversight in school financing. This study recommends upgrading to digitalized educational financing reporting systems in elementary schools and providing human resource training to enhance school financial efficiency and accountability.

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INTRODUCTION

The According to (Suhelayanti et al., 2020), education cannot function effectively without proper management. In absence of this support, it will ultimately deviate from its primary objective, which requires educational institutions to

comprehend management principles regarding both human resources and existing potential. Consequently, education must prioritize management practices; otherwise, institutional operations will falter (Purba et al., 2021).

Accountability in educational financial management extends beyond ensuring the precise allocation of school funds; it also encompasses maintaining a moral responsibility toward all stakeholders. Accountability involves the obligation to report, explain, and justify the utilization of funds to interested parties, both administratively and socially. Recent studies indicate that the implementation of accountability and transparency principles plays a pivotal role in optimizing the utilization of School Operational Assistance (BOS) funds (Sudyartini & Wafa, 2024).

School financial management is executed based on four core principles: equity, efficiency, transparency, and public accountability. Equity implies that the volume of educational funding (from central government, regional government, and the community) is adjusted to each party's financial capacity. Efficiency focuses on the ratio between inputs and outputs. Transparency denotes openness in school financial management, requiring clarity in terms of financial sources, amounts, detailed expenditures, and accountability reports. Public accountability dictates that the utilization of school finances must be justifiable and aligned with the predefined school plan (Hermino, 2019).

Several studies demonstrate that the simultaneous combination of transparency and accountability successfully enhances the effectiveness of BOS fund management by over 80%, as observed in various secondary schools (Melati & Arifatin, 2024; Rachman et al., 2022). These findings underscore the importance of integrating robust internal oversight with open external engagement, particularly in financial reporting and decision-making related to school financing. Thus, strengthening accountability serves as a crucial strategy to ensure sustainable, sound, and trustworthy financial governance within educational environments.

Given that educational financial management in schools is a sensitive issue, budget administration must be transparent, meticulous, and honest to prevent suspicion among school community members, including involved public stakeholders such as school committees and parents. The scope of financial management encompasses: (1) financial planning, (2) the formulation of the School Work Plan (RKS), Medium-Term Work Plan (RKJM), and Annual Work Plan (RKT), (3) sourcing funds, (4) bookkeeping, (5) utilization in compliance with statutory regulations, (6) supervision and monitoring, and (7) accountability and reporting (Ambarita, 2016).

Article 48, Paragraph (1) of the National Education System Law No. 20 of 2003 explicitly mandates that educational fund management must adhere to the principles of equity, efficiency, transparency, and public accountability. These principles serve not only as a normative baseline but also as a vital foundation for educational financial management aimed at fostering a sustainable, effective, and integrity-driven learning environment. However, the discrepancy between normative policies and field realities indicates that the strengthening of managerial systems, financial literacy, and stakeholder engagement remains suboptimal. Schools frequently execute reporting procedures merely as administrative formalities, lacking reflective or evaluative processes regarding the actual effectiveness of fund utilization. This raises concerns that the principle of accountability may become merely symbolic rather than a systemically embedded organizational culture.

A study conducted by (Innanawati et al., 2024) at SMK Negeri 1 Mojosongo revealed that although transparency and oversight practices have significantly enhanced the effectiveness of BOS fund management, accountability has not yet become a primary focus within the school management structure. In fact, accountability is a vital element in building public trust and establishing meaningful budget transparency. Conversely, another study by (Melati & Arifatin, 2024) at MIM 05 Palirangan demonstrated that accountability, even when operating independently without robust transparency, still exerts a positive influence on the effectiveness of BOS fund management. This finding highlights that accountability holds an irreplaceable strategic value in school governance. Therefore, within the context of primary and secondary education, accountability should not be viewed merely as an administrative supplement, but rather as a continuous process that encompasses open reporting, periodic evaluations, and the active involvement of parents, school committees, and the broader community.

In private schools, financial accountability practices generally exhibit reasonable progress. This is reflected in the active involvement of various internal stakeholders—such as principals, treasurers, teaching staff, and school committees—in the planning, execution, and evaluation of educational fund management. However, the publication of fund utilization reports, including BOS and donor funds, remains minimal and is restricted to verbal reports during specific meetings (Asrul et al.,

2023; Musyarafah, 2024). This creates a gap between internal accountability commitments and external transparency requirements, which ought to be a shared standard in educational financial governance.

This situation indicates the presence of structural and cultural barriers to comprehensive accountability implementation in private schools. On one hand, schools fulfill their responsibilities by managing and accounting for budgets before internal teams. On the other hand, the lack of publication through information media-such as notice boards, school bulletins, or official websites-deprives the public of full access to the financial information they support. This limitation often stems from a shortage of technological infrastructure to support transparency or a low awareness of the significance of public communication in building trust. As emphasized by (Asrul et al., 2023), it is crucial for every educational institution to look beyond administrative accountability and actively foster social accountability, which entails openness, dialogue, and public engagement in monitoring school financial management.

Al Fatih Islamic Elementary School (SDI Al Fatih) Paguyangan serves as an example of a primary education institution established by a private foundation in a rural area characterized by diverse community socioeconomic levels. SDI Al Fatih Paguyangan was founded on July 17, 2019, under the auspices of the Bangun Bangsa Pakujati Foundation and is overseen by the government through the Ministry of Primary and Secondary Education. Therefore, despite the existence of legal foundations and internal practices, systematic efforts are still required. These include the implementation of digital reporting applications, training for school financial administrators, and enhanced community involvement, ensuring that the principles of accountability and transparency do not merely serve as formal procedures but deliver tangible benefits to all stakeholders.

METHOD

This study employs a qualitative case study approach to comprehensively explore the financial accountability mechanisms at Al Fatih Islamic Elementary School (SDI Al Fatih) Paguyangan. This method was selected because it facilitates a profound understanding of the local context, participant interactions, and the empirical realities of school fund management. Data were gathered through semi-structured interviews with the school principal, treasurer, head of the school committee, and parents. This was complemented by participant observation during financial evaluation meetings, as well as a documentary review encompassing daily cash books, School Operational Assistance (BOSP) reports, and meeting minutes. Data analysis was conducted interactively using the model proposed by Miles, Huberman, and Saldaña-commencing with data reduction, followed by data display through matrices and diagrams, and concluding with drawing conclusions and verifying data. Triangulation across interviews, observations, and documentation was implemented to enhance the validity of the findings.

A purposive sampling technique was utilized in this study to select SDI Al Fatih Paguyangan as the research site, as the institution features an open financial management structure and a diverse combination of funding sources (BOSP, tuition fees, alumni donations, and donor contributions). This approach aligns with the case study methods applied in previous literature, which indicates that schools with varied funding streams can provide deep insights into the effectiveness of accountability mechanisms (Sidiq et al., 2026). The use of purposive sampling ensures that the selected informants-namely the school principal, treasurer, committee head, and parent representatives-possess direct involvement in financial management and are capable of providing rich insights into the operational accountability system.

Interview guides were developed based on key indicators of financial accountability, such as bookkeeping processes, reporting, public participation, and technology integration in financial reporting. This semi-structured interview instrument was designed to allow for in-depth exploration and reflective responses from informants, thereby uncovering the dynamics and constraints within the school's accountability practices. This approach is consistent with the flexible yet systematic principles of qualitative interviewing, as outlined in the study by (Simanjuntak et al., 2024).

RESULT AND DISCUSSION

Result

Interviews conducted with several key informants at Al Fatih Islamic Elementary School (SDI Al Fatih) Paguyangan-including the school principal (Johan Efendi, S.Kom., Gr.), the school treasurer (Inayatul Fitri, S.Pd., Gr.), the head of the school committee (Hj. Wajiah), and a parent representative (Nur Khayati)-indicated that the financial accountability system at the institution has been implemented systematically and sustainably.

Regarding structured financial bookkeeping, the school treasurer explained that all financial transactions are systematically recorded in daily cash books and periodic financial ledgers. Consequently, these records provide detailed information on fund inflows and outflows from various sources, including the School Operational Assistance (BOSP) fund, tuition fees (*SPP*), and social funds such as voluntary donor contributions. This rigorous practice is maintained to ensure that all financial receipts and expenditures remain fully traceable and verifiable.

In terms of reporting and meetings, explanations from the principal and the school committee revealed that SDI Al Fatih Paguyangan organizes two types of financial evaluation meetings: (1) monthly meetings, which cover monthly cash reports, daily operational expenditures, and BOSP fund receipts; and (2) year-end meetings, held concurrently with the distribution of student report cards, involving both parents and the school committee to transparently present the school's final financial statement. Meanwhile, state fund reporting for BOSP is directly processed online through a digital platform via the ARKAS application. According to Inayatul Fitri (the school treasurer), this reporting adheres to the official statutory format, serving as part of the institution's transparency efforts toward the government as the funding provider, while simultaneously mitigating the risk of financial misappropriation.

The school committee and parents are actively involved not only in budget planning but also in the evaluation and oversight processes. The head of the school committee emphasized that committee meetings serve as a vital forum for maintaining synergy between the school and the community. In these open forums, parents are routinely briefed on financial statuses and invited to discuss funding programs for the subsequent academic year. Furthermore, parents are engaged in allocating funds for social initiatives, such as providing aid or tuition subsidies for underprivileged students. Collectively, these practices demonstrate that accountability is executed not merely as an administrative obligation, but rather as a manifestation of social trust built gradually and continuously between the school and the community.

The interview findings indicate that financial accountability at SDI Al Fatih Paguyangan has been developed through a participatory and transparent approach. Regular reporting mechanisms and disciplined financial record-keeping serve as the cornerstone for maintaining institutional financial credibility. This aligns with research by (Lubis et al., 2024), which asserts that sound accountability is characterized by the active engagement of the treasurer and the principal, coupled with public participation via the school committee in every financial decision-making process. Moreover, the integration of technology within the accountability framework is evidenced by the online submission of reports to the government via ARKAS. The ARKAS system accelerates the reporting process, facilitates government monitoring, and minimizes the likelihood of fund mismanagement. (Bakim & Hanid, 2024) corroborate that the digitalization of school financial reports reinforces transparency and public accountability, particularly when supported by adequate human resource training.

Discussion

The collaboration between the school committee and parents in budget planning and evaluation reflects the principles of community-based management. This community-centric approach is widely considered more effective in fostering a sense of ownership and shared responsibility for the sustainability of school programs. Similarly, (Weny & Dhari, 2024) observed that public participation in the monitoring of operational funds at SMAN 8 Kediri successfully enhanced public trust in educational institutions and promoted transparent fund utilization.

Transparency in the management of social funds, such as educational donations, demonstrates that SDI Al Fatih Paguyangan does not solely focus on formal fund administration (e.g., BOSP and tuition fees), but also on managing solidarity-based community funding. This conforms to the argument posited by (Gervas & Kambuga, 2025) that a functional accountability system must not only orient itself toward vertical oversight (government regulation) but must also pay equal attention to horizontal oversight (the public and local stakeholders).

In conclusion, financial accountability practices at SDI Al Fatih Paguyangan exhibit a well-maintained balance between formal regulatory compliance and participatory approaches, leveraging technology as a primary supporting mechanism. This

successful framework could serve as an empirical model for other private schools operating under similar funding structures and socioeconomic conditions.

CONCLUSION

Based on the research findings obtained through interviews, observations, and documentation at Al Fatih Islamic Elementary School (SDI Al Fatih) Paguyangan, it can be concluded that the implementation of financial accountability at the institution is executed systematically, transparently, and sustainably. The school employs multifaceted mechanisms, including structured financial bookkeeping, routine financial reporting via monthly and mid-year meetings, and online reporting to the government through the ARKAS application. Furthermore, the active involvement of the school committee and parents in the evaluation process, coupled with transparency in the management of social funds and voluntary donations, demonstrates that accountability principles have been deeply embedded within the school's financial governance.

The application of accountability at SDI Al Fatih Paguyangan extends beyond mere administrative compliance; it has evolved into a form of social responsibility that fosters active community engagement and reinforces public trust. This aligns with the fundamental principles of educational financial governance, which emphasize the critical importance of equity, efficiency, transparency, and public participation. By integrating stakeholder engagement with information technology, SDI Al Fatih Paguyangan has successfully established a financial accountability system that is not only technically precise but also socially driven by integrity. Within the context of community-based educational fund management, this framework offers an inspiring model for other peer institutions facing similar socioeconomic environments.

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