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Integrating Religious Moderation into School Financial Governance: Accountability and Distributive Justice in Indonesia's BOS Program

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ABSTRACT
Financial accountability and distributive justice remain important challenges in Indonesia's School Operational Assistance (BOS) program, particularly regarding institutional transparency, resource allocation, and stakeholder participation. This study examines accountability challenges in BOS management, explores equity considerations in educational financing, and develops a conceptual framework integrating religious moderation values into school financial governance. Employing an Integrative Literature Review (ILR), the study synthesizes empirical and conceptual literature on educational financial management, distributive justice, religious moderation, and ethical governance through thematic analysis. The synthesis identifies three interconnected dimensions: the need to strengthen procedural accountability, informational transparency, and participatory oversight; the importance of allocative, utilization, and procedural equity in educational financing; and the potential relevance of religious moderation principles to ethical financial decision-making. Building on these insights, the study proposes a Value-Based BOS Governance Framework integrating technical governance mechanisms with *tasamuh* (tolerance), *tawazun* (balance), and *i'tidal* (justice). These principles are conceptually linked to inclusive stakeholder participation, proportional budget prioritization, and equitable resource allocation. The framework contributes to educational governance literature by translating religious moderation values into proposed institutional financial management practices. However, its effectiveness remains subject to empirical validation across different educational contexts.

Keywords: BOS Funds, Financial Accountability, Distributive Justice, Religious Moderation, Value-Based Governance.

ABSTRAK
Akuntabilitas keuangan dan keadilan distributif masih menjadi tantangan penting dalam pengelolaan dana Bantuan Operasional Sekolah (BOS) di Indonesia, khususnya terkait transparansi kelembagaan, alokasi sumber daya, dan partisipasi pemangku kepentingan. Penelitian ini bertujuan menganalisis tantangan akuntabilitas pengelolaan BOS, mengkaji aspek keadilan dalam pembiayaan pendidikan, serta mengembangkan kerangka konseptual yang mengintegrasikan nilai-nilai moderasi beragama ke dalam tata kelola keuangan sekolah. Penelitian menggunakan pendekatan Integrative Literature Review (ILR) dengan menyintesis literatur empiris dan konseptual mengenai pengelolaan keuangan pendidikan, keadilan distributif, moderasi beragama, dan tata kelola etis melalui analisis tematik. Hasil sintesis mengidentifikasi tiga dimensi yang saling berkaitan, yaitu perlunya penguatan akuntabilitas prosedural, transparansi informasi, dan pengawasan partisipatif; pentingnya keadilan alokasi, pemanfaatan, dan prosedural dalam pembiayaan pendidikan; serta potensi nilai moderasi beragama sebagai landasan etis pengambilan keputusan keuangan. Berdasarkan temuan tersebut, penelitian ini mengusulkan Value-Based BOS Governance Framework yang mengintegrasikan mekanisme tata kelola teknis dengan nilai tasamuh (toleransi), tawazun (keseimbangan), dan i'tidal (keadilan). Ketiga nilai tersebut secara konseptual dihubungkan dengan partisipasi pemangku kepentingan yang inklusif, penetapan prioritas anggaran secara proporsional, dan alokasi sumber daya yang berkeadilan. Kerangka ini berkontribusi terhadap pengembangan kajian tata kelola pendidikan dengan

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menerjemahkan nilai moderasi beragama ke dalam praktik pengelolaan keuangan kelembagaan yang diusulkan. Meskipun demikian, efektivitas model masih memerlukan validasi empiris dalam berbagai konteks pendidikan.

Kata Kunci: Dana BOS, Akuntabilitas Keuangan, Keadilan Distributif, Moderasi Beragama, Tata Kelola Berbasis Nilai.

INTRODUCTION

Educational financing is a strategic instrument for ensuring equitable access, improving educational quality, and sustaining educational institutions. In Indonesia, the School Operational Assistance (Bantuan Operasional Sekolah, BOS) program represents a major government initiative designed to support school operational needs and reduce disparities in educational services. However, the effectiveness of educational financing depends not only on the amount of funding allocated but also on the quality of governance, transparency, accountability, and resource utilization. Wirandana and Khoirunurrofik (2024)[1] highlight the importance of intergovernmental fiscal transfers in addressing educational inequalities, while Sumiyana and Sumiyana (2024)[2] examine challenges related to the adaptability of educational budgeting systems in Indonesia. These perspectives suggest that effective educational financing requires governance mechanisms that respond to institutional needs while promoting distributive justice and equitable educational opportunities.

Despite existing regulatory frameworks, BOS fund management continues to face administrative and institutional challenges. Marinah et al. (2023)[3] and Ramdhani (2022)[4] emphasize the importance of accountability and transparency in managing school operational funds, while Ilham and Majid (2023)[5] discuss the implementation of the School Activity and Budget Plan Application (ARKAS) as an instrument for improving financial transparency and accountability. Nevertheless, the introduction of digital financial management systems does not automatically guarantee effective governance. Financial management capacity, organizational culture, stakeholder participation, and ethical decision-making remain essential determinants of institutional accountability. From a public administration perspective, Dubnick (2005)[6] underscores the importance of understanding accountability mechanisms in relation to organizational performance. Accordingly, BOS fund management requires an approach that extends beyond procedural compliance to incorporate ethical responsibility, institutional integrity, and public accountability.

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[1] P. A. Wirandana and K. Khoirunurrofik, *Educational Inequality In Indonesia: Are Intergovernmental Fiscal Transfers Effective In Reducing The Gap? Educational Studies, 50(6), 1424–1443*, 2024.

[2] Sumiyana Sumiyana and Ruslan Effendi, "Indonesia's Education Budgeting System Denoting Low Adaptiveness: Functionalism Analysis," *Cogent Social Sciences* 10, no. 1 (2024): 2393870, https://doi.org/10.1080/23311886.2024.2393870.

[3] M. Marinah et al., "Akuntabilitas Dan Transparansi Dalam Pengelolaan Bantuan Dana Operasional Sekolah," *Kelola: Journal Of Islamic Education Management* 8, no. 1 (2023): 79–92, https://doi.org/10.24256/Kelola.V8i1.3746.

[4] R. F. Ramdhani, "Akuntabilitas Dan Transparansi Pengelolaan Dana Bantuan Operasional Sekolah (BOS)," *Jurnal Tata Kelola Pendidikan* 4, no. 2 (2022): 95–104, https://doi.org/10.17509/Jtkp.V4i2.61437.

[5] Muhammad Ilham and Basrul A. Majid, *The Use of Arkas Application: A Discourse on Solutions to Achieve Transparency and Accountability in the Management of School Operational Assistance Funds | Al-Fikru: Jurnal Ilmiah*, November 21, 2023, https://jurnal.staiserdanglubukpakam.ac.id/index.php/alfikru/article/view/183.

[6] M. Dubnick, "Accountability And The Promise Of Performance: In Search Of The Mechanisms," *Public Performance & Management Review* 28, no. 3 (2005): 376–417, https://doi.org/10.1080/15309576.2005.11051839.

These challenges become increasingly complex when examined through the lens of distributive justice in educational financing. Geographical disparities, institutional capacity, infrastructure availability, and differences in student needs create unequal opportunities for schools to utilize educational resources effectively. Karolina (2021)[7] discusses educational equality and justice within Indonesia's decentralized education system, while Omoeva et al. (2021) introduce an output-based approach to measuring equity in educational resource allocation. From this perspective, distributive justice should not be understood merely as the equal distribution of financial resources but as the equitable allocation of educational opportunities according to institutional needs and contextual limitations. Consequently, BOS governance should incorporate equity-oriented considerations to ensure that financial decisions address structural disadvantages, particularly among schools operating in geographically isolated and resource-constrained areas.

Beyond administrative and structural mechanisms, educational financial governance requires an ethical foundation capable of guiding institutional behavior and decision-making. Within the Indonesian educational context, religious moderation offers a relevant normative framework through the principles of *tasamuh* (tolerance), *tawazun* (balance), and *i'tidal* (justice). These principles can be translated into inclusive stakeholder participation, proportional budget prioritization, and nondiscriminatory resource allocation. Aruman et al. (2024)[8] investigate strategic management in strengthening religious moderation within primary education, while Setiawan and Maryam (2024)[9] examine the integration of religious moderation values into Islamic education curricula. These studies demonstrate the relevance of religious moderation to educational management and value formation. However, translating these normative principles into operational mechanisms for school financial decision-making requires further conceptual elaboration, particularly regarding their potential contribution to accountability, transparency, and distributive justice.

Existing studies on BOS accountability, educational financing equity, and religious moderation have developed along relatively distinct research trajectories. Marinah et al. (2023),[10] Ramdhani (2022),[11] and Ilham and Majid (2023)[12] primarily address financial transparency, accountability, and administrative management instruments. Meanwhile, Wirandana and Khoirunurrofik (2024)[13] and Sumiyana and Sumiyana (2024)[14] examine educational financing and inequality from fiscal and policy perspectives. In contrast, Aruman

[7] Venny Karolina et al., "Equality and Equity in Indonesian Education: The Consequences of Decentralization," *International Journal Of Community Service* 1, no. 3 (2021): 272–85, https://doi.org/10.51601/ijcs.v1i3.47.
[8] I. Aruman et al., "Strategic Management In Strengthening Religious Moderation: A Case Study In Primary Schools," *International Journal Of Asian Education* 5, no. 4 (2024): 274–86.
[9] M. H. Setiawan and S. Maryam, *Integration Of Religious Moderation Values In Islamic Education Curriculum: A Comparative Literature Study*, 2024, https://doi.org/10.64093/Sijis.V1i2.595.
[10] Marinah et al., "Akuntabilitas Dan Transparansi Dalam Pengelolaan Bantuan Dana Operasional Sekolah."
[11] Ramdhani, "Akuntabilitas Dan Transparansi Pengelolaan Dana Bantuan Operasional Sekolah (BOS)."
[12] Ilham and Majid, *The Use of Arkas Application*.
[13] Wirandana and Khoirunurrofik, *Educational Inequality In Indonesia: Are Intergovernmental Fiscal Transfers Effective In Reducing The Gap? Educational Studies, 50(6), 1424–1443*.
[14] Sumiyana and Effendi, "Indonesia's Education Budgeting System Denoting Low Adaptiveness."

et al. (2024)[15] and Setiawan and Maryam (2024)[16] approach religious moderation through educational management and value-oriented learning. Although these studies provide valuable insights into their respective domains, the conceptual relationships between financial accountability, distributive justice, and religious moderation remain insufficiently integrated within a unified framework of school financial governance. The central research gap addressed in this study lies in the limited conceptual integration of religious moderation values into the operational mechanisms of BOS financial governance, particularly in budget planning, resource allocation, financial reporting, and institutional oversight. Addressing this gap requires an integrative synthesis of empirical findings and theoretical perspectives to establish a coherent framework connecting ethical principles with financial governance practices.

Against this background, this study aims to examine accountability challenges and distributive justice issues in BOS fund management, explore the conceptual relevance of religious moderation values to educational financial governance, and develop an integrated Value-Based BOS Governance Framework. To achieve these objectives, the study adopts an Integrative Literature Review (ILR) approach, which enables the critical examination and synthesis of empirical and theoretical literature across different research traditions.[17] The proposed contribution lies in integrating technical financial governance mechanisms with the ethical dimensions of religious moderation by establishing conceptual relationships between *tasamuh* and inclusive stakeholder participation, *tawazun* and balanced budget prioritization, and *i'tidal* and equitable resource allocation. Rather than treating religious moderation exclusively as a pedagogical or cultural orientation, this study conceptualizes its values as an ethical foundation for accountable and equitable school financial governance. The novelty of this study lies in proposing an operationally oriented conceptual framework that connects religious moderation principles with financial accountability and distributive justice within Indonesia's BOS program. This framework is expected to contribute to the theoretical development of value-based educational governance while offering practical insights for strengthening transparency, institutional integrity, stakeholder participation, and equity in school financial management.

METHOD

Research Design

This study employed an Integrative Literature Review (ILR) approach to examine the interrelationships between financial accountability, distributive justice, and religious moderation in Indonesia's School Operational Assistance (BOS) program. This approach facilitates the integration of empirical findings and theoretical perspectives from diverse

[15] Aruman et al., "Strategic Management In Strengthening Religious Moderation: A Case Study In Primary Schools."

[16] Setiawan and Maryam, *Integration Of Religious Moderation Values In Islamic Education Curriculum: A Comparative Literature Study*.

[17] Robin Whittemore and Kathleen Knafl, "The Integrative Review: Updated Methodology," *Journal of Advanced Nursing* 52, no. 5 (2005): 546–53, https://doi.org/10.1111/j.1365-2648.2005.03621.x; H. Snyder, *Literature Review As A Research Methodology: An Overview And Guidelines*, 2019, https://doi.org/10.1016/J.Jbusres.2019.07.039.

research traditions to develop a comprehensive conceptual understanding.[18] The review specifically aimed to formulate a Value-Based BOS Governance Framework that integrates technical financial management mechanisms with the ethical principles of religious moderation.

Literature Identification and Selection

Relevant literature was identified through Google Scholar, DOAJ, GARUDA, SINTA, and Crossref, supplemented by official government regulations and educational policy documents. The review primarily considered publications from 2021 to 2026, while earlier foundational studies were included where theoretically relevant. Boolean search combinations covered school financial accountability, distributive justice, religious moderation, ethical governance, and character education. Literature was selected based on thematic relevance, scholarly credibility, and conceptual contribution, prioritizing peer-reviewed empirical studies, conceptual articles, and relevant reviews. Studies lacking substantive connections to educational governance or financial management were excluded from the core synthesis.

Data Analysis and Thematic Synthesis

The selected literature was analyzed using thematic analysis informed by Braun and Clarke (2006), involving the identification, comparison, and synthesis of recurring findings and conceptual arguments. The analysis focused on three themes: (1) accountability and transparency in BOS governance; (2) distributive justice in educational resource allocation; and (3) religious moderation as an ethical foundation for financial governance. Empirical findings were distinguished from normative propositions to ensure that conceptual relationships were not presented as demonstrated causal effects.

Conceptual Framework Development

The Value-Based BOS Governance Framework was developed by synthesizing technical governance mechanisms, including participatory budgeting, transparent reporting, digital financial administration, and institutional oversight, with the religious moderation principles of *tasamuh* (tolerance), *tawazun* (balance), and *i'tidal* (justice). These principles were operationalized conceptually through inclusive stakeholder participation, balanced budget prioritization, and equitable resource allocation, respectively. The proposed framework represents a theoretical synthesis rather than an empirically validated model, providing a foundation for future research on ethical accountability and distributive justice in school financial governance.

RESULTS AND DISCUSSION

Accountability and Transparency in BOS Fund Management

Accountability and transparency constitute fundamental principles of effective financial governance in Indonesia's School Operational Assistance (BOS) program. The reviewed literature indicates that accountability should not be limited to administrative compliance but should also encompass institutional responsibility, public accessibility to

[18] Whittemore and Knafl, "The Integrative Review"; Snyder, *Literature Review As A Research Methodology: An Overview And Guidelines*.

financial information, and the effectiveness of resource utilization. Marinah et al. (2023)[19] examine the implementation of accountability and transparency in BOS management through financial planning, implementation, and reporting practices, while Ramdhani (2022)[20] identifies the importance of financial reporting and public information disclosure in strengthening school accountability. These findings suggest that financial accountability operates through interconnected administrative and participatory mechanisms rather than through reporting obligations alone. From a theoretical perspective, Dubnick (2005)[21] further emphasizes the complexity of accountability as an institutional mechanism associated with organizational performance. Accordingly, effective BOS governance requires both compliance with financial regulations and responsiveness to stakeholders affected by financial decisions.

The relationship between formal accountability and substantive transparency becomes particularly important when examining school-level financial practices. Marinah et al. (2023),[22] in their qualitative investigation of BOS management at an Indonesian elementary school, document how accountability and transparency are implemented through school financial administration and stakeholder involvement. Similarly, Ramdhani (2022),[23] examining financial governance at MAN 5 Ciamis, reports relatively effective accountability practices while identifying limitations in the public dissemination of financial information, particularly through digital media. Although these studies employ localized research settings and cannot independently establish nationwide governance conditions, they illustrate an important distinction between fulfilling administrative reporting requirements and ensuring meaningful public access to financial information. A school may satisfy formal reporting obligations while maintaining limited opportunities for parents and community members to examine, understand, or question financial decisions. Therefore, transparency should be conceptualized not merely as the availability of financial documentation but as the accessibility, comprehensibility, and practical usefulness of financial information for institutional oversight.

Digital financial administration represents another important dimension of contemporary BOS governance. The introduction of the School Activity and Budget Plan Application (ARKAS) and the School Procurement Information System (SIPLah) provides institutional instruments for improving documentation, budget planning, procurement traceability, and financial reporting. Research addressing the implementation of ARKAS, including Ilham and Majid (2023),[24] highlights the relevance of digital systems to school financial accountability. Nevertheless, digitalization should be distinguished from governance effectiveness. Standardized financial applications may facilitate more consistent documentation and provide opportunities for financial monitoring, but their contribution depends on users' technical competencies, the reliability of institutional data, and the

[19] Marinah et al., "Akuntabilitas Dan Transparansi Dalam Pengelolaan Bantuan Dana Operasional Sekolah."
[20] Ramdhani, "Akuntabilitas Dan Transparansi Pengelolaan Dana Bantuan Operasional Sekolah (BOS)."
[21] DUBNICK, "Accountability And The Promise Of Performance: In Search Of The Mechanisms."
[22] Marinah et al., "Akuntabilitas Dan Transparansi Dalam Pengelolaan Bantuan Dana Operasional Sekolah."
[23] Ramdhani, "Akuntabilitas Dan Transparansi Pengelolaan Dana Bantuan Operasional Sekolah (BOS)."
[24] Ilham and Majid, *The Use of Arkas Application*.

effectiveness of supervisory procedures. The OECD (2020)[25] similarly emphasizes that digital government initiatives require organizational and institutional arrangements capable of transforming technological capacity into public value. Consequently, digital financial management should be understood as an enabling mechanism rather than an automatic guarantee of transparency or integrity.

Institutional capacity and stakeholder participation further shape the quality of accountability in educational financial management. School principals, financial administrators, teachers, and school committees possess different responsibilities and levels of authority in the planning and monitoring of BOS expenditure. Effective accountability therefore requires a clear distribution of institutional responsibilities alongside opportunities for meaningful participation. Financial management capacity is particularly important because administrative weaknesses may result not only from deliberate misconduct but also from limited technical understanding, inconsistent documentation, and insufficient supervisory support. In this context, financial training should extend beyond procedural compliance to encompass ethical judgment, conflict-of-interest awareness, and responsiveness to educational priorities. Such an approach corresponds with the broader understanding of public accountability as a relationship involving explanation, responsibility, and institutional answerability.[26]

The integration of these findings suggests that BOS accountability should be understood through three mutually reinforcing dimensions: procedural accountability, informational transparency, and participatory oversight. Procedural accountability concerns compliance with budgeting, expenditure, and reporting requirements; informational transparency concerns the accessibility and clarity of financial information; and participatory oversight concerns the meaningful involvement of relevant stakeholders in evaluating financial decisions. These dimensions are analytically distinct but institutionally interconnected. Digital reporting may improve administrative traceability without necessarily strengthening public participation, while stakeholder involvement may remain symbolic when financial information is inaccessible or difficult to interpret. Therefore, the central implication of this synthesis is that strengthening BOS governance requires coordinated improvements in administrative capacity, digital financial management, information disclosure, and stakeholder oversight. This multidimensional understanding provides the institutional foundation for examining distributive justice in educational financing and for subsequently integrating ethical principles into financial governance.

Distributive Justice and Equity in BOS Fund Allocation

Distributive justice represents a central concern in educational financing because the equitable allocation of financial resources determines the extent to which schools can provide meaningful educational opportunities. In Indonesia, the BOS program was established to

[25] *The OECD Digital Government Policy Framework: Six Dimensions Of A Digital Government (OECD Public Governance Policy Papers No. 02; OECD Public Governance Policy Papers, Vol. 02).. Https://Doi.Org/10.1787/F64fed2a-En*, 2020, https://doi.org/10.1787/F64fed2a-En.

[26] DUBNICK, "Accountability And The Promise Of Performance: In Search Of The Mechanisms"; K. Hwang, "On Accountability: Its Diverse Dimensions And Cultivating Comprehensive Accountability In The Public Sector," 한국정책연구 23, no. 4 (2023): 255–76, https://doi.org/10.46330/Jkps.2023.12.23.4.255.

support school operational expenditures and reduce financial barriers to education. However, equitable financing requires more than distributing public funds according to standardized administrative formulas. Differences in geographical conditions, institutional resources, student characteristics, and operational costs influence schools' capacity to convert financial allocations into educational services. Karolina (2021)[27] discusses the implications of decentralization for educational equality and equity in Indonesia, while Omoeva et al. (2021)[28] propose an output-based approach to evaluating equity in educational resource allocation. These perspectives demonstrate the importance of distinguishing equality, which emphasizes comparable treatment, from equity, which considers differences in institutional needs and opportunities. Accordingly, distributive justice in BOS governance should be evaluated not only through financial allocations but also through the capacity of schools to utilize available resources effectively.

Empirical evidence concerning intergovernmental fiscal transfers provides an important perspective on the redistributive function of BOS financing. Wirandana and Khoirunurrofik (2024), using provincial panel data from Indonesia, examine the relationship between fiscal transfers and educational inequality. Their findings indicate that BOS contributes to reducing educational inequality, whereas the General Allocation Fund (DAU) and Special Allocation Fund (DAK) are associated with increased inequality in their analysis. This distinction demonstrates that the redistributive effectiveness of education financing cannot be generalized across different transfer mechanisms. More importantly, the positive contribution of BOS to educational equity does not necessarily imply that all schools benefit equally from its implementation. Aggregate improvements in educational equality may coexist with institutional differences in financial management capacity, infrastructure availability, and access to educational resources. Thus, the contribution of BOS to reducing inequality should be recognized while critically examining the conditions that shape its effectiveness across different educational contexts.

The distinction between resource allocation and resource utilization is particularly relevant for schools operating in disadvantaged geographical and socioeconomic environments. Schools in remote and underdeveloped areas may encounter additional operational challenges associated with transportation, technological infrastructure, administrative capacity, and the availability of supporting educational facilities. Such conditions can influence expenditure priorities and restrict institutional flexibility in developing educational programs. Nevertheless, these challenges should not be interpreted as evidence that all schools in disadvantaged areas experience identical financial constraints. Rather, they highlight the need for context-sensitive financing arrangements that recognize variations in institutional circumstances. The broader analysis of Indonesia's educational budgeting system by Sumiyana and Sumiyana (2024)[29] provides a relevant perspective for considering institutional adaptability in financial governance. Taken together, these

[27] Karolina et al., "Equality and Equity in Indonesian Education."
[28] Carina Omoeva et al., "Measuring Equity of Education Resource Allocation: An Output-Based Approach," *International Journal of Educational Development* 87 (November 2021): 102492, https://doi.org/10.1016/j.ijedudev.2021.102492.
[29] Sumiyana and Effendi, "Indonesia's Education Budgeting System Denoting Low Adaptiveness."

considerations suggest that distributive justice requires financial policies capable of responding to differentiated educational needs instead of relying exclusively on uniform administrative treatment.

A further issue concerns the relationship between financial equity and institutional decision-making. Even when financial resources are allocated according to established regulations, decisions concerning expenditure priorities may produce unequal opportunities within schools. Budgeting practices that prioritize administrative convenience over educational needs can potentially disadvantage students requiring additional support, including those experiencing socioeconomic vulnerability or limited access to learning resources. From a distributive justice perspective, financial governance should therefore incorporate transparent needs assessment, stakeholder consultation, and explicit consideration of the educational benefits associated with alternative expenditure priorities. The output-oriented perspective developed by Omoeva et al. (2021)[30] provides a useful conceptual basis for examining whether resource allocation contributes to equitable educational opportunities rather than merely satisfying financial distribution requirements. However, expenditure equity should not be reduced to a single outcome measure because educational quality is also influenced by institutional capacity, teaching practices, and broader socioeconomic conditions.

These findings point toward a multidimensional understanding of distributive justice in BOS governance. Three interrelated considerations emerge from the synthesis: allocative equity, which concerns the distribution of financial resources according to educational needs; utilization equity, which concerns schools' capacity to transform funding into meaningful educational services; and procedural equity, which concerns fairness and inclusiveness in financial decision-making.[31] While allocative equity is strongly influenced by government financing policies, utilization and procedural equity are also shaped by school-level governance practices. Consequently, improvements in financial distribution alone may be insufficient when institutional capacity and participatory mechanisms remain unequal. The conceptual implication is that BOS governance should combine equitable funding arrangements with context-sensitive budgeting, institutional capacity development, and transparent decision-making. This perspective establishes distributive justice as both a policy objective and an ethical consideration, providing a foundation for integrating religious moderation values into school financial governance.

[30] Omoeva et al., "Measuring Equity of Education Resource Allocation."

[31] Ahmad Faqih, "Distributive Justice in Teacher Affirmative Policy: A Case Study of Special Allowance Allocation for Teachers in Papua," *Indonesian Education Policy and Justice Review* 3, no. 2 (2026): 81–94, https://doi.org/10.65815/3p9p0425; Herinto Sidik Iriansyah and Saryono Saryono, "Education Management in Early Childhood Education: Curriculum Governance, Human Resources, Financing, and Quality Development," *Jurnal Ilmu Pendidikan (JIP) STKIP Kusuma Negara* 17, no. 2 (2026): 171–85, https://doi.org/10.37640/jip.v17i2.2655; Dedy Achmad Kurniady et al., "Does Equitable Education Financing Improve Educational Quality? Evidence from Indonesia's Secondary Education Sector," SSRN Scholarly Paper no. 7269187 (Social Science Research Network, August 13, 2026), https://papers.ssrn.com/abstract=7269187; Yusuf Ikwuobe et al., "Impact Of Funding Ethical And Values Education For Sustainable National Development In Nigerian Universities: Perspective Of Some Selected Universities In Kaduna State, Nigeria," *Scientific Journal of Educational Management, Research and Law* 5, no. 2 (2025): 128–38.

Integrating Religious Moderation Values into BOS Financial Governance

Religious moderation provides a normative foundation for promoting fairness, inclusivity, and ethical responsibility within educational institutions. In Indonesia, the concept is closely associated with balanced religious attitudes, respect for diversity, and the rejection of discriminatory practices. Although religious moderation has predominantly been examined in relation to educational curricula, intercultural relationships, and character formation, its ethical principles also offer a potentially relevant perspective for institutional governance. Aruman et al. (2024),[32] through a qualitative study of primary education institutions in North Toraja, demonstrate how religious moderation can be incorporated into school management through institutional strategies adapted to different religious and organizational contexts. Similarly, Chadidjah et al. (2021)[33] and Setiawan and Maryam (2024)[34] examine the integration of moderation values into Islamic educational practices. These studies establish the relevance of religious moderation to educational environments, although they do not directly demonstrate its effectiveness in managing BOS funds. This distinction provides a basis for exploring religious moderation as a proposed ethical orientation for financial governance rather than as an empirically established financial management intervention.

The principle of *tasamuh* (tolerance) offers a conceptual foundation for inclusive participation in financial decision-making. Within BOS governance, inclusivity involves providing relevant stakeholders, including teachers, school committees, and parents, with meaningful opportunities to participate in identifying institutional priorities and evaluating financial decisions. Such participation is especially important when budgetary choices affect groups with different educational needs and socioeconomic circumstances. Research on transparency and community participation in educational institutions highlights the importance of stakeholder involvement in strengthening institutional accountability.[35] From this perspective, *tasamuh* can be operationalized through participatory budget planning, accessible communication, and nondiscriminatory consultation. Nevertheless, participation should not be assumed to guarantee accountability automatically. Its effectiveness depends on the availability of understandable financial information, equitable representation, and institutional willingness to consider stakeholder input. Thus, *tasamuh* provides an ethical

[32] Aruman et al., "Strategic Management In Strengthening Religious Moderation: A Case Study In Primary Schools."

[33] S. Chadidjah et al., "Implementation Of Values Of Religious Moderation In Pai Learning," *Al-Hasanah : Jurnal Pendidikan Agama Islam* 6, no. 1 (2021): 114–24, https://doi.org/10.51729/6120.

[34] Setiawan and Maryam, *Integration Of Religious Moderation Values In Islamic Education Curriculum: A Comparative Literature Study*.

[35] S. Susisanti, "Hubungan Transparansi Dan Akuntabilitas Dengan Partisipasi Komunitas SMA Negeri 26 Bone," *Manajemen Pendidikan* 17, no. 1 (2022): 22–35, https://doi.org/10.23917/Jmp.V17i1.15407; Marinah et al., "Akuntabilitas Dan Transparansi Dalam Pengelolaan Bantuan Dana Operasional Sekolah"; Ridwan Cahya Saputra et al., "A Systematic Literature Review of Education Financing Culture in Indonesia: Examining Efficiency, Effectiveness, and Educational Outcomes and Impacts," *Buletin Literasi Budaya Sekolah* 8, no. 1 (2026), https://doi.org/10.23917/blbs.v8i1.17196; Neni Indrayani and Kartika Sari Lubis, "Analysis of the Principles of Accountability and Transparency in the Management of School Operational Assistance Funds in SDN 117865 Afd. IV Perk. Berangir," *Indonesian Interdisciplinary Journal of Sharia Economics (IIJSE)* 6, no. 3 (2023): 2722–36, https://doi.org/10.31538/iijse.v6i3.3501.

justification for inclusive governance while requiring procedural mechanisms to translate its principles into meaningful financial participation.

The principle of *tawazun* (balance) contributes another dimension by emphasizing proportionality in resource allocation and the reconciliation of competing institutional priorities. School financial management frequently involves decisions concerning instructional resources, infrastructure maintenance, administrative requirements, student support, and character-development activities. These priorities cannot always receive equivalent financial allocations because their relative importance depends on institutional conditions and regulatory requirements. From a governance perspective, *tawazun* can therefore be understood as an ethical orientation encouraging evidence-based prioritization rather than an obligation to distribute funds equally across expenditure categories. This interpretation is consistent with the broader argument that educational financing should respond to contextual needs and the expected contribution of resources to educational opportunities.[36] Accordingly, balancing financial priorities requires schools to consider both immediate operational necessities and longer-term educational objectives while remaining within the applicable BOS financing regulations.

Meanwhile, *i'tidal* (justice and uprightness) offers a normative basis for equitable and nondiscriminatory financial decisions. In the context of BOS governance, justice does not necessarily imply identical expenditure for every student or educational activity. Rather, it involves the fair consideration of differentiated needs, institutional responsibilities, and potential educational benefits. This understanding is closely related to distributive justice, particularly the distinction between equal resource distribution and equitable access to educational opportunities. The findings discussed by Wirandana and Khoirunurrofik (2024)[37] regarding fiscal transfers and educational inequality reinforce the importance of evaluating educational financing through its redistributive implications. Conceptually, *i'tidal* may guide school administrators in preventing preferential treatment, recognizing disadvantaged student groups, and establishing transparent criteria for financial prioritization. However, demonstrating that the internalization of *i'tidal* improves financial equity would require empirical investigation beyond the scope of the present review.

The integration of religious moderation into financial governance also requires consideration of institutional integrity and ethical responsibility. Mukti et al. (2025)[38] propose a Character-Based Financial Management model that incorporates integrity, responsibility, trustworthiness, honesty, and transparency into school financial governance. Their contribution illustrates the growing recognition that financial management in educational institutions involves behavioral and organizational dimensions alongside administrative

[36] Omoeva et al., "Measuring Equity of Education Resource Allocation"; Wirandana and Khoirunurrofik, *Educational Inequality In Indonesia: Are Intergovernmental Fiscal Transfers Effective In Reducing The Gap? Educational Studies, 50(6), 1424–1443*; Endah Winarti, "Digital Communication Practices in Public and Islamic Schools: A Comparative Content Analysis Across Elementary and Senior Secondary Levels in Malang," *Pelita: Jurnal Studi Islam Mahasiswa UII Dalwa* 4, no. 1 (2026): 150–66, https://doi.org/10.38073/pelita.v4i1.6087.

[37] Wirandana and Khoirunurrofik, *Educational Inequality In Indonesia: Are Intergovernmental Fiscal Transfers Effective In Reducing The Gap? Educational Studies, 50(6), 1424–1443*.

[38] Abdul Mukti et al., "Model Character-Based Financial Management Untuk Sekolah Di Era Kurikulum Merdeka," *Journal Of Education Science* 11, no. 2 (2025): 96–100, https://doi.org/10.33143/jes.v11i2.5557.

procedures. The present study builds on this discussion by identifying a more specific conceptual relationship between religious moderation principles and the operational mechanisms of BOS governance. In this formulation, *tasamuh* supports inclusive participation, *tawazun* informs balanced budget prioritization, and *i'tidal* guides equitable resource allocation. These relationships are complementary to technical accountability mechanisms rather than substitutes for regulations, financial reporting, independent oversight, or institutional sanctions.

Taken together, the reviewed literature supports a distinction between the educational relevance of religious moderation and its proposed application to financial governance. Existing studies establish the importance of moderation values in educational management and character formation, while research on BOS emphasizes accountability, transparency, and equitable resource utilization. Their integration suggests that religious moderation can provide an ethical vocabulary for evaluating financial decisions and institutional behavior. However, the proposed relationships remain conceptual and should be understood as propositions requiring empirical validation. Table 1 summarizes how religious moderation principles may be translated into observable governance practices within the BOS program.

Table 1. Proposed Operationalization of Religious Moderation Values in BOS Financial Governance

Religious moderation value	Governance principle	Proposed BOS management practice	Illustrative indicator
Tasamuh (Tolerance)	Inclusiveness and participation	Stakeholder consultation during RKAS preparation and evaluation	Representation of stakeholders and documented consideration of their proposals
Tawazun (Balance)	Proportionality and responsiveness	Evidence-based balancing of operational, instructional, and student-support priorities	Documented justification of expenditure priorities based on assessed needs
I'*tidal* (Justice)	Equity and nondiscrimination	Needs-sensitive resource allocation and transparent prioritization	Consistency between identified student needs and allocation decisions
Amanah (Trustworthiness)	Integrity and responsibility	Accurate financial documentation and responsible expenditure	Completeness of supporting documents and timely accountability reporting
Musyawarah (Consultation)	Participatory decision-making	Deliberative budget planning and periodic stakeholder review	Records of consultation, decisions, and follow-up actions

Developing a Value-Based BOS Governance Framework

The synthesis of existing literature indicates that effective BOS fund management requires an integrated understanding of administrative accountability, distributive justice, and ethical institutional behavior. Studies examining BOS management have primarily emphasized financial transparency, regulatory compliance, and institutional reporting mechanisms,[39] while research on educational financing has highlighted the importance of

[39] Marinah et al., "Akuntabilitas Dan Transparansi Dalam Pengelolaan Bantuan Dana Operasional Sekolah"; Ramdhani, "Akuntabilitas Dan Transparansi Pengelolaan Dana Bantuan Operasional Sekolah (BOS)"; Unun Zumairoh Asr Himsyah and Kholili Hasib, "Decolonialization of Contemporary Science According to

equitable resource allocation and institutional responsiveness to socioeconomic disparities.[40] Meanwhile, religious moderation scholarship has demonstrated the relevance of ethical values to educational leadership, institutional culture, and inclusive management practices.[41] Integrating these perspectives provides the conceptual foundation for developing a Value-Based BOS Governance Framework that connects financial management procedures with ethical principles and equity-oriented institutional practices.

The proposed framework consists of two interconnected dimensions: technical governance and value-based governance. Technical governance encompasses the formal mechanisms through which schools plan, implement, document, and evaluate financial activities. These mechanisms include needs-based budgeting, compliance with applicable financial regulations, digital financial administration, transparent reporting, and institutional oversight. Such mechanisms establish procedural consistency and enable financial decisions to be monitored and evaluated. However, technical compliance alone does not necessarily ensure that expenditure priorities reflect educational needs or that stakeholders participate meaningfully in financial decision-making. As Dubnick (2005)[42] argues, accountability involves broader institutional relationships beyond the fulfillment of formal obligations. Consequently, technical governance should be complemented by normative principles capable of guiding responsible financial behavior and strengthening the ethical quality of institutional decisions.

Value-based governance represents the second dimension, incorporating religious moderation principles and complementary ethical commitments into school financial management. The proposed framework identifies *tasamuh*, *tawazun*, and *i'tidal* as three central normative orientations. *Tasamuh* provides an ethical foundation for inclusive stakeholder participation and respect for differing educational needs; *tawazun* encourages proportionality in determining expenditure priorities; and *i'tidal* emphasizes justice and nondiscrimination in resource allocation. These values are reinforced by *amanah*, which emphasizes institutional integrity and responsibility, and *musyawarah*, which supports deliberative decision-making. Although these concepts originate from ethical and religious traditions, their proposed operational relevance lies in their capacity to inform observable financial governance practices. In this respect, the framework complements the character-oriented financial

Professor Syed M. Naquib al-Attas as the Aufklarung Movement in Islam," *Adabuna: Jurnal Pendidikan Dan Pemikiran* 3, no. 1 (2023): 60–71, https://doi.org/10.38073/adabuna.v3i1.1117.

[40] Omoeva et al., "Measuring Equity of Education Resource Allocation"; Wirandana and Khoirunurrofik, *Educational Inequality In Indonesia: Are Intergovernmental Fiscal Transfers Effective In Reducing The Gap? Educational Studies, 50(6), 1424–1443*; Husnul Hatimah et al., "Comparative Analysis of Educational Financing Systems Across Countries," *Journal of Educational Management Research* 5, no. 3 (2026): 2992–3000, https://doi.org/10.61987/jemr.v5i3.1712; Mochammad Ja'far Sodiq et al., "Analysis of Education Financing in the Era of Regional Autonomy at Tanjungsari 1 Elementary School, Taman Sidoarjo," February 13, 2025, 692–701, https://doi.org/10.2991/978-2-38476-317-7_71.

[41] Aruman et al., "Strategic Management In Strengthening Religious Moderation: A Case Study In Primary Schools"; Setiawan and Maryam, *Integration Of Religious Moderation Values In Islamic Education Curriculum: A Comparative Literature Study*; Mohammad Rofiuddin et al., "Implementing the Eisenhower Matrix to Enhance Financial Stability and Optimize Learning Concentration: A Case Study of Mahasantri," *Dalwa Islamic Economic Studies: Jurnal Ekonomi Syariah* 5, no. 1 (2026): 18–31, https://doi.org/10.38073/dies.v5i1.4666.

[42] dubnick, "Accountability And The Promise Of Performance: In Search Of The Mechanisms."

management model proposed by Mukti et al. (2025),[43] while specifically emphasizing the relationship between religious moderation, distributive justice, and BOS accountability.

The interaction between technical and value-based governance is conceptualized through four interconnected institutional processes: participatory planning, needs-sensitive allocation, accountable implementation, and transparent evaluation. During participatory planning, relevant stakeholders contribute to identifying educational priorities and reviewing proposed expenditure decisions. Needs-sensitive allocation then translates these priorities into financial commitments while considering institutional conditions, student needs, and regulatory constraints. Accountable implementation emphasizes accurate documentation, responsible procurement, and the appropriate use of digital financial administration systems. Finally, transparent evaluation provides opportunities for institutional oversight, stakeholder feedback, and corrective decision-making. These processes are intended to operate as a continuous governance cycle in which financial information and stakeholder evaluations inform subsequent budgeting decisions.

An important feature of the proposed framework is its distinction between governance processes and intended institutional outcomes. The integration of technical procedures and ethical values is expected to support stronger financial accountability, more equitable resource utilization, and greater stakeholder confidence. Nevertheless, these outcomes cannot be presumed to follow automatically from the adoption of religious moderation principles. Their realization depends on institutional capacity, leadership commitment, regulatory compliance, and the availability of effective monitoring mechanisms. Furthermore, schools operating in geographically disadvantaged areas may require additional administrative and infrastructural support before participatory and digitally supported governance mechanisms can function effectively. The framework should therefore be understood as context-sensitive rather than universally prescriptive, recognizing that ethical commitments must be translated into practices adapted to different institutional circumstances.

The principal theoretical contribution of the Value-Based BOS Governance Framework lies in connecting normative ethical principles with identifiable financial governance mechanisms. While previous models have emphasized either administrative accountability or character-based institutional management, the proposed framework explicitly links religious moderation values to participation, budget proportionality, and distributive justice within BOS management. This relationship provides an analytical basis for examining how ethical orientations may influence institutional financial decision-making without assuming that normative commitments independently produce measurable improvements. The framework also suggests directions for empirical testing, including the assessment of stakeholder participation, the consistency of expenditure with documented educational needs, the quality of financial disclosure, and perceptions of procedural fairness. Future research may examine these relationships through comparative school case studies or mixed-method approaches to assess their practical feasibility and explanatory relevance.

[43] Mukti et al., "Model Character-Based Financial Management Untuk Sekolah Di Era Kurikulum Merdeka."

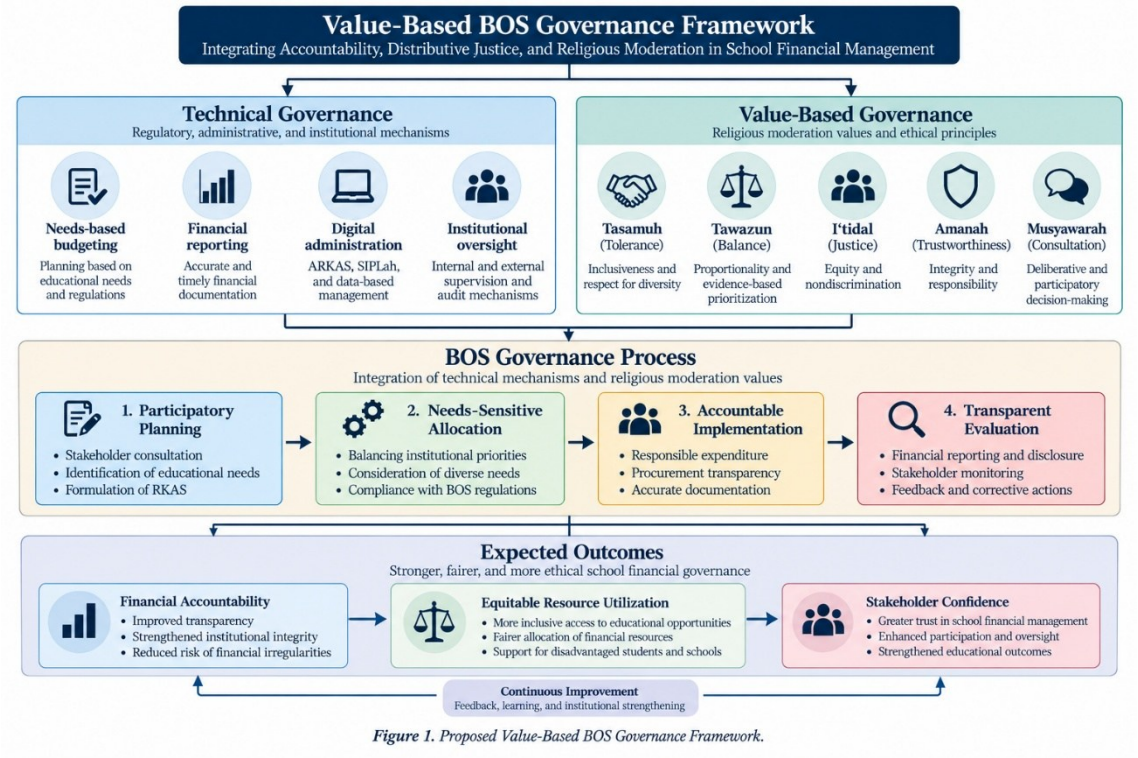

Figure 1. Proposed Value-Based BOS Governance Framework.

Figure 1. Proposed Value-Based BOS Governance Framework

Overall, the framework advances an integrative understanding of BOS governance in which financial accountability and distributive justice are supported by both institutional mechanisms and ethical considerations. Its contribution is not the replacement of existing financial regulations with religious values, but the articulation of a complementary ethical foundation for more inclusive, transparent, and equitable financial decision-making. By translating *tasamuh*, *tawazun*, and *i'tidal* into proposed governance practices, the framework provides a conceptual basis for further examining value-based financial management within Indonesia's educational system. Figure 1 illustrates the relationships among the two governance dimensions, their operational mechanisms, and the intended institutional outcomes.

CONCLUSION

This study highlights the importance of integrating financial accountability, distributive justice, and ethical values into the governance of Indonesia's School Operational Assistance (BOS) program. Through an Integrative Literature Review, the findings indicate that effective BOS management requires more than administrative compliance and standardized financial reporting. Transparency, institutional capacity, stakeholder participation, and equitable resource allocation represent interconnected dimensions of responsible educational financial governance. Furthermore, differences in institutional resources and geographical conditions demonstrate the importance of context-sensitive budgeting approaches that accommodate diverse educational needs rather than relying exclusively on uniform financial procedures.

The principal contribution of this study is the development of the proposed Value-Based BOS Governance Framework, which integrates technical financial management mechanisms with the religious moderation principles of *tasamuh* (tolerance), *tawazun* (balance), and *i'tidal* (justice). These principles are conceptually linked to inclusive stakeholder participation, proportional budget prioritization, and equitable resource allocation, respectively. By connecting ethical commitments with identifiable governance practices, the framework extends existing discussions of financial accountability and character-based educational management toward a more integrated understanding of value-based school governance. The framework offers a conceptual foundation for strengthening institutional integrity, procedural fairness, and accountability without positioning religious values as substitutes for established financial regulations and oversight mechanisms.

Nevertheless, this study is limited by its reliance on published literature and conceptual synthesis, without primary empirical data to assess the effectiveness of the proposed framework. The diversity of research contexts and methodological approaches among the reviewed studies also limits the generalizability of the conceptual relationships identified. Future research should therefore validate the framework through comparative case studies, stakeholder interviews, and mixed-method investigations involving schools with different geographical and institutional characteristics. Particular attention should be given to examining how religious moderation values are translated into observable financial governance practices and whether their integration contributes to measurable improvements in accountability, participatory decision-making, and distributive justice.

DECLARATION OF AI AND AI-ASSISTED TECHNOLOGIES IN THE WRITING PROCESS

During the preparation of this manuscript, the authors employed ChatGPT (OpenAI) to support literature organization, conceptual framework development, initial manuscript drafting, and academic language editing. The tool was also used to enhance the clarity, coherence, and overall presentation of the manuscript. All AI-assisted content was critically reviewed, validated, and revised by the authors, who retain full responsibility for the accuracy, originality, academic integrity, and final version of the published work.

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