

Contextual Dynamics of School Financial Management: Insights from SMPN 2 Baleendah and SMP Al Qona'ah

Akhmad Muhaemin ^{a.1,*}, Waska Warta ^{b.2}

^{*ab} Universitas Islam Nusantara 1 & 2, Indonesia 1 & 2.

^{*1} akhmadmuhaemin@uninus.ac.id; ^{*2} waskawarta@uninus.ac.id

^{*}Correspondent Author

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ABSTRACT

This study conducts a comparative analysis of educational financing management, guided by the Planning, Organizing, Actuating, and Controlling framework, in two distinct Indonesian educational settings: SMPN 2 Baleendah (public school) and SMP Al Qona'ah Baleendah (private school). The research employed a qualitative descriptive approach, utilizing purposive sampling to select key informants including principals, treasurers, teachers, and school committee members. Data were collected through participatory observation, in-depth interviews, and document analysis, and analyzed using the interactive model of Miles and Huberman. Findings reveal significant divergence in POAC implementation driven by institutional context, funding mechanisms, and student socioeconomic characteristics. SMPN 2 Baleendah, as a public institution, demonstrates a structured, government-regulated financial management approach primarily dependent on School Operational Assistance funds. Its planning prioritizes comprehensive development, including infrastructure, learning resources, and teacher training, with formal organizational structures and systematic control mechanisms leading to improved facilities, stable academic achievement, and high public trust. Conversely, SMP Al Qona'ah Baleendah, a private school facing funding limitations and reliance on community contributions, adopts an adaptive, community-driven model. Its planning focuses on operational survival and basic maintenance, with flexible organizational structures and actuating strategies emphasizing teacher creativity and resourcefulness. Control mechanisms are community-based, ensuring accountability despite challenges like delayed BOS disbursements, successfully maintaining learning quality and community trust. The study concludes that POAC functions are not universal but are dynamically shaped by contextual variables, with public/private status acting as a crucial intervening factor. This research offers a contextualized model of educational financing management, advancing theoretical understanding by emphasizing the indispensable role of institutional context in shaping managerial practices and providing practical implications for differentiated, effective financial governance strategies.

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Introduction

1 Background

Educational financing management plays a strategic role in determining the continuity of learning programs and the overall quality of educational services within schools (Pilapil, 2019). Effective financial management ensures that educational institutions can provide essential resources and maintain operational stability (Maruhawa, 2023). This includes guaranteeing adequate facilities and infrastructure, improving teacher competence through professional development, and delivering learning programs tailored to student needs (Nursaid, 2024). Ultimately, efficient, transparent, and accountable financial management empowers schools to achieve their educational objectives (Gaspar et al., 2022). The quality of education, therefore, extends beyond the competence of teachers or curriculum design; it is deeply intertwined with how schools plan, organize, implement, and supervise the sustainable use of available funds (Maruhawa, 2023; Vicente et al., 2023). This process, aligning with key POAC management functions, provides a robust analytical lens for understanding financial governance in educational settings (Mestry, 2004; Yasin & Mokhtar, 2022).

Despite its critical importance, the practice of educational financing management in Indonesia is confronted with numerous challenges (Suriadi & Karim, 2025). Previous research consistently highlights issues such as limited funding, inappropriate budget allocation, and weak evaluation mechanisms as persistent problems in educational financial management (Nadir & Karim, 2025; Suriadi & Karim, 2025). Beyond these, further complexities arise from the unequal distribution of funds across regions, significant socioeconomic disparities among student populations, and low community participation in financial oversight (Suriadi & Karim, 2025). The need for continuous policy evaluation also adds another layer of difficulty to effective financial governance in schools (Nadir & Karim, 2025). These multifaceted challenges are particularly significant because financing standards form an integral component of the National Education Standards, as stipulated by Ministry of Education and Culture Regulation Number 19 of 2020. Consequently, any suboptimal management of financial resources can severely impede efforts aimed at improving the overall quality of education (Angrist et al., 2025). This can manifest in various ways, such as a lack of professional development opportunities for teachers, inadequate learning resources or technology, and dilapidated school facilities, all of which directly affect the quality of teaching and student learning outcomes.

The decentralized nature of Indonesia's education system grants schools a degree of autonomy in managing their finances (Desimaria & Rahayu, 2022). While this autonomy is intended to foster responsiveness to local needs, it often presents additional challenges in ensuring accountability and efficient resource utilization, particularly for schools with varying capacities (Gaspar et al., 2022; Loeb & Strunk, 2006). Field observations further reveal distinct differences in the socioeconomic characteristics of students attending public and private schools, which directly influence their respective financial management strategies (Barrow et al., 2023; Forradellas et al., 2021; Gazmuri, 2024). Public schools often serve a student body with diverse economic backgrounds, while private institutions, particularly those in suburban areas, tend to enroll a higher proportion of students from lower-middle-income families (Rowe & Langman, 2024). These disparities are compounded by funding models, where public schools often receive targeted government support, while private schools rely heavily on parental contributions and external fundraising efforts (Barrow et al., 2023). Such variations dictate the extent to which parents can contribute to additional school financing beyond government operational assistance, necessitating each school to adopt distinct managerial strategies. This context underscores the critical importance of examining educational financing management

through a lens that considers both the socioeconomic context of students and the unique institutional characteristics of schools.

Previous studies have widely confirmed that robust financial governance positively correlates with enhanced quality of educational services (Quak, 2020). Effective financial management practices contribute to transparency and accountability, which are essential for public trust (Maruhawa, 2023). Specifically, the diligent implementation of POAC management functions has been shown to improve the accountability of fund utilization, particularly in managing School Operational Assistance funds within primary and secondary education (Sulistiani, 2021). Furthermore, transparency in financial reporting and the active involvement of school committees are consistently identified as pivotal factors in strengthening public trust and accountability in educational financial management (Gaspar et al., 2022; Puruwita, 2018). School committees play a crucial role not only in overseeing but also in actively participating in the planning and organizing phases of financial management, helping to bridge the gap between policy ideals and practical implementation. Similarly, school supervisors are vital in guiding schools toward effective financial practices, ensuring adherence to regulations, and fostering sound financial stewardship. These measures collectively ensure that stakeholders, including parents and the community, are informed and can participate in oversight (Kasimba & Lujala, 2018). However, much of the existing literature predominantly focuses on the procedural aspects of BOS allocation and often overlooks a comparative analysis of how POAC functions are applied across public and private schools with diverse socioeconomic contexts, particularly when considering the prevalent gap between ideal policies and their implementation challenges at the school level.

Given these identified gaps, a more comprehensive and in-depth analysis is imperative to understand the practical implementation of POAC functions in the financial management of schools with distinct characteristics. A comparative study between public and private schools is essential for uncovering variations in managerial strategies adopted to address financing challenges within different institutional contexts. Such an analysis is expected to provide a more complete understanding of educational financing management practices, offering both theoretical insights and practical contributions for the development of policies and the effective implementation of financial management strategies in schools.

2 Previous Literature Review

A substantial body of scholarship has examined the governance of educational financing, yet notable limitations remain in how these studies conceptualize managerial processes and contextual influences within schools. Suherman et al. (2025) demonstrated that the systematic application of POAC (Planning, Organizing, Actuating, Controlling) functions in the management of School Operational Assistance (BOS) funds markedly enhances institutional accountability in primary education. Their findings underscore that coherent financial planning, structurally aligned organizational mechanisms, needs-driven implementation, and rigorous supervisory procedures collectively strengthen institutional credibility and reduce the risk of administrative irregularities. This research affirms that financial accountability is deeply contingent upon the robustness of managerial systems.

Similarly, Sartika et al. (2025) advanced the discourse on financial transparency by documenting the pivotal role of participatory governance particularly committee involvement and open disclosure practices in reinforcing public trust. Their study suggests that transparent reporting and stakeholder engagement function as essential safeguards within school financial ecosystems, ensuring more equitable and well-informed decision-making regarding budget allocation. This orientation toward participatory transparency offers valuable insights into the sociopolitical dimensions of financial governance in educational institutions.

Complementing these perspectives, Rahmawati et al. (2025) highlighted the strategic significance of effective financing management in enhancing the relevance and quality of educational services. Their research identified that targeted financial investment whether in facility enhancement, teacher professional development, or curricular adaptation directly supports more responsive learning environments. Consequently, managerial proficiency in the allocation and governance of financial resources emerges as a decisive factor in achieving broader educational outcomes, including instructional relevance and institutional effectiveness.

Despite these contributions, prior studies exhibit a pronounced inclination toward examining procedural compliance in BOS fund utilization, with limited attention afforded to contextual variables that shape managerial practices. Specifically, socioeconomic disparities among students and institutional typologies (public versus private) remain underexplored, even though these factors significantly influence schools' financial strategies and operational flexibility. This narrow procedural focus restricts the field's understanding of how managerial decisions unfold within diverse educational ecosystems.

A critical evaluation of the existing literature reveals several research gaps. First, much of the scholarship remains anchored in procedural analyses of budgeting and reporting, lacking a holistic engagement with financial management through the POAC framework. Such a reductionist approach obscures the complex managerial dynamics inherent in financial decision-making. Second, direct comparative analyses of POAC implementation across public and private schools are virtually absent, despite the clear institutional, structural, and demographic distinctions that differentiate these educational settings. The absence of comparative inquiry limits the field's understanding of how organizational contexts mediate managerial practices. Third, the socioeconomic conditions of students an essential contextual determinant of school financing strategies are rarely integrated into analytical frameworks. Given that parental financial capacity and community resources directly influence school budgeting decisions, their omission represents a significant conceptual gap. Fourth, there has been no comprehensive empirical investigation focusing specifically on SMPN 2 Baleendah and SMP Al Qona'ah Baleendah, two schools whose contrasting characteristics make them uniquely positioned for an in-depth comparative analysis. Such localized inquiry is necessary to enrich contextualized literature in Indonesian educational management.

This study offers several substantive contributions to advance theoretical and practical understanding in the field. First, it presents a comparative examination of POAC-based educational financing management in a public and a private school, thereby illuminating how institutional structures and constraints shape managerial strategies. This comparative lens introduces analytical depth that has been largely absent in prior research. Second, the incorporation of students' socioeconomic backgrounds as a formal analytical variable represents a methodological and conceptual innovation. By embedding socioeconomic context into the examination of financial governance, this study bridges a gap in existing literature and provides a more holistic understanding of decision-making processes. Third, by focusing on two institutionally distinct schools SMPN 2 Baleendah and SMP Al Qona'ah Baleendah the study yields empirically grounded insights that capture the nuanced variability of POAC implementation in real institutional environments. Fourth, the study aims to develop a context-sensitive analytical model for educational financing management, which can serve as a practical guide for schools seeking to enhance transparency, optimize BOS fund utilization, and promote sustainable financial practices.

Accordingly, the objectives of this study are articulated as follows. This investigation seeks to provide a comprehensive account of the operationalization of POAC management functions within the financing systems of SMPN 2 Baleendah and SMP Al Qona'ah Baleendah,

elucidating how each institution translates planning, organizing, actuating, and controlling into practice. In addition, the study aims to analyze the divergent financing strategies adopted by the two schools in response to the socioeconomic characteristics of their respective student populations, recognizing that fiscal decision-making is inseparable from contextual realities. Furthermore, it endeavors to compare the effectiveness of BOS fund management in enhancing educational quality across public and private school settings, thereby identifying institutional strengths and structural constraints inherent in each context. Ultimately, this research intends to formulate evidence-based managerial recommendations designed to reinforce financial governance that is effective, transparent, and sustainable.

Method

This study employs a qualitative research approach with a descriptive orientation, a methodological choice grounded in the objective of capturing the complexity and contextual nuance of educational financing management as practiced in SMPN 2 Baleendah and SMP Al Qona'ah Baleendah. The qualitative paradigm enables the researcher to explore meaning, process, and lived experience as constructed by school actors in their natural settings. A descriptive design further allows for the systematic portrayal of planning, organizing, implementing, and controlling financial resources without imposing external interventions or manipulating research variables. Through this approach, the study aims to produce an authentic representation of managerial practices as they unfold in real institutional environments.

The research focuses on key stakeholders directly involved in financing management within the two schools. Participants were selected through purposive sampling, ensuring that each informant possessed relevant knowledge and active engagement in financial processes. Informants included principals, who serve as primary decision-makers and supervisors of budgetary planning; school treasurers, who are responsible for budget execution and technical financial administration; teachers, who act as beneficiaries and implementers of funded programs; and school committee members, who represent the community and parents in overseeing financial transparency and resource allocation. This selection strategy enhances the study's ability to capture diverse perspectives across institutional roles.

Data collection was conducted through a combination of participatory observation, in-depth interviews, and document analysis. Participatory observation enabled the researcher to observe firsthand the routines and interactions embedded in financial management activities, such as the preparation of RKAS documents, BOS fund reporting, and transparency mechanisms. In-depth interviews provided rich qualitative insights into the rationales, strategies, and challenges experienced by principals, treasurers, teachers, and committee members. Document analysis of RKS, RKT, RKAS, financial reports, and other relevant school archives offered important corroborative evidence that strengthened the credibility of the findings. The triangulation of these methods ensured methodological rigor by validating data across sources, techniques, and perspectives.

The research procedure unfolded through several systematic stages. The initial stage involved preparing interview protocols, observation guides, and document analysis forms to ensure alignment with the research focus. The fieldwork stage consisted of conducting observations, interviews, and document reviews in both schools. This was followed by a stage of data recording and verification, during which the researcher reduced raw data, organized emerging categories, and cross-checked interpretations with supporting evidence. The final stage involved evaluative synthesis, where the researcher reexamined the coherence between collected data and research objectives to generate credible and meaningful conclusions.

Data analysis followed the interactive model of Miles et al. (2014), which emphasizes the continuous and cyclical nature of qualitative analysis. The first component, data reduction, entailed selecting, organizing, and simplifying information to focus on relevant themes related to POAC-based financing management. The second component, data display, involved presenting analyzed data in narrative, matrix, and diagrammatic forms to facilitate clarity of interpretation. The final component, conclusion drawing and verification, required the researcher to identify emerging patterns, test preliminary assumptions, and reaffirm the validity of findings through cross-examination with data collected throughout the research process. This iterative analytic process enabled the study to produce a comprehensive and contextually grounded understanding of financing management dynamics in both institutional settings.

Result

1 Educational Financing Planning

Educational financing planning is conducted participatively by involving the principal, treasurer, teachers, and the school committee through the development of the School Activity and Budget Plan (RKAS). This process aims to ensure that school needs are identified systematically, including infrastructure, teaching materials, learning programs, and operational matters. Public schools generally refer to government regulations through the School Operational Assistance (BOS) fund, while private schools are more flexible, adapting to internal conditions and community contributions. The principles of transparency and accountability form the foundation, so planning is not merely about budgeting but also about formulating priority scales according to funding limitations. The findings show differences in planning focus based on the school's economic background. Public schools relatively have room to plan for infrastructure development or additional programs, while private schools often limit their financing plans to basic aspects to remain aligned with the available budget. The implementation of these regulations is reflected in school planning practices: public schools generally allocate BOS fund priorities for infrastructure, textbooks, and academic activities, while private schools emphasize basic operational financing such as teacher salaries and facility maintenance.

2 Organizing Educational Financing

The organization of educational financing is carried out by establishing a clear management structure, involving the principal as the main person in charge, the treasurer as the fund manager, teachers as program implementers, and the school committee as a supervisory partner. The duties and authorities of each element are regulated to avoid overlap, ensuring the fund management flow runs effectively. The structure in public schools follows government rules and is more bound to BOS technical guidelines, while in private schools, the organization is more flexible, adapting to needs and community contributions. The work mechanism is built on the basis of coordination and cooperation between elements, with an emphasis on accountability, transparency, and efficiency of fund use.

3 Implementation of Educational Financing

The research results show that in public schools, the implementation of BOS financing is generally directed towards the procurement of textbooks, conducting teacher workshops, and

procuring learning facilities. The process of reporting fund realization is also published to the public, thus fostering transparency. The implementation pattern in private schools shows a different orientation. Funding limitations encourage schools to focus more implementation on basic operational needs, such as teacher salaries and facility maintenance. The creativity of private schools becomes an important factor to cover funding shortages, for example by utilizing community support or maximizing existing facilities. In practice, these provisions are applied differently: public schools allocate more funds for books, learning facilities, and teacher training, while private schools focus priorities on educator salaries and facility maintenance to keep routine activities running.

4 Supervision of Educational Financing

Research findings indicate that in public schools, the financing supervision mechanism is carried out relatively systematically. Cash checks are conducted regularly by the principal together with the school committee, financial reports are prepared periodically, and the conformity of budget realization with the RKAS is evaluated periodically. Supervision in private schools also involves the school committee, although its capacity is more limited compared to public schools. Transparency is usually realized through the publication of financial reports to parents. However, delays in BOS disbursement often hinder programs, so schools need to develop alternatives such as independent internal audits or external collaboration. At the implementation level, internal and external audits are the main instruments in strengthening supervision. Schools that are routinely audited show better financial management performance, characterized by open financial reports and community participation in public accountability forums.

5 Results of Financing Management on Learning Quality

The research results show that effective educational financing management has a significant positive impact on learning quality. Teachers receive support through the provision of learning facilities, supporting infrastructure, and opportunities for training and workshops, while students enjoy a more conducive learning environment, including access to relevant textbooks and learning media. The realization of BOS funds impacts the improvement of national exam scores and the reduction of parents' financial burden, which indirectly supports the improvement of the quality of the learning process and student outcomes. Planned and transparent financing management improves learning facilities and teaching media, which then directly impacts learning quality. The impact of effective financing management is not only visible in the improvement of inputs such as facilities and teachers, but also in the educational process and outputs: learning quality increases, student achievement improves, and public trust in schools grows.

Table 1. Summary Comparison of Educational Financing Management.

Management Function	SMPN 2 Baleendah (Public)	SMP Al Qona'ah Baleendah (Private)
Planning	RKAS preparation involves teachers, administrative staff, and school committee; priorities on infrastructure, textbooks, academic activities.	Simple RKAS preparation, focus on basic needs: teacher salaries, facility maintenance, routine activities.
Organizing	Principal as responsible person; treasurer manages administration; committee as external supervisor.	Principal and treasurer are dominant; school committee plays an active role as a bridge to the community.

Management Function	SMPN 2 Baleendah (Public)	SMP Al Qona'ah Baleendah (Private)
Actuating	BOS used for infrastructure, books, teacher training, extracurricular activities; reports are published openly.	BOS is directed more towards teacher salaries and routine operations; funding limitations lead to selective innovation, teachers creatively utilize simple facilities.
Controlling	Routine monitoring by principal, treasurer, and committee; financial reports prepared periodically and audited.	Supervision involves committee and parents; reports are published, but constrained by delays in BOS disbursement.
Impact on Learning Quality	Learning facilities improved, teacher training runs, student achievement stable/improving; high public trust.	Learning quality maintained despite simple facilities; innovative teachers, students still achieve; public trust sustained.

Discussion

The findings of this study substantively advance existing scholarship on educational financing governance by demonstrating that the operationalization of managerial functions particularly those articulated within the POAC framework is profoundly shaped by institutional context. While previous studies have emphasized procedural strength, transparency, and targeted financial investment as determinants of accountability and educational quality, the present research shows that these managerial dimensions manifest differently across public and private school ecosystems. As a result, the analysis not only corroborates earlier work but also extends its conceptual boundaries by situating managerial processes within the socioeconomic and organizational realities that condition decision-making.

In the domain of planning, this study confirms the significance of participatory and coherent planning as articulated by Sartika et al. (2025) and Suherman et al. (2022). Yet, it reveals a deeper conceptual layer that remains underexplored: participation and coherence alone do not determine the quality of planning. Rather, the strategic orientation of planning is moderated by institutional identity and resource capacity. SMPN 2 Baleendah, benefitting from secure public funding, interprets planning as a developmental exercise aimed at expansion and quality enhancement. By contrast, SMP Al Qona'ah Baleendah positions planning as a mechanism for financial survival, prioritizing activities that ensure continuity of service. This divergence illustrates that the RKAS, while standardized in format, functions as a differentiated strategic instrument. Thus, planning is not a neutral technical activity but a context-contingent negotiation of priorities shaped by structural constraints. This insight extends prior literature by clarifying how the same managerial framework yields divergent strategic outputs depending on institutional conditions.

The analysis of implementation similarly exposes a contextual elasticity not yet recognized in previous research. Rahmawati et al. (2025) have emphasized the importance of targeted financial investment for strengthening educational relevance and service quality. This study refines that argument by demonstrating that the trajectory of such investment is conditioned by institutional necessity. Public schools are able to channel resources toward enhancement facility improvement, teacher development, and learning innovation because their operational foundations are relatively stable. Private schools such as SMP Al Qona'ah, operating with more constrained financial bases, must direct funds toward fundamental

operational functions, including teacher salaries and basic maintenance. In this sense, implementation is not merely a technical realization of planned expenditures but an adaptive response to structural limitations. The findings thereby illuminate a gap in earlier frameworks, particularly the assumption implicit in Suherman et al. (2022) that needs-driven implementation is uniform across schools. The present study demonstrates that “need” itself is a contextually constructed concept that guides financial actualization in divergent ways.

The dimension of supervision further illustrates how accountability mechanisms interact with institutional capacity. While Suherman et al. (2022) emphasizes the centrality of systematic supervisory structures in ensuring financial accountability, this research shows that effective supervision may take multiple forms. SMPN 2 Baleendah relies on formalized internal controls, hierarchical monitoring procedures, and standardized reporting systems typical of public-sector governance. SMP Al Qona’ah, constrained by organizational scale and resource limitations, employs a more community-based supervisory model that leverages parental involvement and committee engagement. Despite their structural differences, both models demonstrate the capacity to uphold accountability and protect educational quality, thereby reinforcing Rahmawati et al. (2025) regarding the role of managerial competence in shaping educational outcomes. This finding challenges the presumption of a singular ideal supervisory model and instead posits supervision as a relational mechanism whose effectiveness emerges from alignment with institutional context.

Collectively, these findings address a conceptual limitation in the existing literature: the tendency to treat POAC as a universal and context-independent managerial framework. This study demonstrates that each function planning, organizing, actuating, and controlling operates within and is shaped by the institutional environment, making contextual variables indispensable to understanding managerial outcomes. While Suherman et al. (2022), Sartika et al. (2025), and Rahmawati et al. (2025) provide important foundations for understanding accountability, transparency, and quality, the present research extends their contributions by revealing how institutional context moderates the manifestation and effectiveness of POAC functions. Rather than a linear managerial system, POAC emerges here as a dynamic, adaptive process in which functions interact with organizational capacity, funding stability, and sociocultural expectations.

The primary theoretical contribution of this study, therefore, lies in its articulation of a contextualized model of educational financing management. By demonstrating that public and private schools employ distinct yet equally functional interpretations of POAC, this research advances a more nuanced conceptualization of managerial practice one that recognizes contextual variability as a central analytic category rather than a background condition. This contextual lens provides a more comprehensive understanding of how educational financing is governed and offers a more accurate theoretical basis for interpreting managerial diversity across institutional types.

Conclusion

This study provides a critical comparative analysis of educational financing management, guided by the POAC framework, between public and private schools, specifically exemplified by SMPN 2 Baleendah and SMP Al Qona’ah Baleendah. The findings conclusively demonstrate that while the fundamental principles of POAC remain universally relevant, their practical manifestation, strategic prioritization, and ultimate impact are profoundly shaped by institutional context, funding mechanisms, and the socioeconomic characteristics of the student population. For SMPN 2 Baleendah (public school), financial management is characterized by a structured and systematic approach, largely governed by government regulations and supported by consistent funding, primarily through BOS. Its planning

prioritizes comprehensive development, including infrastructure upgrades, acquisition of learning resources, and teacher professional development. Implementation follows established guidelines, with a focus on enhancing educational inputs and processes. Control mechanisms are formalized and geared towards ensuring accountability to public standards, leading to improved facilities, stable academic achievements, and high public trust. In contrast, SMP Al Qona'ah Baleendah (private school) operates under significant financial constraints, necessitating an adaptive and community-driven approach. Planning is acutely focused on operational survival and maintaining core services, such as teacher salaries and essential maintenance, rather than extensive development. Its organizing structure exhibits greater flexibility, leveraging the school committee as a vital link for community support and fundraising. Implementation strategies prioritize resourcefulness and teacher innovation to overcome limitations, while control relies heavily on transparent reporting to parents and community engagement to maintain trust, despite challenges like delayed BOS disbursements. The core contribution of this research lies in its articulation of a contextualized model of educational financing management. It challenges the perception of POAC as a linear, context-independent managerial system, instead presenting it as a dynamic and adaptive framework. This study explicitly demonstrates how contextual variables, such as a school's public or private status, act as intervening factors that moderate the application and outcomes of each POAC function. The research reveals that effective financial management is not about adhering to a singular ideal, but rather about developing context-appropriate strategies that align with institutional capacity, funding stability, and community expectations. This nuanced understanding offers significant implications for both theory and practice. Theoretically, it enriches the scholarship on educational management by emphasizing the indispensable role of context in shaping managerial processes. Practically, it provides policymakers and school leaders with evidence-based insights to design differentiated strategies for financial governance, ensuring that resource allocation is optimized, accountability is maintained, and educational quality is sustained across diverse institutional landscapes.

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