

Accountability in Education Funding to Achieve Transparent and Effective Education Governance

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Abstract

Accountability in education financing is a key aspect of achieving transparent and effective education governance. Accountable financial management not only serves as a form of accountability for the use of education funds but also plays a role in improving the quality of governance in educational institutions. This study aims to analyze the concept of accountability in education financing, identify the principles of accountable financial management, and analyze the role of accountability in achieving transparent and effective educational governance from the perspectives of educational management and Islamic values. This study employs a qualitative method using a content analysis approach. Research data were obtained from various scientific sources, including books, national and international journal articles, policy documents, and relevant laws and regulations. Data analysis was conducted using content analysis techniques through the stages of data reduction, data presentation, and drawing conclusions. The results of the analysis indicate that accountability in education financing plays a crucial role in enhancing transparency, effectiveness, and the quality of education governance. Principles of accountability such as transparency, responsibility, effectiveness, efficiency, and participation align with Islamic values such as trustworthiness (*amanah*), honesty (*ṣidq*), justice (*al-'adl*), responsibility (*mas'ulīyyah*), consultation (*shurā*), and the public interest (*maslahah*). Furthermore, the use of digital technology has proven to support the strengthening of accountability and transparency systems in the management of education funding. The results of this study can serve as a conceptual foundation for the development of transparent, effective, and accountable educational governance and as a reference for educational institution administrators in integrating the principles of good governance and Islamic values into the management of education funding.

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INTRODUCTION

Education is a strategic investment in the development of high-quality and competitive human resources. The success of education is determined not only

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by the quality of the curriculum, teaching staff, and facilities, but also by the effectiveness of education funding management. Education financing plays a crucial role in ensuring the delivery of quality education, as all educational programs and activities require adequate financial support. Therefore, the management of education financing must be conducted professionally, effectively, efficiently, and accountably to optimally support the achievement of educational goals (Fattah, 2012).

From the perspective of educational governance, accountability is one of the key principles that determine the success of educational administration. Accountability is not merely understood as an administrative obligation to prepare financial reports, but also as a form of accountability for the use of resources to all stakeholders. Bush, (2020) explains that accountability is a crucial component of modern educational governance because it serves as an instrument for oversight, evaluation, and control over the use of an organization's resources. Through a sound accountability system, educational institutions can enhance transparency, strengthen public trust, and ensure that every policy and budget allocation is truly focused on improving the quality of education.

From an Islamic perspective, accountability has a broader meaning because it encompasses administrative, moral, and spiritual dimensions. The management of education funding is viewed as a trust for which one must be accountable not only to humans but also to Allah SWT. This principle is affirmed in the words of Allah SWT: *إِنَّ اللَّهَ يَأْمُرُكُمْ أَنْ تُؤَدُّوا الْأَمَانَاتِ إِلَىٰ أَهْلِهَا وَإِذَا حَكَمْتُمْ بَيْنَ النَّاسِ أَنْ تَحْكُمُوا بِالْعَدْلِ ۗ إِنَّ اللَّهَ نِعِمَّا يَعِظُكُمْ بِهِ ۗ إِنَّ اللَّهَ كَانَ سَمِيعًا بَصِيرًا*

Meaning: *“Indeed, Allah commands you to entrust the trust to those entitled to it, and when you judge between people, judge with justice. Indeed, Allah is the best of those who instruct you. Indeed, Allah is All-Hearing and All-Seeing”* (Q.S. An-Nisā’ [4]: 58).

This verse emphasizes that every form of trust must be managed responsibly and fairly. In the context of education, funds from the government, the public, and students are a trust that must be managed transparently and effectively. This principle is reinforced by a hadith of the Prophet Muhammad ﷺ:

كُلُّكُمْ رَاعٍ وَكُلُّكُمْ مَسْئُولٌ عَنْ رَعِيَّتِهِ

Meaning: *“Each of you is a leader, and each of you will be held accountable for those under your care”* (HR. Al-Bukhari No. 893; Muslim No. 1829).

The concepts of trustworthiness (*amanah*), justice (*al-'adl*), and accountability (*mas'uliyah*) form an important foundation in the management of Islamic education financing. Saefuddaulah et al., (2022) explain that transparency and accountability in the management of educational financing are the implementation of Islamic values aimed at realizing professional, honest, and public-interest-oriented governance of educational institutions.

The urgency of research on the accountability of education funding is increasing in line with growing public demands for transparency and quality in educational services. In Indonesia, the education sector receives a significant budget allocation as mandated by Article 31, paragraph (4) of the 1945 Constitution of the Republic of Indonesia and reinforced by Law No. 20 of 2003 on the National Education System. The size of the education budget demands a transparent and accountable financial management system to ensure that education funds truly contribute to improving the quality of education. However, various reports and studies still indicate challenges in the form of weak transparency, low public participation in oversight, and suboptimal effectiveness in the use of the education budget (Organisation for Economic Co-operation and Development, 2024).

Previous studies have shown that accountability and transparency have a significant impact on the quality of educational governance. Gaspar et al., (2022) found that transparency in the management of school financial resources can

enhance public trust and the effectiveness of oversight regarding budget utilization. Research by Simanjuntak et al., (2024) indicates that transparency in the management of School Operational Assistance funds contributes to improved institutional integrity and community participation in school financial oversight. Meanwhile, Ratnawati et al., (2024) found that the application of transparency and accountability principles in education financing has a positive effect on the effectiveness of school management.

On a broader level, Levatino et al., (2024) explain that performance-based accountability systems can improve the quality of educational governance by strengthening evaluation, oversight, and data-driven decision-making mechanisms. Additionally, Heriyanto et al., (2026) found that accountable management of education funding contributes to improved financial management and the quality of educational services. In the digital age, the implementation of technology-based financial systems has also proven capable of strengthening transparency and accountability in educational institutions. (Sari, 2025) assert that integrating the values of trust, accountability, and transparency into digital financial management systems can improve the effectiveness of educational governance. These findings are reinforced by Inthaha et al., (2026) who demonstrate that the implementation of technology-based good financial governance significantly improves the quality of financial management in educational institutions.

Although various studies have addressed transparency, accountability, and the effectiveness of education financial management, most of these studies still examine these three aspects in isolation. Previous research has generally focused on the transparency of education fund management, school financial accountability, or the effectiveness of budget utilization in specific educational institutions. Studies that specifically integrate educational financing accountability as a key factor linking transparency and the effectiveness of educational governance, particularly from an Islamic education perspective, remain relatively limited. Therefore, this study offers a more comprehensive perspective by positioning educational financing accountability as the primary foundation for achieving transparent and effective educational governance through a modern governance approach and Islamic values.

Based on the above discussion, this study aims to analyze the concept of accountability in education financing, identify the principles underlying accountable financial management, and explain the role of accountability in achieving transparent and effective educational governance. The results of this study are expected to provide a theoretical contribution to the development of educational management science, particularly Islamic educational management, as well as serve as a practical reference for educational institution administrators in developing a professional, transparent, accountable, and quality-oriented financial management system.

METHODS

This study employs a qualitative approach using content analysis. This method was chosen because the study focuses on a conceptual examination of accountability in education financing to achieve transparent and effective educational governance through the analysis of various relevant sources of literature. A qualitative approach is used to understand, interpret, and explain concepts related to accountability in education financing based on prevailing theoretical and regulatory perspectives (Az-Zahra et al., 2025; Engkizar et al., 2024, 2025, 2026; Najib et al., 2014; Panoyo et al., 2019; Sari et al., 2025).

The data sources for this study consist of secondary data obtained from various scientific references, including books, national and international journal articles, previous research findings, laws and regulations, and official documents related to education financing and education governance. The literature used was

selected based on its relevance, credibility, and connection to the research focus. Some of the primary sources used include Fattah, (2012) work on the economics and financing of education, Mulyono, (2021) work on education financing management, Bush, (2020) work on leadership and educational governance, as well as various education regulations in effect in Indonesia.

The research instrument used in this study is the researcher themselves (human instrument), who plays a role in identifying, collecting, selecting, interpreting, and analyzing data obtained from various literature sources. To assist in the data collection process, documentation sheets and a literature review matrix were used to group information based on research themes, such as the concepts of accountability, education financing, transparency, effectiveness, and educational governance.

Data collection was conducted through a literature review by examining various sources relevant to the research topic. The data collection process was carried out systematically through source identification, literature selection, data classification, and the recording of information related to the research focus. The selected literature consists of sources with academic validity and comes from reputable publishers, institutions, or scientific journals.

The data analysis technique employed the content analysis model. The analysis was conducted in three stages: data reduction, data presentation, and drawing conclusions, as outlined by (Miles & Saldaña, 2015). During the data reduction stage, information obtained from the literature was selected and focused according to the research objectives. Subsequently, the reduced data is presented systematically in the form of a narrative description to facilitate interpretation. The final stage involves drawing conclusions based on patterns, relationships, and conceptual findings derived from the literature analysis.

To ensure the validity of the data, this study employed source triangulation by comparing various references drawn from academic books, journal articles, and education policy documents. Triangulation was conducted to ensure the consistency of the information and enhance the validity of the study's findings. Through this procedure, it is hoped that the research findings will provide a comprehensive overview of the role of education funding accountability in achieving transparent and effective education governance.

RESULT AND DISCUSSION

Accountability in Education Financing as a Pillar of Educational Governance

The study's findings indicate that accountability in education financing is a key foundation for achieving transparent and effective educational governance. Accountability is understood not only as an administrative obligation to prepare financial reports, but also as a mechanism for rendering account to all stakeholders regarding the use of educational resources. From an educational management perspective, accountability serves to ensure that every resource utilized effectively supports the achievement of educational goals (Fattah, 2012).

From an Islamic perspective, accountability has a broader meaning because it encompasses responsibility toward both humanity and Allah the Almighty. The management of education funding is viewed as a trust that must be administered honestly, fairly, and responsibly. This principle aligns with the words of Allah SWT in Surah An-Nisa' [4]: 58, which commands the delivery of trusts to those entitled to them and the upholding of justice in all matters. Therefore, accountability in Islamic education is not only intended to meet administrative standards but also serves as part of the implementation of Islamic values in the management of educational institutions (Saefuddaulah et al., 2022).

Bush, (2020) explains that good educational governance requires a clear accountability system so that every policy and use of resources can be evaluated based

on measurable performance outcomes. This finding is reinforced by Heriyanto et al., (2026), who demonstrate that accountable financial management contributes to improved financial management quality and the quality of educational services. Thus, accountability in educational financing serves as a strategic instrument for building professional, transparent, and sustainable educational governance.

Principles of Accountability in Education Financing from a General and Islamic Perspective

The study's findings indicate that the principles of accountability in modern education governance are closely linked to the values taught in Islam. The concept of good governance emphasizes transparency, accountability, effectiveness, efficiency, and public participation. Meanwhile, Islam teaches the principles of trustworthiness, justice, honesty, responsibility, and the public good, which share objectives aligned with good governance.

Table 1. Principles of Accountability in Education Financing from a General and Islamic Perspective

General Principle (Good Governance)	Islamic Principle	Implementation in Education Financing
Accountability	<i>Amanah</i>	Responsibility for the use of educational funds to stakeholders and Allah
Transparency	<i>Šidq</i> (Honesty)	Openness of information regarding planning, utilization, and reporting of educational funds
Fairness	<i>Al'Adl</i>	Fair distribution of budgets and decision-making for all students and institutions
Responsibility	Mas'uliyah	Moral and professional awareness in managing educational funds
Efficiency and Effectiveness	<i>Itqan</i> (Professionalism)	Optimal use of resources to achieve educational objectives
Participation	<i>Shura</i> (Consultation)	Involvement of society and stakeholders in supervision and decision-making
Public Benefit	<i>Maslahah</i>	Fund management oriented toward benefits and improvement of educational quality

The table shows that modern governance principles and Islamic values share significant common ground. Therefore, the implementation of financial accountability in Islamic educational institutions is not only intended to meet modern management standards but also serves as a means of realizing Sharia values in the governance of these institutions.

Transparency as a Manifestation of Accountability in Education Financing

Transparency is one of the key indicators of the successful implementation of accountability in education financing. Transparency is achieved through the disclosure of information regarding the planning, implementation, use, and reporting of education budgets, making this information accessible to all stakeholders.

Gaspar et al., (2022) found that the openness of school financial information has a positive influence on the level of public trust and the effectiveness of budget oversight. These findings indicate that the higher the level of transparency implemented by educational institutions, the greater the opportunity for accountable governance. The results of a study by Simanjuntak et al., (2024) also show that transparency in the management of BOS funds can increase public participation in the oversight process and strengthen the integrity of educational institutions.

From an Islamic perspective, transparency is the embodiment of the values of

honesty (*sidq*) and trustworthiness. Openness in the management of educational funds is part of the moral responsibility of educational institution administrators to society and to Allah SWT. Therefore, transparency serves not only as an administrative tool but also as a means of putting Islamic ethical values into practice in educational governance.

Accountability and Effectiveness of Educational Governance

The effectiveness of educational governance is reflected in the ability of educational institutions to achieve their established goals through the optimal utilization of resources. The study's findings indicate that financial accountability is closely linked to the effectiveness of educational governance. Rohman et al., (2024) conclude that transparency and accountability in school fund management contribute to improved efficiency and effectiveness of educational activities. Fund management conducted openly and responsibly allows each educational program to be planned and implemented based on real needs, thereby yielding greater benefits for students.

Levatino et al., (2024) explain that a performance-based accountability system can improve the quality of school governance by strengthening evaluation mechanisms and decision-making processes. Thus, accountability is not merely about administrative compliance but also about an educational institution's ability to generate tangible educational outcomes. From an Islamic perspective, effective financial management can be linked to the concept of *itqan*, which involves working professionally, earnestly, and to the highest standard. This principle requires that all educational funds be used appropriately and effectively so that they can provide maximum benefits for improving the quality of education.

Accountability in Education Financing in the Digital Age

Advances in information technology have brought significant changes to the education financial management system. Digitalization enables financial planning, recording, reporting, and oversight to be conducted more quickly, accurately, and transparently. Sari, (2025) explain that integrating the values of trustworthiness, accountability, and transparency into a digital-based educational financial system can improve the quality of governance in educational institutions. This finding is supported by Inthaha et al., (2026), who demonstrate that the implementation of technology-based good financial governance can significantly enhance transparency and accountability in educational financial management.

From an Islamic perspective, the use of information technology serves as a means to strengthen the implementation of trust (*amanah*) and oversight (*hisbah*) in financial management. A transparent digital system can minimize the potential for budget irregularities while simultaneously enhancing public trust in educational institutions.

CONCLUSION

This article concludes that accountability in education funding is a cornerstone of achieving transparent, effective, and sustainable education governance. Accountability serves not only as a mechanism for administrative responsibility but also reflects moral and spiritual values in accordance with Islamic teachings, such as trustworthiness, honesty, and justice. Transparency in the management of education funds is key to strengthening oversight, increasing community participation, and building public trust in educational institutions. Information technology support further strengthens the accountability system through efficient and accurate digital financial management. Thus, the integration of good governance principles with Islamic values makes accountability in education financing not merely a formal obligation, but an organizational culture that supports the improvement of education quality.

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