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Research Paper

Sharia-Based Accountability and Transparency in Sustainable Educational Finance Governance: Evidence from BOS Fund Management

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ABSTRACT

This research is motivated by the importance of education as the foundation of nation building and the existence of government policies through the School Operational Assistance (BOS) program since 2005 to support education funding evenly without burdening the community. However, in practice, the management of BOS funds still faces challenges in the form of the risk of irregularities that require the implementation of accountability and transparency optimally. The purpose of this study is to analyze the implementation of accountability and transparency in the management of BOS funds based on the perspective of sharia accounting at MI Miftahul Huda Sukoreno, Jember Regency. This study uses a qualitative approach with a type of descriptive research through data collection techniques in the form of interviews, observations, and documentation, as well as data analysis which includes reduction, presentation, and conclusion drawing by triangulating sources and techniques to maintain validity. The results of the study show that the implementation of accountability at MI Miftahul Huda has gone well with most of the indicators being met, although the distribution of responsibilities still needs to be strengthened. Financial transparency is seen through honest reporting and proof of legitimate transactions, even though the publication of information has not been maximized. Overall, the management of BOS funds at MI Miftahul Huda has reflected the principles of accountability and transparency in sharia accounting by upholding the values of shidiq, amanah, fathanah, tabilg, sincerity, justice, and common good.

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Introduction

Education is the main pillar of nation building and the basis for the formation of intelligent and superior human resources. The Government of Indonesia since 2005 has implemented the School Operational Assistance (BOS) program to support equitable distribution and improvement of the quality of education (Fatah 2016). This program provides non-personnel operational funds for schools throughout Indonesia to improve the quality of education without burdening the community (Kristanti dan Kardini 2023). Previous research has shown that transparency and accountability in the management of BOS funds still face various obstacles, such as budget misuse and lack of information disclosure. Although these principles are considered important, their implementation is not optimal (Fajar dan Sulistiawati 2024).

This research seeks to fill this gap by analyzing the accountability and transparency of BOS fund management from the perspective of sharia accounting, in order to provide a more comprehensive understanding, especially in Islamic educational institutions such as madrasah ibtidaiyah (Rusmini dan Alfiandi 2025). Sharia accounting itself emphasizes the value of transparency, fairness, and social responsibility which are in line with the objectives of BOS fund management. In addition, this study also seeks to provide updates in the analysis of accountability and transparency by adding the perspective of sharia accounting, which in previous research has not been found much. Sharia accounting emphasizes the principles of transparency, fairness, and social responsibility, which are in line with the objectives of BOS fund management. In the concept of sharia, the Qur'an and Sunnah provide us with a good and correct way of life for mankind (Siburian dkk. 2025). The concept of sharia offers an alternative to overcome various economic problems that exist today. Keep in mind that the nature of the Qur'an is intended not only for Muslims, but also as a blessing for the whole of nature (Risza 2015).

The researcher was interested in conducting this research at MI Miftahul Huda Sukoreno after pre-observation looking at the development and achievements at MI Miftahul Huda Sukoreno and the surrounding Madrasah over the past three years. This development is reflected in the increase in the improvement of madrasah infrastructure and also the increase in achievements obtained by Madrasah in the last three years. This phenomenon prompted researchers to further study how to apply the principles of accountability and transparency in BOS fund management at MI Miftahul Huda. This research is important to analyze the accountability and transparency of BOS fund management from the perspective of sharia accounting considering the importance of clean, effective, and fair school financial management for the realization of quality education services.

Accountability and transparency can be seen in the theory of Good Governance. Good Governance emphasizes the importance of good governance, accountability, transparency, and public interest-oriented (Tampubolon dkk. 2025). According to UNDP, good governance includes a harmonious relationship between the government, the private sector, and society based on the principles of participation, law enforcement, openness, responsiveness, consensus, justice, efficiency, effectiveness, accountability, and strategic vision (Rahayuningsih dkk. 2024). This concept was developed in the 1990s by international institutions such as the World Bank and began to be seriously implemented in Indonesia after the 1998 reform to suppress the practice of KKN (Nasrizal dkk. 2019). Transparency plays an important role in ensuring the disclosure of public information, while accountability is a moral and formal obligation of institutions to account for mandates in an honest, efficient, and measurable manner. Mardiasmo outlined the four dimensions of public accountability, namely honesty and law, managerial, program, and policy. With a strategic vision and active participation of the community, good governance is the basis for the creation of a clean, effective, and just government (Salihi dkk. 2023).

Sharia accounting is a financial reporting system based on Islamic values with the aim of building a fair, humanist, and god-oriented business civilization (Latifah 2024). In contrast to conventional accounting, sharia accounting integrates spiritual principles in financial practice to create a balance between obedience to Allah SWT and the benefits of living in the world. Its development was marked by the establishment of AAOIFI in Bahrain in 1991 and the implementation of sharia accounting standards in Indonesia through IAI and PSAK 59(Amalia dkk. 2022). From a sharia perspective, accountability includes responsibility to Allah and humans through the principles of people's welfare, justice, sincerity, and transparent recording (Mubtadi 2020). Meanwhile, transparency requires honesty (shiddiq), trust, intelligence (fathanah), and openness (tabligh) in the delivery of financial information, so that the entire reporting process reflects Islamic moral and ethical values (Rahmatilla dan Ali 2024).

Method

Research Design

This study uses a qualitative approach with a descriptive nature. The descriptive approach in qualitative research aims to describe a particular object, social environment, or phenomenon narratively (Rachmawati 2023). Data and facts are presented in the form of descriptions of words or pictures, not in the form of numbers, and the final result is expressed in the form of writing. Qualitative research focuses on the question of "how and why", and develops along with the paradigm

shift that views reality, phenomena, or phenomena in a comprehensive, complex, dynamic, and meaningful way (Susanto dkk. 2023).

Participants/Sample Selection and Data Sources

This research was carried out at MI Miftahul Huda which is located in Sukoreno Village, Umbulsari District, Jember Regency. The selection of this location is based on the status of MI Miftahul Huda as one of the Islamic schools receiving School Operational Assistance (BOS) in Jember Regency. In this study, the informants or resource persons who will be used as research information centers are:

A. Mr. Latif, as the head of MI Miftahul Huda
B. Mrs. Lilis, as treasurer of MI Miftahul Huda
C. Mr. Vegid, as the operator of MI Miftahul Huda
D. Mrs. Suminem, as a teacher of MI Miftahul Huda

The selection of informants is expected to be able to provide in-depth and relevant information related to the accountability and transparency of BOS fund management. Additional document data sources are obtained from financial statement documentation related to the management of BOS funds which are used as supporting evidence in emphasizing research information.

Instrumentation/Data Collection

This research will collect data through three methods, namely observation, interviews, and documentation.

A. Observation

Observation is a data collection technique in research that is carried out through direct observation of the object or phenomenon being studied, accompanied by systematic recording of the situation, behavior, or phenomenon. This method allows researchers to see firsthand events and behaviors, so that the data obtained is not only based on statements but based on real observations (Sugiono 2013).

B. Interview

Wawacara is a data collection technique by conducting questions and answers with related parties to obtain data.(Sugiyono 2013) The interview process in research activities is intended as a means to dig up data only from certain parties. In its implementation, the researcher usually leads the course of the conversation in order to reveal the emotions, views, and ways of thinking of the resource person (Rachmawati 2007)

C. Documentation studies

Documentation techniques in qualitative research play a complementary role as a complementary means of observation and interview

methods. Documentation is the process of collecting various archives, records, and relevant data related to the focus of the research, then an in-depth study is carried out to assess the authenticity, validity, and truth of the events that are the object of the study (Nasution 2023)

Data Analysis/Estimating Model/Variable Measurement

Data were analyzed qualitatively using the Miles and Huberman model data analysis model which includes:

A. Data reduction (sorting and selecting relevant data).
B. Data presentation (arranging data for easy understanding).
   Drawing conclusions or verifying data (Nasution 2023).

Results

A. Accountability of MI Miftahul Huda BOS Fund
   1. Accountability, Honesty and Law

      Legal accountability ensures compliance with the rules, while honest accountability maintains the integrity of the organization and prevents abuse of authority. At MI Miftahul Huda itself has used the legal basis and compliance in its management (Mareta dan Fakih 2024a).

      Based on the findings of the research, it can be stated that the management of BOS funds at MI Miftahul Huda is carried out by upholding the principles of legal accountability and honesty, which are carried out consistently in accordance with the applicable official technical guidelines. Compliance with regulations is reflected through all stages of activities that follow the provisions, while the application of honesty accountability is realized through the openness of budget realization to all educators to prevent potential abuse of authority.

   2. Managerial Accountability

      Managerial accountability refers to the obligation of an institution to account for the organizational management process in an optimal way, both in terms of effectiveness and efficiency. In this context, accountability is often identified with responsibility for performance accountability. Any form of inefficiency that occurs in the organization is fully the burden and responsibility of the institution, and cannot be transferred to the service recipient or customer (Mareta dan Fakih 2024a).

      Based on the results of research at MI Miftahul Huda, the management of BOS funds has been handled by a special team with the division of duties between the madrasah treasurer, the operator team, the committee and the head of the Madrasah. The treasurer is in charge of managing finances, collecting proof of transactions, and managing the

disbursement of funds, while the principal plays a direct role in the preparation of RKAM, LPJ, bookkeeping reports, and input data into the e-RKAM application. The observation also shows the direct involvement of the principal in the administrative process, which shows a commitment to the accuracy and seriousness of fund management. However, this condition also illustrates the double burden for school principals because they have to handle administrative tasks along with leadership duties.

3. Program accountability

   Program accountability is the responsibility in the implementation of a program that includes an assessment of the extent to which the goals that have been formulated can be realized, as well as the evaluation of the possibility of other program options that are able to provide maximum results with minimal expenditure. Each entity is obliged to provide full accountability for the program that has been planned up to the implementation stage (Mareta dan Fakih 2024a).

   Based on the findings of the research, it can be concluded that program accountability at MI Miftahul Huda is carried out through a systematic planning and evaluation process in the Madrasah Activity Plan and Budget (RKAM) forum every year. This forum provides an opportunity for all teachers to actively participate in conveying ideas and inputs that are relevant to the vision and mission of the madrasah, so that the programs prepared are really based on the needs of schools, teachers, and students.

4. Policy accountability

   Accountability in the policy realm refers to the obligation of an institution to be accountable for every strategic decision that has been determined. Every policy made should be transparently explained, accompanied by an assessment of its consequences and implications for future conditions (Mareta dan Fakih 2024a).

   Based on the results of the research, it can be concluded that the accountability for the policy of using BOS funds at MI Mifhtahul Huda runs well and according to procedures, namely through reporting to the BOS Management Team at the Regency/City level which is adjusted to the policies in the RKAM. This was emphasized by the head of the Madrasah and the treasurer who stated that the implementation of policies must be carried out consistently and all policies listed in the RKAM must be fully realized so that the data reported later is clear and appropriate.

B. Transparency of BOS MI Miftahul Huda Fund

1. Availability of information

   Availability of Information (Informativeness), which is the provision of various information, such as news, explanations of mechanisms and procedures, as well as data and facts in a clear and appropriate manner to stakeholders in need.

   Based on the results of the research on the availability of information on the use of BOS funds at MI Miftahul Huda, it can be concluded that the presentation of data related to budget transparency is still less than optimal. This can be seen from the information board on the use of BOS funds that are available but not filled, so that information cannot be accessed directly by parents of students and the community. Although the school states that data can be shown if anyone asks, inconsistent submission practices and delays in publication indicate a lack of information disclosure in accordance with applicable regulations, so budget transparency has not been fully realized in this school environment

2. Openness

   Openness, which is the principle that public information must be accessible to anyone. This emphasizes that all data owned by public bodies must be open and available for access by the wider community (Mareta dan Fakih 2024b).

   Based on the results of the study, it can be seen that the governance of school funds is carried out with the principle of openness. All educators are given access to know the management flow, starting from the planning stage to the implementation of the budget. Every form of expenditure, such as the purchase of books, the payment of electricity bills, to the provision of teacher honorariums, is always clearly explained both through official reports and meeting forums.

3. Disclosure

   Disclosure, which is the act of openly conveying to the public or stakeholders related to the activities and financial performance carried out by an entity or institution (Mareta dan Fakih 2024b).

   The management of BOS funds at MI Miftahul Huda is carried out with the principles of openness and responsibility, prioritizing the presentation of financial and non-financial data that is clear, timely, and easily accessible to stakeholders. Financial reporting is periodically carried

out through online e-RKAM, and a copy of it in physical form is ready to be verified directly by the supervisor during the audit. Every supporting document related to the use of the budget is also included, ensuring that the audit can take place in a transparent and objective manner, thereby fostering trust and confidence in the management of BOS funds at MI Miftahul Huda.

C. Accountability in the perspective of sharia accounting

In the view of sharia accounting, accountability is not only aimed at fellow humans, but is also a form of direct responsibility to Allah SWT. Everything entrusted to humans is considered a mandate that must be fully accounted for (Mahardika dan Mahayasa 2022). In the perspective of sharia accounting, accountability includes a number of important values that are the foundation, including: Paying attention to and prioritizing the welfare of all people, fairness, sincerity in accounting for their duties, the existence of records and the availability of reports (Rahmatilla dan Ali 2024).

Based on the results of the study, it can be concluded that reporting and accountability for the use of BOS funds in madrasas is carried out by prioritizing honesty, prudence, and compliance with applicable rules. The head of the madrasah emphasized that every transaction must be accompanied by valid evidence so that the financial statements can be accounted for without any addition or subtraction of information, while the madrasah treasurer emphasized the importance of prudence in the use of funds and openness to parents regarding the limits on the use of BOS funds.

D. Transparency in the perspective of sharia accounting

Transparency in this context is not only related to the presentation of financial information to a wider range of stakeholders, but also reflects the commitment of an institution or company to sharia principles and social goals that are an integral part of Islamic teachings (Sagala dan Nurlaila 2025). The values of transparency in sharia accounting are reflected in the noble character possessed by the Prophet PBUH, including: shiddiq, amanah, fathanah, tablig (Rahmatilla dan Ali 2024).

The results of the study show that accountability in the management of BOS funds at MI Miftahul Huda Sukoreno in general has gone well, where the implementation of processes starting from planning, management, to reporting has followed the applicable regulations. The design of RKAM is adjusted to the needs of madrasas, the management of Bos funds is carried out based on

RKAM, and reporting is carried out properly to the authorities as a form of accountability.

Discussion

Table 1. Results of Accountability Research

NO	Indicator	Research Findings	Information
1	Accountability, Honesty and Law	Fulfilled	In accordance with the BOS juknis
2	Managerial Accountability	Not Fulfilled	Not optimal in dividing tasks in the team
3	Program accountability	Fulfilled	Preparation of RKAM with deliberation
4	Policy accountability	Fulfilled	Reporting

Thus, it can be concluded that overall the implementation of accountability principles at MI Miftahul Huda has gone well and has met most of the important indicators, although further efforts are still needed to strengthen the managerial aspect so that the workload of madrasah heads can be more effectively distributed.

Table 2. Transparency Research Results

NO	Indicator	Research Findings	Information
1	Availability of Information	Not Fulfilled	The presentation of public information is not optimal
2	Openness	Fulfilled	Open to all parties
3	Disclosure	Fulfilled	Done regularly

It can be concluded that transparency at MI Miftahul Huda shows that there are efforts to maintain the continuity of fund governance honestly and responsibly, although there are aspects that must be improved, especially in terms of the presentation of information that is easily accessible to the public.

Table 3. Results of Accountability Research from the Perspective of Sharia Accounting

NO	Indicator	Research	Information
1	Paying attention to and prioritizing the welfare of all ummah	Fulfilled	Priority to improve student quality and achievement
2	Fair	Fulfilled	Distribution of funds according to RKAM
3	Sincere in accounting for his duties.	Fulfilled	Not seeking profit and not receiving additional profits outside the terms
4	Existence of records and	Fulfilled	Availability of Financial

availability of Recording reports		Statements

Based on the results of the research, it can be concluded that the accountability of BOS fund management at MI Miftahul Huda has been running based on sharia accounting principles.

Table 4 Transparency Research from the Perspective of Sharia Accounting

NO	Indicator	Research Findings	Information
1	shiddiq (jujur)	Fulfilled	Reporting is accompanied by evidence
2	Trust (trustworthy)	Fulfilled	Management and reporting are carried out according to the rules
3	Fathanah (intelligent)	Fulfilled	complete report and have passed the inspection
4	Tablig (convey correctly)	Fulfilled	presentation to fellow educators and routine reports on e-RKAM

Based on the results of the research, it can be concluded that the transparency of BOS fund management at MI Miftahul Huda has been running based on sharia accounting principles.

Conclusion

Based on the results of the research on the management of School Operational Assistance (BOS) funds at MI Miftahul Huda Sukoreno, Jember Regency, it can be concluded that the management of BOS funds has reflected accountability and transparency through the implementation of planning, management, and reporting in accordance with the provisions, with the involvement of all parties and complete and accountable document evidence; however, there is a great dependence on the head of the madrasah in making and inputting report, and it is necessary to increase the availability of public information so that it is easily accessible to the public. From the perspective of Sharia Accounting, the management of BOS funds has fulfilled sharia principles such as accountability to Allah SWT, justice, sincerity, and the benefit of the ummah which is reflected in honesty, prudence, and the integration of Islamic moral values in the governance of the fund.

Authors' Declaration

Based on the results of the research, MI Miftahul Huda Sukoreno is advised to increase managerial accountability through a more proportionate distribution of

tasks in the management and reporting of BOS funds and optimize public information disclosure through bulletin boards or online media so that transparency can be felt by all parties. For the next researcher, it is recommended to expand the research object to other madrassas with different characteristics in order to obtain a more comprehensive picture, as well as deepen the analysis of the inhibiting factors and effectiveness of efforts to increase the accountability and transparency of BOS funds.

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