

## ANALYSIS OF THE MANAGEMENT OF SCHOOL OPERATIONAL ASSISTANCE FUNDS (BOS)

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### ABSTRACT

Education plays an important role in human resource development, and the quality of education is an indicator of a nation's success. Improving the quality of education in Indonesia, especially at the elementary and secondary levels, is supported by the School Operational Assistance Program (BOS). This study examines the management of BOS funds and their impact on the quality of educational facilities and infrastructure. The methods used are library research and content analysis, with a focus on transparency, accountability, and participation in fund management. The results show that effective management of BOS funds can improve the quality of facilities and infrastructure, but there are still obstacles such as late disbursement of funds and low financial literacy. Recommendations for improving management effectiveness include financial management training and digitalization of the reporting system. This study is expected to provide insight and strategic solutions to maximize the use of BOS funds for better education quality.

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### INTRODUCTION

Education is one of the most fundamental needs of human beings. Through education, individuals are able to develop their quality of life and improve their future prospects. According to Law Number 20 of 2003, Chapter I, Article 1, education is defined as a conscious and deliberate effort to create a learning environment and learning process that enable learners to actively develop their potential, so that they may possess spiritual strength, self-control, personality, intelligence, noble character, and the skills required for themselves, society, the nation, and the state (Ministry of Education and Culture, 2003). In addition, education plays a highly significant role in the economic growth and development of a nation (Subroto, 2014). Adequate knowledge and skills contribute substantially to increased productivity in both goods and services sectors (Lestari, 2022, as cited in Susanto, n.d.).

The educational process cannot function effectively without adequate educational financing to support its sustainability (Yulianti, 2017). Educational financing plays a crucial role in the success of the education system. Without sufficient financial support, educational activities may be disrupted and fail to achieve their intended objectives. Education financing also serves as a form of long-term investment, particularly in funding training programs for teachers and educational staff as part of efforts to enhance human resource capacity within educational institutions. Furthermore, education financing can influence the performance of teachers and school staff through the provision of adequate salaries. Consequently, almost all actions undertaken by educators and educational personnel require sufficient educational funding.

In Indonesia, efforts to provide adequate education financing have become a major concern of both the government and researchers. Although the literature on the types and sources of education financing in Indonesia has expanded, gaps remain in achieving a comprehensive and in-depth understanding of this issue. For example, an article by Habibi (2022) entitled “*Analysis of Education Financing Management in Schools*” does not include a discussion of the legal framework, which is essential as a reference for educational institutions in financial planning. Moreover, despite the existence of legal mandates regulating education financing, several inconsistencies persist in practice. The 1945 Constitution and Law Number 20 of 2003 on the National Education System stipulate that education funding—excluding educators’ salaries and official education costs—must be allocated at a minimum of 20% of the State Budget (APBN) and 20% of the Regional Budget (APBD). However, these provisions are not consistently implemented in reality.

Fironika (2015) explains that one of the main problems of education financing in Indonesia is the insufficiency of education budgets in meeting the mandates of the 1945 Constitution and Law Number 20 of 2003 on the National Education System. In addition, challenges arise in allocating the required 20% of both the APBN and APBD to the education sector. Furthermore, the high cost of education limits access for certain segments of society. This condition contradicts Article 31 paragraphs (1) and (2) of the 1945 Constitution, which state that every citizen has the right to education, every citizen is obliged to undertake basic education, and the government is responsible for financing it (Ministry of Education and Culture, 2003).

The author hopes that this article will be beneficial for policymakers within educational institutions, particularly school principals and other academic stakeholders. In addition, this article is expected to broaden the knowledge of readers who wish to gain a deeper understanding of the analysis of the types and sources of education financing in Indonesia.

## METHOD

The data collection method employed in this study is library research, which involves reviewing and examining relevant theories and concepts derived from various scholarly literatures related to the research topic. The data obtained are secondary data, collected through an analysis of research journals sourced from various online academic databases and peer-reviewed journal articles.

This study focuses on literature published within the last ten years to ensure that the analysis is grounded in current data and recent empirical findings. The data collection process began with the identification of sources relevant to the types and sources of education financing. Subsequently, the researcher conducted a critical evaluation of the selected studies to explore key issues, challenges, and proposed solutions related to education financing.

## RESULT AND DISCUSSION

### A. Concept of Education Financing

In economic terminology, cost refers to expenditures in the form of money or other monetary resources (Nurhalimah, 2019). This perspective is supported by Sudarmono (2020), who explains that financing denotes funds provided by external parties to support planned investments conducted by either individuals or institutions. Similarly, Ilyas (2015) defines financing as the provision of funds from one party to another to support pre-planned investments or programs, whether implemented independently or by an organization.

Nursobah (2022) emphasizes that financing constitutes a process of allocating resources to specific activities or programs. Accordingly, education financing can be understood as the allocation of resources to support educational

operational activities and programs. Education financing is not solely the government's responsibility; rather, it is a shared responsibility involving the government, parents, and the wider community (Munir, n.d.).

Within the education sector, financing is a critical resource that directly contributes to the effectiveness and efficiency of educational management (Rusdiana, 2022). Anwar, as cited in Nursobah (2022), argues that education financing includes the ability to assess the efficiency of education fund management, focusing on the utility and value of expenditures rather than merely identifying funding sources. Nurhalimah (2019) further states that education financing is the process through which available revenues are allocated to design and implement school programs across all educational levels. Levin, as cited in Monita D.F. (2020), likewise explains that education funding involves the utilization of income and available resources to regulate and operate educational institutions in various locations and across different levels of education.

In practical terms, education financing covers expenditures for teachers' salaries, specialized equipment, textbooks, stationery, extracurricular programs, educational administration, and educational supervision (Nanang, 2009, as cited in Senna, 2022).

## **B. Legal Foundation of Education Financing**

The legal foundation of education financing refers to the regulatory framework that provides legal legitimacy for the organization and governance of education funding within a country. The 1945 Constitution of the Republic of Indonesia (Fourth Amendment) guarantees every citizen's right to education, mandates compulsory basic education, and assigns the government responsibility for financing the national education system. This system aims to strengthen faith, piety, and noble character, as well as to enhance the intellectual life of the nation. The Constitution also mandates that education be prioritized through a minimum allocation of 20% of public budgets for the education sector.

More specifically, the legal basis for education financing is regulated under Law Number 20 of 2003 on the National Education System, including the following provisions:

1. Article 11 (2)  
The central and regional governments are obliged to guarantee the availability of funding to ensure the provision of education for all citizens aged seven to fifteen years.
2. Article 12 (1)  
Students in all education units have the right to receive scholarships for high-achieving students whose parents are unable to finance their education, and to receive education cost assistance for students whose parents cannot afford educational expenses. Students are generally obliged to contribute to education implementation costs, except for those exempted under prevailing laws and regulations.
3. Chapter VIII (Compulsory Education), Article 34  
All citizens above six years of age are entitled to participate in compulsory education programs free of charge as part of Indonesia's education policy.
4. Chapter IX (Education Financing)  
Education financing consists of investment costs, operational costs, and personal costs. Personal costs include expenses that must be borne by learners to participate in learning regularly and continuously. Operational costs include: (1) salaries and allowances of educators and education personnel; (2) consumable educational materials and equipment; and (3) indirect operational expenditures such as electricity, water, telecommunication services, maintenance of facilities and infrastructure, overtime payments, transportation, consumption, taxes, insurance, and other related costs. Standards for school operational costs are determined through ministerial regulations based on recommendations proposed by the National Education Standards Board (BSNP).

## **C. Sources of Education Financing**

Education funding may originate from several sources, including government funding (central and regional), parents' or guardians' contributions, community support, and allocations generated by the educational institution itself (Anwar, 1991, as cited in Sudarmono, 2020). National education financing is regulated under Law Number 20 of 2003 on the National Education System, which serves as the legal basis for financing from both central and regional governments, while also allowing support from various funding sources (Ministry of Education and Culture, 2003).

### **1. School Operational Assistance (BOS) Fund**

The School Operational Assistance (BOS) program is government funding intended to support education and reduce the financial burden on communities, particularly those facing economic constraints. The program provides direct funding to both public and private schools, calculated based on the number of students and a unit cost formula. Its primary objective is to assist schools in meeting operational expenses. Schools are also expected to provide fee reductions or discounts for students from disadvantaged backgrounds, including for school contributions and extracurricular activities.

In general, the BOS program is implemented as an equitable subsidy covering a large number of schools and learners. However, some schools—particularly those in relatively higher socioeconomic contexts—have reportedly refused participation. In such cases, decisions have been made by school management without sufficient deliberation with parents or guardians.

Based on the Regulation of the Minister of Education and Culture (Permendikbud) Number 8 of 2020 on the technical guidelines for regular BOS funding, BOS allocations are calculated by multiplying the unit cost by the total number of registered students. The unit cost per year is set at IDR 900,000 per elementary school student, IDR 1,100,000 per junior high school student, IDR 1,500,000 per senior high school student, IDR 1,600,000 per vocational high school student, and IDR 2,000,000 per student for special education levels (SDLB, SMPLB, SMALB, and SLB). Student numbers are determined based on the National Student Identification Number (NISN) recorded in the national education data system (Dapodik).

## 2. Assistance for Economically Disadvantaged Students (BSM) Fund

The Assistance for Economically Disadvantaged Students (Bantuan Siswa Miskin/BSM) reflects the government's commitment to supporting students who experience financial hardship. This program aims to prevent students from discontinuing their education due to economic constraints, while simultaneously expanding their opportunities to continue schooling until completion. Beneficiaries of this program are students classified as economically disadvantaged or poor.

## 3. Community-Based Funding

With the implementation of School-Based Management (SBM), schools may mobilize and explore funding sources from the broader community, including individuals and institutions at local, national, and even international levels, consistent with the dynamics of globalization. Funds obtained from community sources must be managed effectively and efficiently, particularly to support teaching and learning activities. Therefore, all funding should be utilized in accordance with the School Budget and Expenditure Plan (RAPBS) to ensure that school needs are met in a systematic and accountable manner.

## 4. Parents'/Guardians' Contributions

This funding source is commonly recognized in the form of monthly school fees (SPP) and voluntary contributions (infak). Household expenditures related to primary and secondary education vary across schools, as not all components apply uniformly. However, this category illustrates the substantial financial burden borne by parents, including certain charges that, according to regulations, are no longer permissible to be collected by schools.

Parents'/guardians' education-related expenditures may include: (1) entrance fees; (2) monthly tuition fees/SPP; (3) mid-semester examination fees; (4) end-of-semester examination fees; (5) extracurricular activity fees; (6) practicum fees; (7) textbook/workbook (LKS) purchases; (8) school uniform purchases; (9) educational trips/character-building programs/retreats; (10) social contributions (APP and AAP); and (11) other miscellaneous expenses.

Monita D.F. (2020) argues that education financing originates from multiple sources regulated within the National Education System, as previously reinforced in Law of the Republic of Indonesia Number 2 of 1989 (enacted on 27 March 1989). Articles 33–36 (Chapter VIII) describe education resources across several categories, including:

- (a) education funds from the state (APBN) and regional budgets (APBD) as direct costs covering teacher and staff salaries, equipment procurement, instructional materials, and school facilities; at least 20% of APBD is allocated to education excluding salaries and official education costs;



- (b) education-support funds such as scholarships;
- (c) community contributions (e.g., BP3—now commonly associated with SPP) to finance uniforms, books, stationery, transportation, and infrastructure development;
- (d) contributions from local governments; and
- (e) other forms of assistance beyond APBN, APBD, community funds, and local government contributions, including collaborations with other institutions and support from overseas partners.

In addition, Tilaar (1995) classifies education financing sources into three main categories:

- (a) government funding (routine expenditures, development costs, Inpres funds, and educational development subsidies);
- (b) education development contributions (SPP), particularly for upper secondary education and higher education; and
- (c) community-based contributions through BP3 (Educational Development Support Agency).

Habibi et al. (2022) further identify seven major sources of education financing:

- (1) national education budgets (e.g., operational support, competitive grants, BOS);
- (2) provincial education budgets (e.g., books, classroom construction grants, scholarships);
- (3) district/city education budgets (e.g., learning facilities, curriculum training, reconstruction, scholarships);
- (4) school committee budgets (parents' support in cash or in-kind, monthly fees, extracurricular funding);
- (5) foundation budgets (routine support and/or in-kind contributions such as facilities and scholarships);
- (6) donor budgets (individual or institutional donors providing funds, services, or goods, including international grants); and
- (7) other sources (income from student products, asset auctions, school cooperatives, and other activities).

#### **D. Contemporary Issues in Education Financing Sources**

One prominent contemporary issue in education financing in Indonesia concerns the School Operational Assistance (BOS) program, which has been implemented since 2005. The primary objective of BOS is to support schools' non-personnel operational costs, reduce the burden on students and parents, and improve equity in educational service quality (Ministry of Education and Culture, 2003). However, its implementation continues to face several challenges:

##### **1) Delays in Fund Disbursement**

Delays in BOS disbursement remain a major issue in many regions, particularly at the beginning of the fiscal year. Contributing factors include discrepancies in student data recorded in the national education database (Dapodik), school account verification processes, and validation procedures at the Ministry of Finance. According to a report by the Ministry of Education, Culture, Research, and Technology (2023), approximately 18% of schools outside Java experienced disbursement delays exceeding one month. This situation disrupts routine school operations, including the payment of honoraria for teachers and the maintenance of school facilities. Although digital reforms through direct transfers from the central government to school accounts have accelerated disbursement, administrative constraints at the local level remain unresolved.

##### **2) Regional Allocation Inequality**

The BOS allocation formula, which is largely based on student enrolment and the Construction Cost Index (IKK), is intended to reduce interregional disparities. Nevertheless, significant gaps persist between urban areas and 3T regions (underdeveloped, frontier, and outermost areas). Schools in Papua and Maluku face high transportation and logistics costs, yet receive BOS allocations per student that are relatively comparable to those in Java. Consequently, schools in remote areas continue to experience difficulties in providing adequate learning facilities (Yusuf & Hartono, 2021). This issue highlights the need for a needs-based BOS allocation model, rather than an approach primarily driven by student numbers.

##### **3) Low Accountability in Fund Utilization**

Issues of transparency and accountability arise due to cases of misuse or misallocation of BOS funds. The Audit Board of Indonesia (BPK) (2022) reported inconsistencies between spending reports and actual program implementation in several regions. In response, the government introduced digital instruments such as ARKAS (School Activity and Budget Planning Application) and SIPLah (School Procurement Information System). Nevertheless, not all schools possess sufficient technical capacity to operate these systems, particularly in areas with limited internet connectivity.

Overall, contemporary issues in BOS governance involve technical, structural, and managerial dimensions. Delayed disbursement, interregional disparities, and weak accountability are key factors that undermine program effectiveness. Therefore, improvements should be directed toward:

a) **Refining a needs-based BOS allocation formula**

Current BOS calculations primarily rely on student numbers and the IKK, without adequately accounting for geographical constraints, poverty levels, and remoteness. Thus, BOS calculations should incorporate additional indicators such as: distance to logistics/transportation hubs (Accessibility Index), local socioeconomic conditions (Regional Poverty Index), and internet connectivity (Digital Connectivity Index).

b) **Strengthening digital infrastructure**

BOS implementation faces persistent challenges in reporting, planning, and monitoring due to limited internet access, inadequate devices, and weak system integration between central, regional, and school levels—particularly in 3T areas. Although digital systems such as ARKAS and SIPLah have been introduced since 2019, expanded collaboration with national internet service providers is required to ensure reliable connectivity for all schools and enable effective access to these platforms.

c) **Implementing structured human resource capacity-building**

Digital infrastructure and applications will remain ineffective without competent human resources. Errors in data input, late reporting, and misinterpretation of BOS technical guidelines are still common. Therefore, tiered and systematic training is required for principals, treasurers, school operators, and BOS supervisors.

## CONCLUSION

Based on the results of the literature review and analysis, it can be concluded that the effectiveness of the School Operational Assistance (BOS) program continues to face several fundamental challenges of a technical and structural nature. Delays in fund disbursement frequently occur due to data inconsistencies, lengthy bureaucratic procedures, and limitations in validation systems. Regional disparities persist because the BOS funding formula has not been fully based on actual needs, resulting in schools in remote and underdeveloped (3T) areas experiencing ongoing difficulties in meeting operational costs.

Furthermore, low accountability in fund utilization is largely attributable to weak financial literacy, insufficient training for BOS fund managers, and limited access to digital systems such as ARKAS and SIPLah. To address these challenges, comprehensive policy reforms are required, including: (1) refinement of a needs-based BOS allocation formula that takes into account geographical, economic, and digital conditions; (2) strengthening of digital infrastructure to ensure that all schools can effectively access reporting and financial management systems; and (3) implementation of continuous capacity-building programs for principals, treasurers, and BOS operators to enhance managerial competence and financial accountability.

Through these measures, the BOS program is expected to function more effectively as an instrument for equitable education financing and to contribute sustainably to improving the quality of educational services across all regions of Indonesia.

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