

School Financial Autonomy in Realizing Transparency and Accountability in Management of Education Funds

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<p>Article History Received: December 1, 2025 Revised: December 9, 2025 Published: December 23, 2025</p> <p>Keywords School Financial Autonomy; Transparency; Accountability; School- Based Management; BOS Funds.</p>	<p>Otonomi keuangan sekolah merupakan komponen penting dalam kebijakan desentralisasi pendidikan yang bertujuan untuk memberdayakan sekolah dalam mengelola sumber daya keuangan secara efektif, efisien, dan akuntabel. Penelitian ini bertujuan untuk menganalisis dampak otonomi keuangan sekolah terhadap transparansi dan akuntabilitas dalam pengelolaan dana pendidikan, serta mengidentifikasi berbagai tantangan dan peluang dalam upaya peningkatan tata kelola keuangan sekolah. Penelitian ini menggunakan pendekatan kualitatif dengan metode studi pustaka melalui penelaahan berbagai regulasi, artikel ilmiah, dan temuan penelitian terdahulu yang relevan, termasuk kebijakan pengelolaan dana BOSP serta penerapan Manajemen Berbasis Sekolah (MBS). Hasil analisis menunjukkan bahwa otonomi keuangan sekolah dapat meningkatkan kualitas pengelolaan dana pendidikan apabila didukung oleh sumber daya manusia yang kompeten, sistem pelaporan yang transparan, serta partisipasi aktif masyarakat. Namun demikian, masih terdapat sejumlah kendala yang dihadapi, seperti rendahnya literasi keuangan kepala sekolah dan bendahara, lemahnya sistem pengawasan internal, keterlambatan penyaluran dana, serta hambatan dalam pemanfaatan sistem pelaporan berbasis digital. Kesimpulan penelitian ini menegaskan bahwa efektivitas otonomi keuangan sekolah sangat bergantung pada integritas kepemimpinan sekolah, penguatan kapasitas manajerial, serta optimalisasi teknologi informasi sebagai sarana untuk meningkatkan transparansi dan akuntabilitas. Temuan ini memberikan kontribusi penting dalam upaya perbaikan tata kelola keuangan sekolah serta penguatan kebijakan pendidikan berbasis desentralisasi.</p>
	<p>Abstract</p> <p>School financial autonomy is a crucial component of the education decentralization policy, which aims to empower schools to manage their financial resources effectively, efficiently, and accountably. This study aims to analyze how school financial autonomy impacts transparency and accountability in education fund management, as well as identifying obstacles and opportunities for improving school financial governance. The study employed a qualitative approach through a literature review of various regulations, scientific articles, and relevant previous research findings, including the BOSP fund management policy and the implementation of School-Based Management (SBM). The analysis indicates that school financial autonomy can improve the quality of fund management if supported by competent human resources, a transparent reporting system, and active community participation. However, various challenges remain, such as low financial literacy among principals and treasurers, weak internal supervision, delays in fund disbursement, and obstacles in the use of digital reporting systems. The study's conclusions emphasize that the effectiveness of financial autonomy is highly dependent on the integrity of school leadership, strengthening managerial capacity, and optimizing information technology as a tool for transparency and accountability. These findings provide</p>

an important contribution to improving school financial governance and strengthening decentralization-based education policies.

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INTRODUCTION

These regulations are explained in more detail in Permendikbudristek Number 63 of 2022 concerning Technical Instructions for Management of Education Unit Operational Assistance Funds (BOSP), which mandates that school financial management must be carried out in a transparent, accountable, participatory and performance-based manner. This principle is in line with the concept of School-Based Management (MBS) which places schools as the center of decision making (Kemdikbudristek, 2022).

The implementation of the regional autonomy policy through Law Number 22 of 1999 which was later refined into Law Number 32 of 2004 marked a major change in education governance in Indonesia. Decentralization provides broader authority for local governments and schools to regulate educational affairs and manage finances independently. This is reinforced by Law Number 20 of 2003 concerning the National Education System which confirms that education funding is a joint responsibility between the central government, regional government and the community (Arsyad, 2018).

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Theoretically, school financial management includes planning, organizing, implementing, monitoring and evaluating so that education funds can be used optimally to support the learning process (Mulyasa, 2004). This view is reinforced by various studies which emphasize that transparency and accountability are the two main pillars of good school governance. These two principles play an important role in increasing public trust and ensuring that the use of funds is carried out according to regulations (Sumual et al., 2025; Hakim, 2019).

However, the implementation of school financial autonomy faces various obstacles such as low financial literacy of school principals and treasurers, weak internal supervision systems, and delays in disbursement of education funds (Arsyad, 2018). This challenge has an impact on the low effectiveness of school fund management and public trust in educational institutions. Apart from that, digitalization through ARKAS and SIPLah which aims to increase transparency and accountability still faces obstacles related to digital literacy and infrastructure readiness (Sutama, 2021).

RESEARCH METHOD

This research uses a qualitative approach with a literature study method. This approach was chosen because it provides space to analyze various relevant regulations, research reports and scientific articles related to school financial autonomy, transparency and accountability in

the management of education funds. This technique is in accordance with the characteristics of educational policy analysis, where exploring meaning and concepts is the main priority (Mulyasa, 2004).

Data sources come from national scientific journals, education management books, government regulations, and academic reports relevant to the management of BOS/BOSP funds and the implementation of MBS. A literature search was carried out systematically through various databases such as Google Scholar, SINTA, and Garuda with the keywords "school financial autonomy," "transparency," "accountability," "BOS funds," and "MBS" (Hakim, 2019).

Data analysis uses thematic analysis techniques, namely grouping literature findings into certain themes such as transparency, accountability, the role of school principals, use of ARKAS, and challenges in implementing financial policies. Validity is strengthened through source triangulation by comparing findings from various credible literature (Arsyad, 2018).

FINDINGS AND DISCUSSION

Research Findings

1. School Financial Autonomy in the Education Decentralization Framework

School financial autonomy is a consequence of the education decentralization policy which has begun to strengthen since the enactment of Law no. 22 of 1999, Law no. 32 of 2004, as well as Law no. 20 of 2003. The main aim is to bring the decision-making process closer to the school level so that education management becomes more responsive to local needs. Schools are considered to be the institutions that best understand educational priorities in their environment, so they need to be given full authority to manage their financial resources

In Mulyasa's (2004) view, school autonomy will increase the effectiveness of education management because decisions are taken based on real conditions in the field. This view is in line with the concept of school empowerment which states that autonomy provides an opportunity for schools to develop more contextual and flexible funding strategies (Bandur, 2012). As a result, schools can allocate funds more precisely according to student characteristics, infrastructure needs and quality improvement programs.

However, autonomy is not just freedom, it contains new responsibilities. When schools have full control over planning and spending, public demands for openness and accountability automatically increase. This is the point where autonomy is directly related to transparency and accountability. Autonomy without transparency can create opportunities for deviation, while autonomy without accountability will erode public trust. Therefore, this policy must be implemented with high standards of professionalism and adequate managerial capabilities (Arsyad, 2018).

2. Transparency in the Management of Education Funds

Transparency is the main principle that must be fulfilled in managing education funds. Permendikbudristek No. 63 of 2022 explicitly emphasizes that the entire process of planning, budgeting, realization and reporting of BOSP funds must be carried out transparently. This openness aims to enable the public to know how funds are used and ensure that the budget is prioritized for learning purposes.

Schools that implement transparency well usually provide information channels that are easily accessible to various parties. Information regarding RKAS, fund receipts, and budget realization reports are published through school information boards, committee meetings, deliberation forums, or periodic reports to parents. Anggraini

(2013) emphasized that transparency is not just an administrative issue, but is a school's moral commitment to building public trust. When transparency occurs, the relationship between schools, parents and society becomes more harmonious.

Digital transformation through ARKAS and SIPLah brings significant changes in transparency mechanisms. The digital system provides automatic recording, standard standards in budget planning, as well as an audit trail that cannot be changed without a trace. Utama (2021) notes that digitalization reduces the opportunity for irregularities because all transactions are documented electronically. However, challenges still exist, such as limited digital literacy in schools, delays in system updates, and network problems in certain areas. However, digitalization remains an important foundation in realizing technology-based transparency.

In the global context, the principle of transparency in education is also emphasized by the OECD (2016) which states that open education budgets increase community participation and strengthen the legitimacy of education policies. This shows that transparency is not a local trend, but rather part of international education governance standards.

3. Accountability for Management of Education Funds

Accountability is an aspect that ensures that every use of funds can be accounted for legally, administratively and ethically. At the school level, accountability is realized through the preparation of transaction evidence, SPJ reports, financial documentation, as well as conformity between RKAS and budget realization. Accuracy in preparing reports is not only a regulatory requirement, but is an indicator of school professionalism in managing public funds.

Arsyad (2018) shows that accountability is often a complex issue because many schools face limited financial literacy. School treasurers generally come from teacher backgrounds who do not have accounting education, so bookkeeping errors, discrepancies in reports, and lack of archival evidence of transactions often occur. Simanjuntak et al. (2024) also noted that weak human resource capacity is the main factor in the low quality of financial accountability in schools.

Apart from technical factors, accountability is greatly influenced by leadership integrity. The school principal has a strategic role as a policy director and internal supervisor. A school principal with integrity will ensure that every expenditure has a clear legal basis, follows the RKAS, and does not deviate from the provisions. Hanafiah et al. (2024) shows that schools with principals who have high managerial competence tend to have more structured accountability mechanisms.

From an international perspective, public accountability is the main pillar in good governance of the education sector (UNESCO, 2017). This principle requires schools not only to report the use of funds, but also to explain the effectiveness and relevance of each expenditure to learning objectives.

4. Obstacles to Implementing School Financial Autonomy

Even though autonomy, transparency and accountability are ideal concepts in education management, their implementation in the field still faces various obstacles. One of the biggest problems is the low level of financial literacy among school administrators. Many school principals and treasurers do not receive adequate special training so they have difficulty understanding educational accounting standards and the latest BOSP management regulations.

Delays in disbursement of funds are also a significant obstacle. When BOSP funds are not disbursed on time, schools have difficulty running the program according to

schedule. As a result, reporting was also delayed. Research by Sumual et al. (2025) shows that the inaccuracy of disbursement times has a direct impact on the irregularity of financial reports.

Digitalization, which is supposed to help, often creates new challenges. ARKAS and SIPLah do increase accuracy and transparency, but require technical skills that not all schools have. Data input errors can result in discrepancies between digital reports and physical documents. Lena Rusmiyati et al. (2025) found that some schools still need assistance in using the application.

In addition, internal and external supervision often does not run optimally. School committees do not always understand their role in supervision, while education supervisors or inspectorates do not routinely provide assistance. This condition means that administrative errors can persist for a long time without structural correction.

5. The Role of School-Based Management (MBS) in Strengthening Financial Autonomy

School Based Management (SBM) provides a framework that places schools at the center of decision making. In the financial context, MBS strengthens the implementation of autonomy through participatory mechanisms. The preparation of the RKAS is not carried out unilaterally, but through deliberation between the school principal, teachers and the school committee. This process not only improves the quality of planning, but also strengthens transparency because all parties understand the reasons and objectives of each budget allocation.

SBM also strengthens accountability because supervision is not only carried out by the school principal but also by the community. When committees and parents are involved, the oversight process becomes more layered and objective. Hanafiah et al. (2024) emphasized that MBS can increase financial accountability because it creates a clear division of roles in the budget planning, implementation and evaluation process.

From a global perspective, SBM is an approach recommended by the World Bank and UNESCO because it increases the efficiency of use of funds and strengthens community involvement in school governance (World Bank, 2018). Thus, implementing MBS is an important key so that autonomy not only runs administratively, but produces quality financial governance.

6. Synthesis of Discussion

This in-depth discussion shows that school financial autonomy is closely related to efforts to realize transparency and accountability in the management of education funds. When schools are given space to manage their own finances, they are also required to disclose information clearly and responsibly. However, successful implementation is highly dependent on human resource capacity, leadership integrity, technological support and strong supervision mechanisms. Even though there are still various obstacles, efforts to improve policies, increase competence, and use digital systems are strategic steps to ensure that autonomy truly functions as a tool to improve the quality of educational governance

CONCLUSION

School financial autonomy is a strategic step in implementing educational decentralization, granting schools greater authority to manage their financial resources independently. With this authority, schools are required to apply the principles of transparency and accountability in every financial management process, from planning and implementation to reporting.

Transparency serves to provide public access to information, thereby fostering trust in school performance, while accountability ensures that financial management is administratively and morally accountable. School-Based Management (SBM) is a key enabler in implementing this autonomy by encouraging stakeholder participation and improving the quality of oversight.

However, implementation in the field still faces various obstacles, such as low financial and digital literacy, weak internal oversight, and technical obstacles related to reporting systems. Therefore, increasing human resource capacity, strengthening digital systems, and optimizing the role of school committees are crucial to ensuring that financial autonomy truly impacts the quality of educational services.

RECOMMENDATION

1. Improving School Human Resources Competence

The government and education offices need to provide regular training on financial management, basic accounting, the use of ARKAS and SIPLah, and the principles of transparency and accountability.

2. Optimizing the Role of School Committees

School committees need to be actively involved in the preparation of the RKAS, monitoring expenditures, and evaluating financial reports. Committees also need training to carry out their oversight functions effectively.

3. Strengthening Digital Systems

The government needs to ensure the availability of internet networks, technical assistance, and improvements to the ARKAS and SIPLah systems to make them easier to operate and minimize errors.

4. Regular Supervision by the Education Office

Regular external supervision can help schools correct administrative errors, maintain consistent reporting, and encourage compliance with the BOSP Technical Guidelines.

5. Improving a Culture of Transparency in Schools

Schools need to build an open culture through the publication of financial information, reports on fund use, and information boards that are easily accessible to the public.

6. Developing Standard Operating Procedures for School Financial Management

Schools are advised to create standard operating procedures to ensure a more orderly, systematic, and easily auditable financial management process.

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