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Implementation of BOSP Fund Management and Its Implications for Education Quality

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ABSTRACT
This study analyzes the implementation of School Operational Assistance Fund (BOSP) management and its implications for education quality at UPT SDN 48 Gresik, a small-scale public primary school serving both regular and disabled students in Gresik Regency, East Java, Indonesia. Using a qualitative case study design, data were collected through in-depth interviews with three informants, the school principal, treasurer, and classroom teacher, supplemented by passive observation and document analysis. Data were analyzed using Miles, M. B., Huberman, A. M., & Saldaña (2014) interactive model and validated through source and technique triangulation. Findings reveal that BOSP fund management encompasses four financial management cycles: participatory planning through the RKAS mechanism, regulated budget execution, digital reporting via the ARKAS application, and periodic evaluation. However, implementation remains predominantly oriented toward administrative compliance rather than substantive impact on learning quality. Three structural constraints were identified: systemic delays in fund disbursement caused by collective administrative mechanisms, forcing teachers to personally finance classroom needs, limited budget flexibility for unplanned requirements, and high dependency on digital systems prone to technical disruptions. Stakeholder involvement follows a hierarchical pattern, with teachers' participation remaining procedural and school committee roles largely absent. These constraints collectively explain why procedural compliance in BOSP management has yet to translate into measurable education quality improvement. This study proposes an ideal management model grounded in two pillars: Participatory Transparency and Outcomes-Based Budget Responsiveness. Future research is recommended to empirically test this model across diverse school typologies and examine the causal relationship between BOSP management quality and measurable learning outcomes.

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INTRODUCTION

Education financing is one of the main determinants of the quality of education services in a country. In Indonesia, this commitment is realized through the allocation of at least 20% of the state budget for education as mandated by Article 31 Paragraph (4) of the 1945 Constitution, which is operationally implemented through the Education Unit Operational Assistance (BOSP) program. This program is designed not just as a subsidy for operational costs, but as a strategic instrument to improve the quality of education in primary and secondary education units

throughout Indonesia. However, although the education budget continues to increase, reaching IDR 665 trillion in 2024, data shows that the increase in the budget has not been automatically followed by an improvement in the quality of learning. The World Bank (2024) noted that the pressure on education budgets in developing countries is accompanied by a 4 to 8 percentage point decrease in students' literacy and mathematics competencies compared to pre-pandemic levels. In Indonesia, this condition is exacerbated by the fact that more than half of education funds are transferred to the regions with loose supervision from the central government, so that it does not always reach and has an impact on the quality of learning at the school level.

Various studies have examined the management of BOS and BOSP funds from the perspective of administrative compliance and program effectiveness. Rumahorbo et al. (2025) found that the effectiveness of BOS fund management in remote areas was hampered by delays in disbursement and participation of school committees that were formal. Hikma et al. (2025) criticized that the allocation of BOS funds focuses more on routine needs than on investment in the quality of learning. Andriyani et al. (2025) also found that the planning and reporting aspects still need to be improved even though the general management is quite good. Kholisna et al. (2025) confirm that regulatory compliance has not guaranteed the efficiency of the use of funds. Meanwhile, Irwanzi et al. (2025) offer a performance-based strategic management approach as a more outcome-oriented alternative.

Although these studies provide an important picture, there are gaps that have not been adequately filled in the literature. First, most of the research focuses on secondary schools or schools with a relatively large student scale, so the specific challenges faced by small-scale elementary schools, including those serving students with disabilities, have not been widely studied. Second, existing research generally stops at evaluating procedural compliance without analyzing in depth how fund management patterns contribute to or hinder substantive improvement of the quality of education. Third, there has been no research that explicitly formulates a BOSP fund management model that integrates participatory transparency with quality-based budget responsiveness in a single operationalized conceptual framework. This gap is the contribution of this research.

This research was conducted at UPT SDN 48 Gresik, a small-scale public elementary school that serves both regular and disabled students. This context was chosen because it represents the typical schools that face the most real fiscal pressures in the implementation of BOSP: funds received are limited, needs are complex, but the operational standards that must be met are the same as larger-scale schools. Using a qualitative approach of case studies, this study aims to: (1) analyze the implementation of BOSP fund management in the planning, implementation, reporting, and evaluation cycles; (2) identify internal and external factors that affect its effectiveness; (3) analyze the role of stakeholders in fund management; and (4) analyze the implications of BOSP fund management on the quality of education and formulate an ideal management model.

This study is based on the central argument that procedural compliance in the management of BOSP funds is a necessary prerequisite, but not sufficient to produce a substantive improvement in the quality of education. A shift in orientation from *compliance-driven* to *quality-driven management* is needed, where every allocation decision is explicitly linked to measurable learning quality indicators and all stakeholders are meaningfully involved in the process. To test this argument, the research asks the main question: how is the implementation of BOSP fund management at UPT SDN 48 Gresik and what are its implications for the quality of education?

More specifically: (1) how is the cycle of planning, implementation, reporting, and evaluation of BOSP funds carried out?; (2) what factors hinder its effectiveness?; (3) what is the role of each stakeholder?; and (4) what kind of management model is ideal to link the management of BOSP funds with sustainable improvement of the quality of education?

RESEARCH METHODS

This research uses a qualitative approach with a case study design. Moleong (2019) explained that qualitative research is research to understand the phenomena experienced by research subjects through descriptions in the form of words and language in a special natural context. The case study was chosen because the implementation of BOSP fund management is a complex and contextual phenomenon that cannot be adequately understood through numerical data alone. The research was carried out at UPT SDN 48 Gresik, Jl. Raya Sukomulyo, Manyar District, Gresik Regency, East Java, from April 13–17, 2026.

The selection of the location was carried out purposively (Sugiyono, 2019) with the consideration that this school represents the characteristics of small-scale state elementary education units that face real challenges of BOSP management, and the researcher has official access and permission from the institution. The research subjects consist of three categories of informants: (1) Principals as those in charge of fund management and policy makers; (2) School Treasurers as technical implementers of financial administration; and (3) Classroom Teachers as direct users of fund allocation in the learning process. Snowball sampling is applied when deepening is needed until data saturation is achieved (Lincoln & Guba, 1985).

Data were collected through three techniques: (1) semi-structured in-depth interviews using flexible guidelines (Sugiyono, 2019); (2) observation of passive participation in the physical condition of the school, completeness of financial administration, and fund management practices; and (3) documentation study of RKAS, fund utilization reports, and other institutional documents. Data analysis used Miles & Huberman's interactive model which included data condensation, data presentation, conclusion drawing and verification, and thematic coding. Data validity was ensured through source triangulation and triangulation techniques.

RESULTS AND DISCUSSION

Results

Based on in-depth interviews, observations, and documentation studies at UPT SDN 48 Gresik, four main themes were obtained from the research results. First, the BOSP fund management cycle. Planning was carried out through an RKAS preparation meeting involving all teachers; each teacher conveyed the needs of their respective classes as budget considerations. As a small-scale public elementary school with a limited number of students, including a number of students with disabilities, UPT SDN 48 Gresik faces greater fiscal pressure in meeting the same operational standards. In the management of the funds received, the principal and treasurer arrange the proportion of allocation based on priority needs: most of them are allocated for the purchase of operational goods and services, followed by the procurement of books that exceed the minimum threshold of 10% required by regulations, the procurement of equipment and machinery, and the maintenance of facilities and infrastructure that are maintained below the maximum limit of 20% according to the Minister of Education Regulation No. 8 of 2025. The draft RKAS is then submitted to the agency for approval before it is realized. The implementation is carried out in accordance with the RKAS with all transactions recorded through the ARKAS

application, equipped with a General Cash Book (BKU), and each expenditure is accompanied by proof of a note or receipt. Reporting is carried out digitally through ARKAS as well as manually as a supporting document for accreditation. Monthly reports are also printed and distributed to teachers as a form of internal transparency. Evaluation is carried out through periodic accountability reports and inspections (sidak) from the office.

Second, factors that affect effectiveness. Internal factors: the emergence of needs outside the RKAS is overcome by taking funds from the maintenance post or postponing them to the next fiscal year. External factors: the collective disbursement mechanism that is prone to systemic delays, when one school has not completed the administration, disbursement for the entire school is delayed. As a result, teachers are forced to cover learning needs from private funds. Additional obstacles are in the form of disruptions to the ARKAS application due to system updates that force reporting to be done manually again.

Third, the role of stakeholders. The principal plays the role of the main person in charge who ensures that the entire management cycle runs in accordance with regulations. The treasurer acts as a technical implementer who ensures the accuracy of recording and reporting compliance. Teachers are involved in RKAS meetings to convey needs and receive monthly reports, but under certain conditions must first assess the needs of the class. The roles of school committees and parents are not explicitly identified in the data.

Fourth, expectations for the ideal model. The principal emphasized the importance of transparency as evidenced through monthly reporting to teachers. The treasurer expects a reliable digital system with *adequate manual back-up*. Teachers expect smooth distribution of funds, minimal sudden changes in budget plans, and priority-scale management so that learning needs can be met on time.

Table 1. Summary of Research Findings: Implementation of BOSP Fund Management in UPT SDN 48 Gresik

Theme Findings	Description of Findings	Evidence/Statement of Resource Persons
BOSP Fund Management Cycle	Planning is carried out through participatory RKAS meetings. Implementation is recorded via ARKAS equipped with BKU. Reporting is carried out digitally and manually. Evaluation is carried out through periodic accountability reports and inspections from the agency.	*"The planning process is carried out through a RKAS preparation meeting involving all teachers. Each teacher conveys the needs of their respective classes as a matter of consideration."* *(Principal, April 2026)*
Factors Inhibiting Effectiveness	(Internal) Needs outside of RKAS are addressed by taking them out of the maintenance post or postponing them to the next year. (External) Collective disbursements that are prone to systemic delays force	*"If there is a sudden need that is not in the RKAS, we take it first from the maintenance post or postpone it to next year." "If the funds have not been disbursed, usually the teachers who are guttered first, will be replaced after the funds drop."*

	teachers to cover classroom needs from private funds. Disruptions of ARKAS during system updates force manual reporting.	*(Treasurer & Teacher, April 2026)*
Stakeholder Roles	The principal is the person in charge and strategic decision-maker. The treasurer is the technical implementer of recording and reporting. The teacher is involved in the RKAS procedure and receives monthly reports. The roles of the school committee and parents are not explicitly identified.	*"Our financial reports are printed every month and distributed to all teachers so that everyone knows how the funds are being used."* *"We participated in the RKAS meeting to convey the needs of the class, but the final decision remained with the principal."* *(Principals & Teachers, April 2026)*
Expectations for the Ideal Model	The principal emphasizes transparency as the main value. The treasurer expects a reliable digital system with manual backups. Teachers expect smooth distribution of funds and management based on priority scale so that learning needs are met on time.	*"The most important thing is that funds can be disbursed on time so that no one has to pay first. If possible, expenses should be prioritized for students' learning needs."* *(Guru, April 2026)*

Source: Primary data of interview results, April 2026

Discussion

The findings of the study show that the BOSP fund management cycle at UPT SDN 48 Gresik structurally includes the four main components of school financial management as conceptualized by Widodo et al. (2023), namely planning, bookkeeping, supervision, and financial accountability. This conformity is characterized by the preparation of RKAS before budgeting is realized, digitized record-based recording based on the ARKAS application, periodic reporting to the agency, and routine audits by external supervisors. Administratively, this school has built a relatively orderly financial governance foundation.

The view that procedural compliance is an important foundation of school financial management is supported by Amos et al. (2021) who found that school principals who have good financial management skills and comply with regulations are able to create conditions that support the provision of quality education. In line with that, Vicente et al. (2023) in a systematic review of the education financial management literature concluded that school financial management best practices always include compliance with standards and regulations as a basic prerequisite. Thus, SDN 48 Gresik's efforts to build a procedurally orderly management cycle are the right step and need to be appreciated.

However, a number of researchers provide a more critical perspective on this compliance orientation. Sukma & Nasution (2022) emphasized that the true goal of school financial management is not just to ensure compliance with regulations, but to support the learning process

so that educational goals are achieved accurately and optimally based on the principles of fairness, efficiency, transparency, and accountability. If these four principles are used as a benchmark, the implementation at SDN 48 Gresik shows a non-uniform picture: progress in the aspects of transparency and accountability, but still weak in the aspect of efficiency. Hikma et al. (2025) further criticized that the compliance-based BOS fund allocation system tends to be unresponsive to the real needs of schools and makes evaluations more administrative than learning-outcome-oriented. Kholisna et al. (2025) confirmed similar findings: even though the use of funds is in accordance with regulations, efficiency constraints are still found that hinder optimal impact on quality. Furthermore, Wadasen (2024) found that the main challenge for principals in financial management is not compliance, but rather the inability of the system to respond to dynamic needs, including frequently changing policies and too many bookkeeping tasks.

The critical question that needs to be asked is: if the management cycle has been running procedurally, why has the impact on the quality of education not been felt substantively? Mulyani (2022) explained that the quality of education is not only determined by the availability of funds, but also by how the funds are directed in a planned manner to strengthen teacher competence, the availability of teaching materials, and the quality of the student learning environment. Purba (2024) added that the strategy to improve the quality of educational institutions in the digital era requires an integration between efficient resource management and an orientation to measurable learning outcomes. The World Bank (2024) in Education Finance Watch asserts that the main challenge of education financing today is not only resource mobilization, but also increasing the adequacy, efficiency, and equity of funding, and that inefficiency of education spending is a major obstacle to achieving the Sustainable Development Goals in education. The synthesis of these perspectives results in a proposition that is at the heart of the argument of this research: procedural compliance is a necessary but not sufficient prerequisite, it must be followed by an orientation shift towards *quality-driven management* that links every allocation decision with measurable indicators of learning quality.

In the budget planning dimension, the mechanism for preparing RKAS through meetings involving all teachers at first glance appears to be in accordance with the principles of participatory planning. Andriyani et al. (2025) found that transparent management of BOS funds and involving various parties meaningfully has a significant effect on improving school performance. These findings reinforce the urgency of substantive participation in budget planning. Shybalkina & Nabatchi (2024) in their study on *participatory budgeting* in school districts found that when members of the school community are given real authority in determining the allocation of funds, the result is decisions that are more relevant to real needs and higher community trust in the management of school funds.

However, Shybalkina & Nabatchi (2024) also provide an important caveat that serves as a counter-argument to consider: widespread budget participation presents serious implementation challenges, including difficulties in ensuring fair representation, the risk of domination by more vocal groups, and a significant time burden on all parties involved. This means that participation does not always lead to better decisions if not managed well. Irwanzi et al. (2025) offer a more structured solution through a performance-based financing strategic management approach, where the RKAS is not simply an administrative document, but a strategic instrument that connects each budget heading with measurable quality achievement targets. The synthesis of these two perspectives is that budget participation needs to be combined with a clear structure: who decides

what, based on what data, and with what accountability mechanisms, so that the involvement of many parties results in better quality decisions, not just a longer process.

The external factors that burden management effectiveness the most are the mechanisms of collective disbursement of funds that create systemic delays. Rumahorbo et al. (2025) in Nabire District and Kholisna et al. (2025) in SMA Negeri 1 Ungaran both identified delayed disbursement as the main inhibiting factor of BOSP effectiveness. Putra et al. (2023) in a study of BOS fund management in elementary schools in Indonesia specifically found that delays in disbursing funds create difficulties in paying honorary teachers' salaries and implementing learning programs on time, a finding that is directly parallel to the conditions at SDN 48 Gresik where teachers have to cover the needs of the classroom from personal pockets.

One counter perspective that needs to be considered comes from the Asia Foundation's study on the efficiency of public spending in Indonesia: the mechanism for delays in fund transfers is actually a deliberate policy instrument. Government Regulation No. 12 of 2019 on regional financial management even uses transfer delays as sanctions for regions that do not meet mandatory spending targets. This means that, from a macro governance perspective, delays are not solely administrative dysfunctions, but rather a product of system design that has its own policy logic. This perspective is important to refine the research argument: the solution to the problem of delay cannot only focus on technical acceleration of disbursement, but must touch on incentive design reform in the intergovernmental fund transfer system.

Said et al. (2024) emphasized that the smooth distribution of funds is a prerequisite for the realization of optimal management in supporting the quality of education. The implications for quality are clear: teachers who are burdened with the financial responsibility of school operations from personal pockets will be drained of their energy and focus, which has the potential to reduce the quality of preparation and implementation of learning. Mulyani (2022) reminded that the quality of the learning process is highly dependent on conducive teachers' working conditions. This synthesis from the perspective of macro-policy and micro-impacts at the grade level results in more nuanced recommendations: the reform needed is the design of a disbursement mechanism that remains accountable but does not create negative externalities in the form of delays for schools that have fulfilled their obligations, for example through disbursement based on individual school compliance, not collective.

The constraints of digitalization through ARKAS present a discussion that also requires a dialectical approach. Irwanzi et al. (2025) acknowledge that the use of digital systems such as ARKAS and MARKAS helps to significantly increase transparency and accountability. In the analysis of the BOS digital-based budgeting process, it was found that any proof of transactions recorded automatically in a digital system reduces the potential for recording errors and strengthens the audit trail, an advantage that cannot be achieved through conventional manual systems (Putra et al., 2023).

However, Widodo et al. (2023) caution that digital transformation in education financial management must be accompanied by human resource capacity building and the preparation of planned backup procedures. The findings at SDN 48 Gresik that disruption of the ARKAS system due to updates forced a return to manuals confirm this warning. Furthermore, the World Bank (2024) in Education Finance Watch notes that the digital inequality between schools in high-income countries and developing countries is still wide, and reliance on digital systems without adequate supporting infrastructure risks creating new vulnerabilities. In summary: the digitalization of school financial management needs to be followed by risk mitigation strategies that include HR

training, standardized manual backup procedures, and system designs that are more tolerant of technical interference.

In the stakeholder role dimension, data analysis shows a hierarchical top-down pattern: principals as strategic decision-makers, treasurers as technical executors, and teachers as procedural roles. Sudarmono et al. (2021) affirm that effective education financing requires the involvement of not only the government but also the community as partners. Andriyani et al. (2025) found a positive correlation between substantive multi-stakeholder engagement and school performance. Schools need to build a platform that encourages parents and community members to actively participate in financial planning and decision-making processes. This strategy not only increases transparency, but also builds community trust.

A counter perspective to consider comes from Shybalkina & Nabatchi (2024) who found that budget participation in schools presents significant managerial challenges: not all stakeholders have the same capacity and motivation to engage meaningfully, and an overly inclusive process can slow down decision-making. These findings are relevant because in small-scale schools such as SDN 48 Gresik, time and capacity resources are very limited. Wirian et al. (2022) also caution that there is no one-size-fits-all model of participation, an effective model in large schools with abundant HR resources may not necessarily be applicable in small schools.

This synthesis of the tension between the urgency of participation and capacity constraints leads to a more realistic proposition: not all budget decisions should be shared with all stakeholders, but rather there needs to be a clear differentiation between strategic decisions (large allocation priorities) that require broad involvement, and technical-operational decisions (vendor choices, reporting methods) that are simply left to principals and treasurers. Andriyani et al. (2025) provide an empirical basis for this proposition: what makes the difference is not the number of people involved, but the quality of their involvement at the decision points that have the most impact on the quality of learning. The implications for quality are very real: when teachers do not have real authority to determine allocation priorities, funds are more likely to be allocated to needs that are administratively important but do not always have a direct impact on the quality of the classroom teaching and learning process. The quality improvement strategy of educational institutions requires the active involvement of teachers as the spearhead of learning, and without this substantive involvement in budget planning, the potential of BOSP as an instrument of quality improvement will never be optimally realized (Purba, 2024).

Based on a thorough synthesis of the empirical findings, supporting perspectives, and counter-arguments that have been outlined, this study formulates an ideal BOSP fund management model with two main pillars. The first pillar, Participatory Transparency, is sourced from the integration between the principles of transparency and accountability of Sukma & Nasution (2022), the multistakeholder perspective of Sudarmono et al. (2021), and the empirical evidence of Andriyani et al. (2025) on the correlation between participatory engagement and school performance. This model does not simply propose more meetings or forums, but rather a restructuring of authority: teachers gain real authority to prioritize allocations based on the data of learning needs they directly identify, school committees function as active external counterweights, and financial information is published in a format that can be understood and responded to by all school citizens.

The second pillar, Quality-Based Budget Responsiveness, integrates the concept *of performance-based financing* from Irwanzi et al. (2025) with the *results-based financing* framework in education, which is the finding of Yazid et al. (2023) citing in the study on the impact of financial

management on learning outcomes that good financial management practices have a direct positive relationship with learning outcomes. This model requires that every budget allocation decision must be able to answer the question: how does this expenditure contribute to a measurable improvement in the quality of learning? The monitoring system built not only verifies that funds have been used according to the account code, but also evaluates their impact on student learning processes and outcomes. Rukumnuaykit (2026) in a recent study on school budgets and education performance in Thailand found that budget allocation strategies tailored to the needs of each level of education are more effective in improving student learning outcomes. The study emphasizes the importance of prioritizing the quality of teaching and essential facilities at the primary level, as well as the more flexible use of non-government funding at the secondary level.

Wirian et al. (2022) remind that there is no one-size-fits-all financing model, flexibility in implementation is key to its relevance. This counter proposition needs to be taken seriously: the model proposed in this study is not intended to be a uniform prescription, but rather an adaptive framework whose principles are universal, but how they are applied must be contextualized. For small-scale elementary schools such as SDN 48 Gresik that face greater fiscal pressures with a simpler organizational structure, the implementation of this model requires two mutually reinforcing driving conditions: institutional capacity to implement data-driven management as the foundation of budget decisions, and transformative leadership of principals in structuring the participation of all stakeholders in a meaningful way. The World Bank (2024) emphasizes that the current challenges of education financing require simultaneous improvements in the adequacy, efficiency, and equity of funding, and the model proposed in this study seeks to address these three dimensions simultaneously in the context of basic education units in Indonesia.

CONCLUSION

This study concludes that the implementation of BOSP fund management at UPT SDN 48 Gresik has covered all four cycles of school financial management, but the orientation is stronger on administrative compliance than substantive effectiveness based on the principles of fairness, efficiency, transparency, and accountability. Three structural bottlenecks were identified with direct implications for the quality of education: delays in collective disbursement that burden teachers and disrupt the continuity of learning, limited budget flexibility that hinders response to real classroom needs, and hierarchical patterns of stakeholder involvement so that fund allocation does not fully reflect real pedagogical needs. Overall, these findings indicate that procedural compliance in BOSP management has not automatically resulted in measurable improvements in the quality of education, a gap that requires a shift in orientation from *compliance-driven* to *quality-driven management*. The proposed ideal model is based on two pillars: Participatory Transparency and Quality-Based Budget Responsiveness, which derives from theoretical integration between school financial management, performance-based financing, and education quality frameworks. Further research is recommended to test this model empirically across various school typologies, as well as examine the causal relationship between the quality of BOSP management and measurable indicators of educational quality.

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