

Implementation of School Operational Assistance Fund Management in Improving the Quality of Education in Madrasah Ibtidaiyah

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Abstract

Objectives: This study aimed to analyze the implementation of School Operational Assistance (Bantuan Operasional Sekolah, BOS) fund management in improving the quality of education at madrasah ibtidaiyah (Islamic elementary schools in Indonesia), and to identify the challenges and solutions in its implementation.

Method: This qualitative descriptive study was conducted at MIN 1 Bandung City. The research subjects included the Principal of Madrasah as a key informant, treasurer, and teacher using the snowball sampling technique. Data were collected through observation, interviews, and documentation, with source triangulation to ensure data validity. Data analysis was carried out through data reduction, data presentation, and conclusion drawing based on cross-verification from various sources.

Results: The management of BOS funds at MIN 1 Kota Bandung is conducted through structured planning aligned with the National Education Standards, emphasizing efficiency, transparency, and stakeholder collaboration. Supervision involves school committees and internal auditors to ensure accountability. This management supports educational quality through academic programs, facility improvements, and teacher development. Despite challenges like limited budgets and strict regulations, they were addressed with strategic planning and alternative funding.

Contribution of theory: The study also highlights Islamic values such as *amanah* (trustworthiness), *mas'uliyah* (responsibility), *shiddiq* (honesty), *tabligh* (transparency), and *itqan* (professionalism), which reinforce integrity in financial practices. Findings support the Shariah-based education finance model that prioritizes planning, transparency, and accountability.

Recommendations: However, since the study focused on one madrasah, broader research across different regions is recommended to validate and generalize the results.

Keywords: education quality; management; school operational assistance (BOS)

INTRODUCTION

Finance and financing are two of the main resources that directly support the effectiveness and efficiency of education management (Nurulia, Sutarto, Raharjo, Prihatin, & Kardoyo, 2020). Each school is expected to be able to manage School Operational Assistance (*Bantuan Operasional Sekolah/BOS*) funds effectively and efficiently in accordance with their use and needs to support school operations (Muliasari, Maruapey, & Subagdja, 2023).

Madrasah Ibtidaiyah Negeri (MIN) receives BOS as part of the government's policy to support educational operations. As a recipient of BOS funds, MIN has the responsibility to manage the fund transparently

and accountably, adhering to regulations set by the government. Based on the Technical Instructions for the Management of School Operational Assistance in Madrasahs stipulated through the Decree of the Director General of Islamic Education Number 1291 of 2024, BOS funds must be used for activities that support the improvement of education quality in madrasahs, such as curriculum development, teacher training, and provision of educational facilities and infrastructure. With good management, BOS can contribute directly to improving the quality of learning and equal access to higher quality education in madrasahs (Indonesia, 2024).

MIN is an educational institution that plays an important role in the Indonesian education system, especially among the Muslim community (Abdullah, 2019). In addition to providing Islamic religious education, MIN also offers general education equivalent to regular elementary schools. MIN graduates are expected to be able to continue their education to a higher level with adequate competence.

Several previous studies have found that many MIN institutions face significant challenges in improving the quality of education. The results of the research conducted by Faizal explain that madrasa education has shown poor performance in labor market when compared to general education. Due to suboptimal learning process in madrasahs, madrasah graduates have a lower probability of working compared to general education graduates (Moeis, 2022). Another study conducted by Umi Kultsum also revealed that regional autonomy policies still leave various challenges for madrasahs,

especially in efforts to improve institutional quality, provide adequate funding, and recruit professional educational staff (Kultsum, Parinduri, & Karim, 2022).

One of the factors contributing to the poor education quality in madrasahs is the insufficient allocation of government funds (Aimah, 2025). This financial constraint affects the availability of adequate facilities and infrastructure for learning activities, making the educational process in madrasahs less effective and efficient. This condition inevitably impacts the quality of madrasah graduates in competing within the education and job sectors (Hafid & Ekaningsih, 2024).

To overcome this problem, the government has launched various programs to improve the education quality, including the nine-year compulsory education program, free education policies, and the provision of BOS funds (Lumbantobing, 2021). The latter is intended to reduce the burden of education costs, improve facilities, and support various activities that can improve the quality of education, such as teacher training, remedial programs, and procurement of learning facilities (Rivera, 2018).

Decree of the Director General of Islamic Education Number 1291 of 2024 amends Decree Number 13 of 2024 concerning Technical Instructions for the Management of Operational Assistance for the Implementation of Raudhatul Athfal and School Operational Assistance at Madrasahs. This decree explains that fund management must be based on the principles of flexibility, effectiveness, efficiency, accountability, and transparency (Indonesia, 2024).

Ripley and Franklin state that implementation is what happens after a law is enacted that authorizes a program, policy, benefit, or some type of tangible output (Robertson, 1984). There are two main approaches to evaluating policy implementation. The first approach emphasizes compliance, assessing the extent to which implementers follow established procedures, schedules, and constraints. The second approach focuses more on the process and outcomes of implementation, as well as the reasons behind those outcomes. This approach is inductive in nature and seeks to understand what actually happened during implementation and the factors that contributed to it. (Ripley & Franklin, 1986).

Effective management of education fund is a key factor in improving the quality of education (Aziziyah & Ahmad, 2024). Financial management includes a series of activities such as planning, utilization, recording, reporting, and accountability of funds allocated to support the implementation of education (Ismanto & Trisatyawati, 2025). Quality education is education that can produce graduates with competencies and abilities, both in vocational and academic fields, which are based on social and personal competencies, as well as noble moral values (Kholid, 2023).

Nationally, the quality standards of education refer to the Republic of Indonesia Government Regulation Number 32 of 2013 concerning amendments to Government Regulation Number 19 of 2005 concerning National Education Standards (SNP), as follows; 1) Graduate Competency Standards; 2) Content Standards; 3) Process Standards; 4) Educator and Education Personnel Standards; 5) Facilities and Infrastructure Standards;

6) Management Standards; 7) Financing Standards; 8) Education Assessment Standards (Pemerintah Pusat, 2013). The results of preliminary research show that the management of BOS funds at MIN 1 Kota Bandung has distinctive and systematic characteristics. The management is carried out transparently through records that are routinely made every month. This transparency is also reflected in the madrasah's habit of periodically reporting the status of the BOS funds to the parents and opening a dialog space to receive input related to the allocation of these funds. In addition, the madrasah formed a special team to prepare the Madrasah Work Plan and Budget (RKAM) in a participatory manner by involving various stakeholders. BOS funds are also consistently allocated to support the improvement of learning quality and the procurement of educational facilities and infrastructure, reflecting the madrasah's commitment to accountable financial governance that is oriented towards improving the quality of education.

This study aims to further analyze: 1) the implementation of education financing through BOS fund management to improve education quality; 2) the contribution of BOS fund management to enhancing education quality at MIN 1 Kota Bandung; and 3) an analysis of the obstacles and efforts made to overcome challenges in implementing education financing through BOS fund management at MIN 1 Kota Bandung.

The research conducted by Gularso, entitled *The Role of School Operational Assistance (BOS) in Elementary Schools*, highlights the

contribution of BOS funds to improving the quality of education in small schools. Using the literature review method, Gularso emphasized that BOS funds play a role in meeting most of the funding needs in schools and supporting the success of the nine-year compulsory education program (Gularso, 2023). However, this study is macro in scope and does not discuss in detail how BOS funds are implemented at the level of individual educational units, particularly in madrasahs. The novelty of this research lies in its more specific and contextual focus, which involves directly examining the implementation of BOS fund management at MIN 1 Bandung. This study not only assesses the effectiveness of fund usage but also identifies the challenges and obstacles faced in the management process. Thus, this study broadens insight into the management of BOS funds in MINs, which has rarely been studied in depth in previous research.

METHODS

This research used a qualitative approach with a descriptive method, which is a research method based on an interpretative and constructive paradigm, viewing social reality as something dynamic, complex, and full of meaning (Bogna, Raineri, & Dell, 2020). The focus of this research was the implementation of BOS fund management in improving the quality of education at MIN. The study was conducted at MIN 1 Kota Bandung, located at Jl. Sindangsari No.12, Cipadung Kulon, Panyileukan District, Bandung City, West Java. The research procedure was carried out through several stages. First, a preliminary study was conducted to understand the

context and identify initial informants, followed by the collection of field data, including observation, interviews, and documentation. The data obtained were organized and analyzed continuously using the Miles and Huberman analysis model. At the analysis stage, the data were interpreted contextually, and triangulation techniques were used. The final stage was drawing conclusions and formulating recommendations based on the findings.

The research subjects consisted of the Head of Madrasah as the key informant, the BOS Treasurer, and the curriculum teacher. The technique of determining informants used the snowball sampling method, where the researcher determined the initial informants who, then recommended further informants based on the relevance to BOS fund management. The data for this study were obtained from both primary and secondary sources. Primary data were collected through passive participatory observation, semi-structured interviews, and document analysis. These methods enabled the researchers to gain an in-depth understanding of BOS fund management practices within the madrasah by directly engaging with key stakeholders and observing financial procedures in practice. Secondary data were drawn from institutional records such as the Madrasah Activity and Budget Plan (RKAM), financial reports on BOS fund utilization, and student achievement records. All documentation was sourced from the madrasah's official archives, providing valuable contextual insights to support and validate the findings.

Data analysis was conducted following the Miles and Huberman interactive model, which includes three main stages: data reduction, data display, and conclusion drawing/verification (Onwuegbuzie & Weinbaum, 2016). Data validity was ensured through source triangulation techniques, by comparing and confirming data obtained from various informant sources and supporting documents.

RESULTS AND DISCUSSION

Implementation of School Operational Assistance Management

As an educational institution under the Ministry of Religious Affairs, MIN 1 Kota Bandung manages BOS funds in accordance with the guidelines and regulations established by the Ministry. Based on interviews conducted with the Head of the Madrasah, proper management of educational funding, particularly BOS funds, was crucial in realizing the vision of MIN 1 Kota Bandung as a madrasah that produces graduates with noble character and outstanding achievements while implementing environmentally conscious education, (Head of Madrasah, Interview, January 6, 2025). In managing BOS funds, MIN 1 Kota Bandung implemented several stages, including planning, implementation, supervision, and evaluation, as shown in the following flowchart.

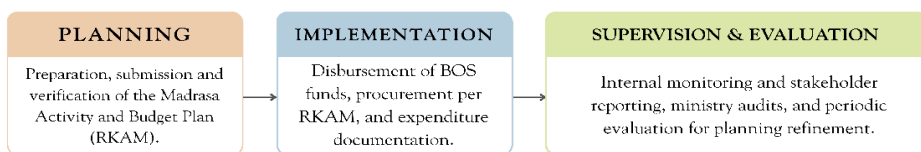


Figure 1. BOS Fund Management Stages at MIN 1 Kota Bandung

The following is a more detailed description of the stages involved in BOS fund management at MIN 1 Kota Bandung.

Planning

Based on interviews with the head of the madrasah (Interview, January 6, 2025), the planning process for BOS funds was carried out by preparing the Madrasah Budget Activity Plan (RKAM) for one academic year, following the technical guidelines established by the Ministry of Religious Affairs. The following table presents activity plan and budget of MIN 1 Kota Bandung for the year 2024 (Document from Assistant Treasurer, January 7, 2025).

Table 1. The 2024 Activity and Budget Plan of MIN 1 Kota Bandung

Programs	Component	Sub-component
Operational Support for Education Implementation	Office Supplies	MIN 1 routine honorarium
	Expenditure	MIN 1 official event banquet
	Materials Shopping	Shopping for materials for ASAS-ASAT activities
		Expenditure on materials for curriculum development activities
		Expenditure on materials for student/extracurricular activities
		Shopping for materials for madrasah assessment and try-out activities
		Expenditure on materials for AN/AKM and AKMI activities
		Expenditure on stationery for KKG activities
		Materials for outstanding teacher activities
		Shopping for materials for PPDB and KSM activities
		Shopping for supervision program materials
		Madrasah assessment committee honorarium
	Activity Output Honor Expenditure	AN/AKM committee honorarium
		AKMI committee honor
		Honor for the curriculum development activity committee
		PPDB activity committee honor

Programs	Component	Sub-component
Office Operations and Maintenance		Honor of KSM committee
	Other Non-Operational Goods Expenditure	Daily assessment of procurement expenditure
	Goods Expenditure for Consumer Goods Supplies	Office administration procurement expenditure
	Electricity	Cleaning Tools
	Subscription Expenditure	UKS equipment and medicine supplies
	Building and Building Maintenance Expenditure	Electricity MIN 1
	Equipment and Machinery Maintenance Expenditures	Repair toilets, flagpoles, classroom, and teacher's room floors
	Capital Expenditure on Equipment and Machinery	Laptop maintenance cost
	Belanja Modal Lainnya	Printer and photocopier maintenance costs
	Office Supplies	Sewerage machine maintenance fee
	Expenditure	Internet maintenance fee
	Work Unit	CCTV maintenance fee
	Operational Honor	Furniture maintenance fee
	Goods Expenditure for Consumer Goods Supplies	Teacher's chair and trophy cabinet
	Office Travel Expenditure	Provision of textbooks

The planning stage was led by the Head of the Madrasah and involved a development team consisting of 12 members, including representatives from teaching staff and administrative personnel. By the end of 2023, this team formulated 13 priority components for the allocation of

BOS funds, aligned with the eight National Education Standards (SNP): Graduate Competency Standards, Content Standards, Process Standards, Educator and Educational Staff Standards, Facilities and Infrastructure Standards, Management Standards, Funding Standards, and Assessment Standards. The RKAM was then submitted to the Bandung City Ministry of Religious Affairs through the assistant treasurer for review and approval. Furthermore, the planning outcomes were disseminated to the madrasah committee and parents to ensure transparency and foster a shared understanding of the educational needs and budgetary priorities of the madrasah (Head of Madrasah, Interview, January 6, 2025).

This process exemplified Strategic Planning Theory in educational management, which emphasizes participatory planning involving internal stakeholders to ensure that institutional resources align with educational objectives (Ogada, Koros, & Adhiambo, 2023). This alignment is further supported by a hadith narrated by Thabrani and Baihaqi, stating that “Allah loves those who perform their tasks with *itqan* (excellence).” The hadith highlights the importance of quality, responsibility, and integrity in carrying out duties—values that should guide BOS fund management at MIN 1 Kota Bandung. Therefore, the planning and implementation of BOS fund management must embody the spirit of *itqan*, demonstrating a strong commitment to accountability and the optimal stewardship of educational resources consistent with both strategic management principles and Islamic ethical teachings.

This is further reinforced by Surah Al-Anfal, verse 60, which underscores the importance of preparation and strength in facing challenges, illustrating the need for strategic planning in managing educational resources. The verse explicitly commands believers to design and prepare various forms of strength to confront challenges, both in strengthening faith and building physical resilience. Although this verse primarily addresses military strategy, its underlying planning principles apply broadly across life's domains. The verse clarifies that the purpose of planning is to "instill fear in the enemy" (*irhâb al-'adu*), not to oppress, colonize, or engage in aggression. To achieve this goal, planners must formulate and set clear objectives, including what is needed, what is to be accomplished, and the timeline for achieving targets (Sa'adah & Citraningsih, 2024). The concept of *itqan* (quality work) in Islamic teachings forms the foundational value in BOS fund planning and management, ensuring that every step is conducted with responsibility, transparency, and a commitment to educational quality.

Implementation

The management of BOS funds at MIN 1 Kota Bandung adheres to a standard operating procedure consisting the stages of fund disbursement, utilization, and reporting to ensure transparency and accountability in financial practices (Head of Madrasah, Interview, January 6, 2025).

The disbursement of BOS funds follows the Rencana Penarikan Dana (RPD) or Fund Withdrawal Plan mechanism, which is submitted monthly by the Assistant Treasurer to cover the upcoming month's

operational needs. Over the past three years, MIN 1 Kota Bandung no longer holds the status of a *Satuan Kerja* (Work Unit), and therefore BOS funds are no longer transferred directly to the school's account. Instead, these funds are administered directly by the Treasury of the Bandung City Ministry of Religious Affairs. Upon approval, the funds are transferred directly to the relevant parties, such as the New Student Admissions Committee (PPDB), to promote efficiency and ensure accountability in budget utilization (Assistant Treasurer, Interview, January 7, 2025).

The SOP for BOS fund utilization at MIN 1 Kota Bandung emphasizes principles of transparency and effectiveness in financial management. Disbursed funds are allocated to support various educational components, including procurement of learning materials, extracurricular activities, facility maintenance, and educator welfare enhancement. Furthermore, regular financial reports are submitted to the authorized bodies to ensure that budget implementation aligns with the institutional planning as outlined in the RKAM (Assistant Treasurer, Interview, January 7, 2025). With a structured SOP-based management system, MIN 1 Kota Bandung ensures that BOS funds are optimally utilized according to educational needs, thus positively contributing to both the quality of learning and educator welfare (Assistant Treasurer, Interview, January 7, 2025).

This approach aligns with the principles of New Public Management (NPM), which emphasize efficiency, accountability, and high-quality public service (Elatmani & El Kadiri, 2025). The Islamic values of *ihsan* (excellence)

and *amanah* (trustworthiness) are reflected in the transparent disbursement and reporting systems tailored to institutional priorities. This practice is consistent with Islamic teachings, particularly Surah Al-Baqarah (2:188), which warns against unjustly consuming others' wealth and underscores the importance of honesty and integrity in financial management. In his interpretation, Sheikh Nawawi al-Bantani explains that the verse prohibits Muslims from unlawfully acquiring the property of others, including through dishonest financial reporting (Mustapha & Abas, 2024). The concepts of *amanah* (trustworthiness) and *ihsan* (excellence in work) serve as foundational principles in the planning and administration of BOS funds, ensuring that educational financing is conducted in a responsible, transparent, and high-quality manner.

Supervision and Evaluation

The supervision process plays a crucial role in assessing whether the BOS funds are distributed in alignment with educational needs and learning objectives. All BOS-related financial activities both disbursed and pending must be known by the Head of the Madrasah, who serves as the Budget User Authority (Pejabat Pembuat Komitmen/PPK). Any activity that requires the disbursement of BOS funds must be reported and must receive formal approval from the Head of the Madrasah (Head of Madrasa, Interview, January 6, 2025). The Assistant Treasurer submits monthly reports on BOS fund utilization, which are subsequently reviewed and re-reported by the Head of the Madrasah. This reporting mechanism is designed to prevent misuse of BOS funds. Furthermore, any unspent BOS

funds must either be returned to the Bandung City Ministry of Religious Affairs or reallocated to underfunded activities, provided that both expenses fall under the same BOS account code (Assistant Treasurer, Interview, January 7, 2025).

Monitoring of BOS fund utilization is also conducted quarterly or semiannually by an evaluation team from the Bandung City Ministry of Religious Affairs. Additionally, annual audits are carried out by the Audit Board of the Republic of Indonesia (BPK) and the Inspectorate General of the Ministry of Religious Affairs. This structured oversight ensures compliance with regulatory procedures governing public funds. Each month, the Assistant Treasurer, the Head of the Madrasah, and the School Development Team conduct internal evaluations of BOS fund usage to ensure proper allocation in alignment with the school's mission to enhance the quality of education (Assistant Treasurer, Interview, January 7, 2025).

The supervision of BOS fund management at MIN 1 Kota Bandung is consistent with the Internal Control Theory, particularly the COSO framework, which outlines five key components: control environment, risk assessment, control activities, information and communication, and monitoring (Sofyani, Abu Hasan, & Saleh, 2023). This theoretical approach is in line with the Islamic principle of *hisbah* (accountability oversight), which emphasize that monitoring is not only a managerial function but also a moral obligation. This is reinforced by a hadith narrated by Bukhari and Muslim, which highlights that every individual is accountable for their responsibilities. This hadith emphasizes that every individual entrusted with

financial management, from the Head of the Madrasah and the Assistant Treasurer to the supervisory officials from the Ministry of Religious Affairs, has the duty to ensure that BOS funds are utilized appropriately and transparently for the benefit of education.

The implementation phase adheres to the Standard Operating Procedure (SOP), encompassing fund disbursement, utilization, and regular reporting. BOS funds are managed centrally by the Ministry of Religious Affairs to ensure efficiency and accountability in addressing educational needs. During the supervision and evaluation phase, internal assessments are conducted by the Head of the Madrasah and the Development Team, and these are complemented by external audits from the Ministry of Religious Affairs and the BPK to ensure that funds are managed responsibly and effectively. This three-stage management cycle embodies core Islamic values of *itqan* (professionalism and quality), *amanah* (trustworthiness), *ihsan* (excellence), and *hisbah* (accountability), underscoring that financial management in Islamic educational institutions must be guided by integrity, transparency, and a commitment to educational quality and collective well-being.

Contributions of BOS Fund Management to Improving Education Quality

The utilization of BOS (School Operational Assistance) funds at MIN 1 Kota Bandung in 2024 was primarily focused on enhancing student achievement through extracurricular activities such as scouting, futsal, Qur'anic memorization (*tahfidz*), and taekwondo. This strategic allocation

has proven effective in improving educational quality in accordance with the eight National Education Standards.

This initiative has yielded impressive and commendable outcomes. In academic achievements, MIN 1 students received 14 awards at the city level, two awards at the provincial level, and 5 awards at the national level. In non-academic domain, they earned 21 city-level awards, 17 provincial-level awards, and 16 national-level awards. At the international level, the school proudly achieved first place in the Female Individual Poomsae category and in the Female Taekwondo category during international competitions. These accomplishments reflect the success of the targeted and consistent extracurricular programs in fostering students' potential, competitiveness, and overall quality (Document from Head of Madrasa, January 7, 2025).

BOS funds also supported the fulfillment of content standards, including the provision of curriculum-based textbooks, development of instructional materials, and procurement of learning aids to enhance student comprehension. Additionally, BOS facilitated teacher training programs aimed at integrating educational technology. These training programs were conducted based on identified needs and complemented by school evaluations involving classroom observations and assessments of instructional quality (Curriculum Teacher, Interview, January 7, 2025).

To improve the quality of educators and education personnel, BOS funds were allocated for professional training, remuneration for non-permanent teachers, and incentive awards for outstanding educators.

Teacher performance was assessed using five key indicators: 1) student engagement, 2) lesson planning and preparation, 3) use of teaching media, 4) student participation, and 5) active instructional leadership (Rostini, Syam, & Achmad, 2022). Competency development programs were conducted either semi-annually or in alignment with teacher capacity and needs, often involving expert facilitators or training institutions. BOS funds also supported the activities of the Teacher Working Group (Kelompok Kerja Guru/KKG), which served as a collaborative platform for professional development (Curriculum Teacher, Interview, January 7, 2025)

In terms of facilities and infrastructure, BOS funding was used to maintain and upgrade classrooms, the library, prayer room (mushola), toilets, sports fields, and various learning-support facilities such as internet access, laptops, projectors, photocopiers, whiteboards, chairs, and other necessary equipment. Additionally, CCTV cameras were installed to enhance safety and provide a secure and comfortable learning environment for students and staff. BOS funds also played a crucial role in institutional financial planning, supporting the preparation of the School Activity and Budget Plan (RKAM), the implementation of New Student Admissions (PPDB), internal evaluations, and monitoring processes to ensure educational quality. This has contributed significantly to operational continuity and the sustainable improvement of educational services (Head of Madrasah, Interview, January 6, 2025).

Furthermore, based on the evaluation of the RKAM draft, BOS funds were utilized to support student assessments and evaluations,

including tryouts, End-of-Semester Summative Assessments (ASAS), End-of-Year Summative Assessments (ASAT), and the National Assessment (AN), which replaced the previous national examination. BOS also supported the implementation of the Minimum Competency Assessment (AKM), which evaluates the basic skills essential for students' academic and personal development (Head of Madrasah, Interview, January 6, 2025).

As a result of the optimal utilization of BOS funds, MIN 1 Kota Bandung was awarded an A-level accreditation by the National Accreditation Board for Schools/Madrasahs (BAN-S/M). This recognition signifies the institution's excellence in curriculum implementation, educator quality, facilities management, and financial administration.

Table 2. The Contributions of BOS funds to
MIN 1 Kota Bandung Based on Each National Education Standard

National Education Standard	BOS Fund Contributions
Graduate Competency Standards	Provision of textbooks and practical tools Support for religious extracurriculars (tahfidz, BTQ) Support for sports activities (futsal, taekwondo, etc.) Student achievements at city to international level
Content Standards	Procurement of curriculum-based textbooks Curriculum development Provision of learning tools to enhance understanding
Process Standards	Teacher training on educational technology Classroom observation and madrasah assessment
Educator & Educational Personnel Standards	Funding for teacher professional development and training Honorarium for non-permanent teachers Support for KKG (Teacher Working Groups) Rewards for outstanding teachers
Facilities & Infrastructure Standards	Maintenance of classrooms, library, prayer room, toilets, sports field Provision of internet, laptops, projectors, whiteboards, CCTV, etc.
Management Standards	Preparation of RKAM (Activity and Budget Plan) Support for student admission, supervision, and assessment

National Education Standard	BOS Fund Contributions
Funding Standards	Main source of funding for learning, extracurriculars, operations, maintenance
Assessment Standards	Funding for Try Out, ASAS, ASAT, National Assessment (AN), and AKM

Through optimal management, BOS funds have significantly contributed to fulfilling the eight National Education Standards at MIN 1 Kota Bandung. The programs funded by BOS not only enhance educational quality and student achievement but also help maintain the A-level accreditation status. This accreditation reflects the madrasah's capability to provide high-quality education, which attracts more student enrollments each year.

In addition, this structured financial management reinforces Islamic values in education, such as trustworthiness (*amanah*), responsibility, efficiency, character development, and respect for knowledge and educators. One of the most fundamental values is *amanah*, which ensures that financial resources are managed effectively, efficiently, and responsibly. As stated in Surah An-Nisa (4:58), the verse emphasizes the importance of fulfilling responsibilities and upholding justice in decision making.

The principle of *amanah* in Islam requires honest and transparent financial management, which, in the context of education, is implemented through the management of BOS funds to enhance the learning quality, teacher welfare, and school infrastructure and facilities.

Challenges and Solutions in BOS Fund Management

Although the management of BOS funds at MIN 1 Kota Bandung has made a positive contribution to improving education quality, several challenges arise in its implementation, as identified through field findings. One of the primary obstacles is the disbursement process, which is no longer conducted directly through the school. While this system reduces the administrative burden on schools in terms of reporting, the monthly reporting requirement sometimes poses difficulties, particularly when schools urgently require funds (Assistant Treasurer, Interview, January 6, 2025). In such cases, schools often need to use temporary funds to cover unexpected expenses. Furthermore, the available BOS fund allocation is not always sufficient to cover all operational needs, requiring careful and creative financial management by the madrasah.

To address these challenges, the school must optimize budget planning by setting clear priorities and exploring alternative funding sources, such as partnerships with third parties. With well-structured planning, transparent financial management, and accountability, these challenges can be effectively managed. This principle of optimization is in line with the teachings of Surah Yusuf (verses 47–48), which emphasize the importance of strategic financial planning and prudent resource management.

This verse emphasizes the importance of careful budget planning, exemplified by Prophet Yusuf, who stored a portion of the harvest to prepare for difficult times. This principle is highly relevant to madrasah

financial management, particularly in the efficient utilization of BOS funds, avoiding wasteful expenditures, and allocating resources based on clear priorities. The management of BOS funds at MIN 1 Kota Bandung reflects core principles of educational management and Islamic ethics, such as accountability (*amanah*) and responsible resource use.

This approach aligns with stewardship theory and contingency theory, which highlight ethical governance and adaptive financial planning (Kaapanda, 2023). By integrating national education standards with Islamic values, the madrasah ensures transparent and efficient fund utilization to support continuous improvements in student achievement, teacher quality, and facilities. This model demonstrates how the integration of cultural values with modern management principles can effectively enhance education quality in Islamic educational institutions.

CONCLUSIONS

The management of BOS funds at MIN 1 Kota Bandung has been carried out through structured planning activities, including setting priorities based on needs and aligning them with the National Education Standards, implementation processes that emphasize efficiency, transparency, and collaboration with stakeholders, as well as supervision and evaluation mechanisms involving school committees and internal auditors to ensure accountability. This process has significantly contributed to improving the quality of education by supporting academic programs, facilities, and teacher development. Despite challenges such as limited budget allocations

and tight regulations, they were addressed through strategic financial planning and the search for alternative funding sources. The study also highlights core Islamic education values such as *amanah* (trustworthiness), *mas'uliyah* (responsibility), *shiddiq* (honesty), *tabligh* (transparency), and *itqan* (professionalism), which align with Islamic teachings and enhance the integrity of financial management in education. This research strengthens the theory of Shariah-based educational finance that prioritizes planning, transparency, and accountability. However, as the research was limited to one madrasah, future studies are recommended to involve a broader sample across multiple regions to deepen understanding and ensure wider applicability of the findings.

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