



## School Operational Assistance Fund Management in Small Primary School

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### ABSTRACT

Penelitian ini bertujuan untuk mendeskripsikan pengelolaan dana bantuan operasional sekolah (BOS) di sekolah dasar kecil di Kabupaten Sanggau. Sekolah dasar kecil, khususnya di Kabupaten Sanggau, dihadapkan pada tantangan yang kompleks dalam mengelola dana BOS sebagai sumber utama pendapatan sekolah.

Penelitian ini menggunakan pendekatan kualitatif dengan desain penelitian fenomenologi. Pengumpulan data dilakukan melalui wawancara semi-terstruktur, observasi non-partisipatif, dan studi dokumen. Validitas data diuji melalui triangulasi sumber dan triangulasi teknik. Analisis data dilakukan secara kualitatif menggunakan model interaktif Miles, Huberman dan Saldana.

Hasil penelitian mengungkapkan tantangan dan pendekatan yang dilakukan dalam perencanaan, pengorganisasian, pencatatan, dan pelaporan dana BOS di sekolah dasar kecil. Penelitian menemukan bahwa alokasi dana yang terbatas menyulitkan sekolah dalam melakukan program-program pengembangan. Kepala sekolah memainkan peran sentral dalam pengelolaan dana BOS. Meskipun demikian, sekolah dasar kecil menunjukkan berbagai cara agar dapat mengelola dana BOS secara efektif dan efisien.

*This study aims to describe the management of school operational assistance (BOS) funds in small primary schools in Sanggau district. Small primary schools, particularly in Sanggau district, are faced with complex challenges in managing BOS funds as the main source of school income. This study used a qualitative approach with a phenomenological research design. Data collection was conducted through semi-structured interviews, non-participatory observation, and document study. Data validity was tested through source triangulation and technique triangulation. Data analysis was conducted qualitatively using the interactive model of Miles, Huberman and Saldana. The results revealed the challenges and approaches taken in planning, organizing, recording and reporting BOS funds in small primary schools. This study found that the limited allocation of funds made it difficult for schools to conduct development programs. School principals play a central role in the management of BOS funds. Nonetheless, small primary schools demonstrated various ways to manage BOS funds effectively and efficiently.*



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### INTRODUCTION

A small school is an educational institution that has a relatively small number of students. According to the Regulation of the Minister of Education and Culture of the Republic of Indonesia Number 67 of 2016 concerning Amendments to the Regulation of the Minister of Education and Culture Number 72 of 2013 concerning the Implementation of Special Service Education, a small school provides educational services for a minimum of 3 students. Another opinion states that a small school is a school that has less than 120 students (World Bank, 2013).

There are still many small schools in Indonesia, especially at the primary school level. One of them is in Sanggau Regency, West Kalimantan Province. Based on data from the Basic Data on Primary and Secondary Education (Dapodikdasmen) in 2022, it is known that 318 out of 475 (around 67%) primary schools spread across 15 sub-districts in Sanggau Regency are small primary schools.

The amount of school operational assistance (BOS) funds received by a school is determined by the number of students registered in the basic education data (Dapodik). Regulation of the Minister of Education, Culture, Research, and Technology of the Republic of Indonesia Number 2 of 2022 concerning Technical Instructions for the Management of Operational Assistance Funds for the Implementation of Early Childhood Education, School Operational Assistance, and Operational Assistance for the Implementation of Equivalency Education explains that the allocation of regular school operational assistance (BOS) funds is calculated by multiplying the amount of the regular BOS fund unit cost in each region by the number of students registered in Dapodik.

The amount of regular BOS fund unit cost for primary school level in Sanggau Regency is IDR 1,070,000 per student per year. The fund is used to finance the operational costs of education in educational units that include elements in the 8 National Education Standards, such as a) adding new students; b) library development; c) implementation of learning and extracurricular activities; d) implementation of learning assessment and evaluation activities; e) management of school activities; f) funding for power and service subscriptions; g) maintenance of school facilities and infrastructure; h) provision of multimedia learning facilities; and i) planning activities to improve the quality of education.

Small primary schools with a small number of students certainly receive little funding. In Sanggau Regency, the situation is further complicated because since 2020, public primary schools there have lost an important source of income, namely the school operational funds from the local government (BOSDA). This leaves them relying solely on regular BOS funds, which are often insufficient to cover all school operational and construction costs.

This is certainly a challenge for the principal and the school BOS team in preparing the planning. Planning in the management of educational financing is the process of planning financial resources to support educational activities and the achievement of educational goals in the school environment. This planning involves collecting the funds needed to achieve certain goals related to budget allocation, which is the implementation of financial plans for every aspect of the activity (Mulyasa, 2005).

The most important step in preparing a school activity and budget plan (RKAS) is to allocate and utilize funds wisely according to the needs of the institution. The principal and BOS team need to conduct a thorough analysis of the needs of the school, students, and teachers that are prioritized based on the results of the school's self-evaluation and the results of the education report.

As is known, technical instructions for the implementation of BOS will be issued every year. In 2023, the technical instructions for BOS are the Regulation of the Minister of Education, Culture, Research, and Technology Number 63 of 2022 concerning Technical Instructions for the Management of Operational Assistance for Educational Units (BOSP). Starting in the 2023 budget year, a scheme for cutting distribution will be applied to educational units that are late in submitting reports. This scheme is implemented with the aim of increasing awareness of educational units of their rights and obligations, especially in managing funds originating from the State Budget (APBN).

During the socialization of BOSP 2023 by the BOSP team of Sanggau Regency on January 18, 2023, several reflections were conveyed on the implementation of BOS funds for primary schools in 2022 in Sanggau Regency, including: 1) there are still educational units that like to delay or are not disciplined in managing expenditures (SPJ); 2) there are still educational units that do not account for expenditures according to the predetermined stages; 3) there are still incomplete supporting documents for accountability of BOS funds; 4) there are still educational units that ignore the requirements that have been set in the BOS fund disbursement process; and 5) there are

still several educational units that do not verify BOS fund income in the school activity and budget plan application (ARKAS) and BOS distribution.

Previous research conducted by Hadiyanto et al. (2019) found that a supporting factor in the implementation of BOS funds is cooperation between teachers and staff who are willing to help each other to carry out the planning process and reporting process including archiving financial data. This is difficult to do in small primary schools. One of the obstacles is the limited number of educational staff in the school. In schools with a limited number of teachers and staff, it is difficult to allocate human resources to carry out all the stages needed in good BOS fund management. As a result, small primary schools face additional challenges in carrying out the planning, reporting, and archiving processes of financial data efficiently.

Furthermore, the demands on schools to improve the quality of education cannot be ignored. These demands involve various aspects, including: 1) schools need to have sufficient learning resources, including textbooks, educational tools, and relevant teaching materials. This is important to support effective learning; 2) primary schools need to integrate educational technology into the learning process to increase the attractiveness and effectiveness of learning; 3) teachers need to continue to improve their competence through continuous training and professional development (UNESCO, 2017).

Small primary schools often struggle to meet these demands due to limited financial resources. Funds available to small primary schools are very limited, making it difficult to purchase adequate learning resources or invest in expensive educational technology. In addition, teachers in small primary schools have limited access to training and professional development, due to limited budgets for training (Nugroho, 2012).

Based on the background of the problems that have been described, it becomes clear how complex the challenges faced by small primary schools are, especially in Sanggau Regency. The challenge in managing school operational assistance funds (BOS), which is the main source of school income, is the focus of the problem that affects the effectiveness and quality of education.

## **METHOD**

This study uses a qualitative approach with a phenomenological research design. This study was conducted in 8 small primary schools spread across 6 sub-districts in Sanggau Regency. The study was conducted from January to February 2024.

In this study, the determination of data sources is based on certain considerations. Researchers specifically select sources who are able to provide insight into research problems and phenomena in this study. The things that are considered in determining subjects include: 1) people who gain an understanding of something through the process of enculturation, so that they not only know but also understand it; 2) people who are currently still actively involved in the scope of the study; 3) people who have enough time to provide information; 4) people who do not tend to change the way information is delivered in a processed form.

There are two types of data and data sources used in this study, namely: 1) primary data, including the principal, school treasurer, BOS team, educators, and students; 2) secondary data, in the form of documents on the school profile, school vision and mission, student conditions, teacher and educator conditions, school facilities and infrastructure conditions, school organizational structure, BOS RKAS, BOS LPJ, school committee, and so on.

To obtain relevant and comprehensive information, this study uses 3 data collection techniques, namely semi-structured interviews, non-participatory observation, and document studies. This study uses the researcher himself as an instrument (human instrument). In this study, credibility testing was carried out through the application of source triangulation and technique triangulation techniques. The data analysis process was carried out using the interactive data analysis model of Miles, Huberman, and Saldana (2014).

## RESULTS AND DISCUSSION

### Results

The results of this study were compiled carefully, considering the findings of the study conducted in 8 small primary schools spread across 6 sub-districts in Sanggau Regency, West Kalimantan Province. To maintain the confidentiality and authenticity of the research results, these schools were identified using initials. Data on these schools are written in table 1 below:

Table 1. School Data

No	School name	Number of Students	Number of PTK	Number of Groups	Number of Study	Amount of BOS Funds received in 2024
1	SDN SE	20 people	2 persons	6 classes		Rp. 21,800,000
2	SDN KB	43 people	9 people	6 classes		Rp. 46,870,000
3	SDN MB	42 people	8 people	6 classes		Rp. 45,780,000
4	SDN SJ	46 people	7 people	6 classes		Rp. 50,140,000
5	SDN SP	20 people	6 people	6 classes		Rp. 21,800,000
6	SDN TB	58 people	7 people	6 classes		Rp. 63,220,000
7	SDN MY	62 people	10 people	6 classes		Rp. 67,580,000
8	SDN TS	50 people	6 people	6 classes		Rp. 54,500,000

#### 1. Financial planning in BOS fund management in small primary schools

Financial planning in small primary schools is a vital foundation for the continuity and progress of education. The principal KT said that planning or budgeting is done once a fiscal year. Furthermore, KT explained that the basics of compiling this planning refer to several key documents, such as the School Activity Plan (RKS), Annual Work Plan (RKT), and Medium-Term Work Plan (RKJM). Furthermore, a treasurer with the initials SS added that the main basis used is the results of self-evaluation and education report cards.

The budget planning process begins with identifying the goals to be achieved. According to the principal of YP, this stage involves a meeting attended by teachers and the school committee. In the forum, teachers present their programs and needs. The school's BOS team then collects and reviews the proposed programs, conducting screening to determine priorities, which will later receive moral and material support from the school. These priority programs are then made part of the RKT and RKAS, while those that are not priorities still receive support but are not permanently accommodated in the RKAS.

Regular BOS funds are the main source that is given great attention in meeting school needs. This can be seen from the details of the programs and activities they have prepared. The main priority for using these funds is to ensure payment of honorary teacher salaries, meet the needs in implementing the Computer-Based National Assessment (ANBK), and pay electricity bills and internet quotas. If there are still remaining funds, they will be allocated for additional needs, such as the activities of the Principal Working Group (K3S), Teacher Working Group (KKG), or maintenance of school facilities and infrastructure.

Although available in limited amounts, schools must ensure that the funds are managed efficiently to meet the 8 National Education Standards (SNP) that have been set. Sometimes, only one item on a particular standard can be planned. Thus, despite facing limited funds,

schools remain committed to providing quality education and meeting the standards that have been set.

Based on the results of the interview with the SM treasurer, it was revealed that the school had made a budget plan that defined the objectives in a measurable operational form. This operational form is reflected in the RKAS, which summarizes various programs ranging from daily, monthly, to long-term.

School operational assistance (BOS) management, including the planning process, is carried out through a single platform known as the School Activity and Budget Plan Application (ARKAS). In this application, there are details about the goods or services that the school wants to spend. The goods or services listed in ARKAS are classified according to the 8 National Education Standards. However, there are still goods or services that are not listed in ARKAS.

The impact of the existence of goods or services outside the ARKAS list has caused pros and cons among school principals and treasurers. Some of them agree with the existence of a predetermined list, feeling that this provides a clear and structured framework in budget management. They believe that with a predetermined list, the planning and procurement process becomes more efficient and well-planned.

However, on the other hand, there are also those who argue that schools should be given the freedom to determine goods or services according to their specific needs. They believe that the existence of a limited list can limit the flexibility of schools in addressing needs that may be unique or unexpected. The EL principal and WA treasurer who support this approach hope that schools can have more control over budget management, so that they can prioritize spending that is most relevant and beneficial to the educational process. Another problem faced by principals, especially in remote areas, is the difference in prices between those listed in the ARKAS and the actual prices in the field.

Furthermore, from the results of the RKAS document study, a consistent or recurring spending pattern can be seen every year. For example, it was found that most of the funds were allocated for routine operational needs such as teacher salary payments, electricity, water costs, and management of school physical facilities. The allocation of funds that were almost entirely for routine operational needs made it difficult for schools to allocate additional resources for curriculum development programs, teacher training, purchasing educational equipment, or providing additional facilities that could improve students' learning experiences.

The small number of students is a major characteristic that affects financial planning in small primary schools. With a limited student population, school revenues are also limited, presenting significant challenges in allocating funds for various school needs.

The source of income for most schools is limited to regular BOS funds. However, there is one exception, namely SDN MY, which has taken proactive steps to increase school income by developing agricultural businesses. They have allocated part of the land around the school to plant bananas and cultivate oil palm trees.

To overcome the limited funds owned by small primary schools, several methods have been tried by the principal, such as taking a voucher in advance for urgent needs. On the other hand, the SM treasurer revealed a different experience at his workplace, where the principal often used his personal funds first to finance urgent school needs. In facing these challenges, the school continues to seek more effective solutions, both through internal approaches and by collaborating with external parties, such as the local government. However, a satisfactory

solution has not yet been found, so this challenge remains a priority that must be overcome in an effort to improve the quality of education in schools.

2. Financial organization in BOS fund management in small primary schools

The organization of BOS funds is carried out by the school BOS team, starting with the synchronization stage of Basic Education Data (DAPODIK). This stage is an important starting point, where all data regarding students and schools must be accurately integrated into the system. After the data entry stage is complete and confirmed to be correct, verification is carried out by the Regency BOS team.

After going through the verification process, BOS funds are then distributed to school accounts through the West Kalimantan Regional Development Bank (BPD Kalbar). The BOS fund distribution process is carried out in two stages, namely every six months or every semester. Each school will receive funds according to the number of students recorded in Dapodik, with a standard calculation of IDR 1,090,000 per student per year. The total amount of funds received by the school is the result of multiplying the number of students by that value. Each semester, the school will receive around 50% of the total funds budgeted for a full year.

The process of disbursing or taking BOS funds is a stage that is carried out strictly according to established procedures. The principal and treasurer are responsible for carrying out this process by visiting the designated regional bank. When both parties arrive at the bank, they must show their identity, such as an Identity Card (KTP), as well as an official document containing the amount of BOS funds that have been verified by the district BOS team.

After the BOS funds are disbursed, the next stage is the management and use of the funds according to the previously prepared plan. Each expenditure is directed to things that have been prioritized according to the time set in the RKAS. In the majority of small primary schools, the process of spending BOS funds is often delegated to the principal and treasurer.

Furthermore, school supervisors also play an important role in the supervision and evaluation of the implementation of the BOS program carried out by small primary schools. With close coordination and cooperation between supervisors, principals, and BOS treasurers in one sub-district, a strong synergy can be created in an effort to increase the effectiveness and efficiency of BOS fund management in small primary schools in the area.

3. The accounting system applied in the management of BOS funds in small primary schools

Accounting or recording of all transactions involving BOS funds is also done in ARKAS. However, before the transaction is inputted into ARKAS, the school records it manually in a cash book or uses Excel. There are several formats that must be filled in, such as forms K3 to K6, and form K7a. All of these must be accompanied by proof of expenditure so that the school can make further disbursements.

4. Reporting on the use of BOS funds in small primary schools

As a form of accountability in the implementation of the BOS program, each program manager in each school is required to prepare a report on the results of the activities. Reporting is done every month through the RKAS application. Financial

reporting is one of the important aspects in this accountability process. Reporting is done every month through the ARKAS application.

Every semester, an important process that becomes routine is the preparation of comprehensive financial reports, which involves collecting accurate and detailed supporting evidence. After the data collection process is complete, the next step is to bind the financial reports so they are ready to be submitted to the district BOS team.

Evidence and documentation are the main keys in preparing accountability reports. However, this is often a challenge for school treasurers. The limited number of educators and education personnel in small primary schools means that teachers have to double as BOS treasurers. This illustrates a situation where additional tasks must be borne by staff who already have significant educational responsibilities. This can result in a suboptimal division of roles and cause the teacher to be divided between teaching and administrative tasks, which in turn can impact the quality of teaching and the efficiency of school financial management. In relation to this challenge, the school honestly admitted that they had not found the right solution to overcome this problem.

Based on the results of the interviews with the principal and treasurer, it can be concluded that the challenges faced by small primary schools in financial management are very complex. Therefore, policy adjustments and better support from the government are needed to ensure that all schools, regardless of their geographical location, can function optimally and provide quality education to their students.

#### 5. How small primary schools manage BOS funds efficiently and effectively

Small primary schools try to use BOS funds to improve the quality of education in their schools. This is indeed a tough challenge, considering the limited finances they have. One strategy used is to use the education report card as a basis for making plans for using BOS funds.

Principal YL explained that the main key to managing BOS funds efficiently and effectively is through solid cooperation and well-maintained communication among BOS team members at school. For him, harmonious collaboration between all parties involved is the main foundation for achieving the goal of optimal BOS fund management. On the other hand, principal KT emphasized the importance of involving parents in school activities, especially in the development of school facilities and infrastructure.

Principal HD added another important aspect, namely honesty and openness to related parties. For him, transparency in the management of BOS funds is the key to building trust and maintaining accountability. By disclosing information openly, schools can run the BOS program more effectively and maintain integrity in every step of its management.

Furthermore, from the research results it is known that two of the small primary schools that were the subjects of the research, namely SDN MY and SDN SP, succeeded in obtaining BOS performance funds thanks to the improvement of the education report from the ANBK results in the previous year. This success provides real evidence that despite the limitations, these schools show a strong commitment to continue to improve the quality of education in their schools.

## Discussion

Previous research examining small rural primary schools has identified variations in the definition of these schools. Often, the definition of a small primary school is based on the number of students enrolled, with a range of under 140 students being considered small (Hargreaves, 2009).

Other characteristics include limited staffing, multigrade practices, and principals who are also involved in direct teaching (Raggl, 2015).

Characteristics of small primary schools that also affect school financial management are the limited number of teachers owned by the school. The results of Vincent's (2018) study found that small primary schools located in rural or remote areas have difficulty in recruiting and retaining qualified teachers because these schools generally cannot offer competitive salaries. Limited funds and resources in small primary schools often make it difficult for them to provide financial rewards comparable to schools in urban areas. As a result, qualified teachers tend to choose to teach in schools that offer higher salaries and better facilities, leaving rural schools with a shortage of adequate teaching staff.

Furthermore, Duke & VanGronigen (2018) found that small primary schools, especially those located in rural areas, experience several constraints related to the facilities they have. These problems include the condition of old and less modern buildings, deficiencies in energy efficiency and environmental considerations, and potential health hazards arising from the condition of the building. This certainly increases the costs that schools must incur to overcome these problems.

Overall, the characteristics discussed previously, such as limited number of students, limited number of teachers, and challenges related to the condition of facilities, all affect financial management in small primary schools. In facing these conditions, small primary schools must be able to manage their financial resources wisely, allocate funds effectively according to urgent needs and educational priorities, and take strategic steps to improve the efficiency of the use of existing funds. With a deep understanding of the challenges faced and appropriate efforts in financial management, it is hoped that small primary schools can continue to develop and provide quality education for their students.

In the available literature, small rural primary schools are often viewed negatively in the context of education policy, facing potential closure or merger due to the challenges they face due to their geographic location, small scale, and especially high economic costs. This perception is sometimes compounded by declining enrollment (resulting from rural population decline) and difficulties in attracting and retaining staff, especially principals (Beach & Arrazola, 2020).

The results of the study confirmed that the main challenge in managing educational financing sourced from school operational assistance (BOS) funds in small primary schools is the late disbursement of BOS funds to school accounts. This phenomenon is a serious obstacle that affects various aspects of educational activities at the primary level. The delay in the disbursement of BOS funds results in difficulties in meeting school operational needs, such as paying teacher salaries and school infrastructure needs. This challenge has a direct impact on the quality of education and services that schools can provide to students. The delay in the disbursement of BOS funds can also trigger instability in school finances, especially for small primary schools that have limited resources. As a result, several planned educational programs or activities must be postponed or even canceled, hampering the learning and development process of the school.

This finding is in line with the results of research conducted by Hidayat et al. (2019), which concluded that the management of BOS funds faced significant obstacles, especially related to delays in the disbursement of funds. In addition, research by Saisarani and Sinarwati (2021) also found that there were obstacles in the management of BOS funds, such as frequent delays in the disbursement of BOS funds and changes in BOS fund management regulations. These findings provide additional confirmation of the difficulties faced by schools in managing BOS funds. This condition indicates that the delay in the disbursement of BOS funds is not an isolated problem, but a systemic challenge that needs to be addressed immediately by the relevant parties.



As previously stated, small primary schools often face limitations in human resources. For example, SDN SE only has two teachers, consisting of one civil servant teacher and one honorary BOS teacher. This causes one teacher to have to teach three classes at once. In addition, civil servant teachers also have to handle additional roles as BOS treasurers at the school. This phenomenon is contrary to their main duties as educators, making it difficult to carry out financial administrative tasks.

Based on the Regulation of the Minister of Education and Culture Number 15 of 2018 concerning the Fulfillment of Teacher Workload, the main task of a teacher is to focus on educating, teaching, guiding, directing, training, assessing, and evaluating students in various formal education pathways, including early childhood education, primary education, and secondary education. Thus, these tasks are not directly related to the responsibility of financial management. Therefore, the existence of teachers as BOS treasurers causes various difficulties, both in managing finances, compiling financial administration, and making financial reports. In addition, the time needed to carry out these administrative tasks often clashes with the time they must allocate for learning activities. This situation results in suboptimal teacher performance, both as educators and as BOS treasurers, which in turn can have an impact on the effectiveness of school financial management.

The existence of a scheme for cutting the distribution of funds for educational units that are late in submitting reports in accordance with the latest technical instructions for managing BOS funds is also a significant challenge for small primary schools, especially those spread across remote areas. Under the provisions of the Regulation of the Minister of Education, Culture, Research, and Technology Number 63 of 2022 concerning Technical Instructions for Managing Operational Assistance for Educational Units (BOSP), administrative steps such as BOS fund administration must be carried out through the school activity plan and budget application which requires internet access.

The situation becomes more complex for small primary schools located in remote areas, where internet connectivity is often unreliable or even non-existent. In such situations, reporting processes that require internet access become a major challenge for these schools to meet the requirements and deadlines that have been set. As a result, there is a risk that they will lose some of the BOS funds that they desperately need to support the daily operations of the school and to improve the quality of education for students.

The quality of education refers to the level of excellence in effective and efficient education management, with the aim of creating superior student achievement both in academic and non-academic matters (Mesiono & Haidir, 2021). To achieve quality education, education funding is required in accordance with the standards set by the government. National education standards that aim to improve the quality of education include: 1) content standards; 2) process standards; 3) graduate competency standards; 4) standards for educators and education personnel; 5) standards for facilities and infrastructure; 6) management standards; 7) financing standards; and 8) education assessment standards (Tilaar, 2006).

These standards are outlined in the school activity and budget plan (RKAS) in the form of programs that aim to support the achievement of educational goals. The process of preparing the RKAS involves selecting programs that are in accordance with the needs and priorities of the school, taking into account the results of the educational report card and the availability of funds owned by the school. Each program selected must be based on an in-depth analysis of the educational needs of students and the achievement targets that the school wants to achieve. In addition, adjustments to the availability of funds are also an important factor in determining the

programs to be implemented, so that the use of funds can be optimized to improve the quality of education effectively.

This poses a major challenge for small primary schools. The lack of funds and resources makes it difficult for them to plan programs that can improve the quality of education in their schools. The majority of available funds tend to be allocated to meet the basic needs of schools to survive, such as paying teacher salaries and other operational needs. As a result, small primary schools are often limited in their ability to implement broader and more sustainable quality improvement programs. Limited funds and resources can also limit their access to training, technology, and other supporting resources needed to improve the quality of education. As a result, they may be limited in implementing innovative teaching methods, upgrading school facilities, or providing additional resources that can improve students' learning experiences.

In facing these challenges, small primary schools need to find creative strategies and solutions that are appropriate to their conditions. This can involve collaborative efforts with local communities, seeking support from local governments or non-profit organizations, and making efficient use of available resources. In addition, developing networks of cooperation between schools or participating in educational programs sponsored by the government or other organizations can also help improve their access to resources and support the implementation of educational quality improvement programs.

Although these challenges are real, with determination and hard work, small primary schools still have the potential to achieve significant improvements in the quality of education, even with the limited resources they have. This is demonstrated by SDN MY and SDN SP which succeeded in obtaining BOS performance funds thanks to the improvement in education reports from the ANBK results in the previous year. This success requires strong commitment, close collaboration with all stakeholders, and the selection of the right strategy according to the needs and potential of each school.

## **CONCLUSION**

This study revealed that financial planning in BOS fund management in small primary schools is generally carried out based on self-evaluation and education report cards, but limited funds are often only sufficient for routine operational needs, hampering the development of other programs. BOS fund management in small schools is mostly delegated to the principal, who plays a central role due to limited human resources for administrative tasks. The approach to recording BOS funds varies, from manual methods to the use of software such as Microsoft Excel, depending on the availability of resources and the technical capabilities of the school. Financial reporting is carried out routinely through the ARKAS application, but faces challenges in internet access in remote areas, with the obligation to prepare detailed accountability reports every semester. School efforts to manage BOS funds effectively involve solid teamwork, participation of parents or guardians, and transparency to related parties. These findings indicate the importance of increasing technical capacity and infrastructure in small primary schools to support more optimal and sustainable BOS fund management.

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