

# THE EFFECTIVENESS OF BANTUAN SISWA MISKIN PROGRAM (BSM) IN REDUCING DROP-OUT RATES

**Dr. Sukamdi, M.Sc. Evita Hanie Pangaribowo and  
Ristiyan Widiaswati**

*Policy Studies, Graduate School of Universitas Gadjah Mada*  
kamdi\_cpss@yahoo.com

## A B S T R A C T

---

One of the problems faced by educational sector in Indonesia was the high level of drop-out rates. Even though 9-years compulsory basic education program in Indonesia was classified as successful, the number of children under the age of compulsory study who only finished the elementary school was still high. The establishment of 12-years basic education program as stated in Nawacita has been another challenge faced in order to reduce the drop-out rate in Indonesia. The government has conducted several policies in educational sector which has showed a good result, but there were still several problems and other policy agenda needed to be addressed. The most important thing to be done was increasing the access, especially of poor people, towards educational services. On the other side, the Government of Indonesia also faced the challenge to increase the quality of education in general. Related to the increase access of people towards educational services, especially BSM program, an interesting issue appeared: whether or not the program has been effective in reaching its goals? What efforts conducted by the government to improve the implementation of the program? Those questions became the important as the setting of this research conducted.

This research used mixed methods approach by combining both qualitative and quantitative approach. The design used in the research was sequential explanatory method. In that designed, the quantitative research would be conducted first by using secondary data analysis. The result of the first phase would be followed by the second approach: qualitative.

The result of the research shows as follows. First, BSM program could be more effective in eliminating the financial problem faced by marginalized students in Bojonegoro Regency. Second, the efforts showed by the government to provide educational aid through BSM program using cards have not yet showed an encouraging results, Even though the implementation

of the program, especially when the card distribution was extended, from 432 households surveyed in Bojonegoro Regency, there was only 18.5% of the households whose children already received BSM cards. From the potential beneficiary children of BSM as the respondent, it was only 15.2% of them who already received BSM cards. Unless they were assisted by KPS cards which could also be used to access BSM fund, the educational aid through BSM could be classified as less successful. Third, the sustainable increase of performance and implementation of BSM program could support the 12-years basic education program, included the vocational and non-formal education, as well as developing the better workforce for the future of Indonesia.

**KEYWORDS :** effectiveness, BSM, drop-outs

## INTRODUCTION

### Background

Drop-out rate in Indonesia is quite high. As stated by Ministry of Education and Culture in 2015-2016, there were 946,013 students graduated from elementary school (SD) were not able to afford continuing study to the junior high (SMP) (<http://www.jawapos.com/read/2016/10/17/58205/angka-putus-sekolah-di-indonesia-masih-tinggi>). This fact was worsen with other data that showed that 51,541 students who continued the study to the junior high did not graduate from there. It means that there were still 997,445 Indonesian children who only had elementary school qualification during 2015-2016. Data from Tim Nasional Percepatan Penanggulangan Kemiskinan (TNP2K/ National Team to Accelerate Poverty Reduction) proved that there were still 4.1 million school-aged children in Indonesia who did not go to school (<http://www.tnp2k.go.id/id/artikel/pemerintah-dorong-anak-putus-sekolah-lanjut-pendidikan-melalui-program-indonesia-pintar/>).

Data collected from UNICEF stated that 2.3 million children under the age of 7-15 did not go to school and mostly due to financial problems ([http://www.unicef.org/indonesia/id/UNICEF\\_Annual-Report\\_\(Ind\)\\_130731.pdf](http://www.unicef.org/indonesia/id/UNICEF_Annual-Report_(Ind)_130731.pdf)). Many children dropped-out from school to assist their families economically so they did not get their rights in education. It was recorded that 7 per cent of children 5-17 years old involved as children labors. On the other side, there were many people who still had to live under the poverty line due to their limited education so they failed to increase their quality of living.

Survey from Badan Pusat Statistik (BPS/Central Bureau of Statistic) also showed that 73 per cent dropped-out cases occurred because financial problems. These problems impacted the access of households towards education. The higher the educational level, the more difficult for people to access it. Added to the geographical factors, people living in the inland

or remote areas would be difficult to access education. Meanwhile, in the commitment goals of Sustainable Development Goals (SDGs) 2030 in education, each country must ensure that all citizens could afford to obtain education.

Dropped-out children caused several problems in human development. In Brebes, Central Java, for example, thousands of children from schools due to their parents' difficulty in economy, in fact 1,000 children were recorded to be children labors (<http://jateng.metrotvnews.com/read/2015/08/05/418496/dibrebes-ribuan-anak-masih-putus-sekolah>). The same thing also took place in Bojonegoro, which showed that in the last three years there were 5,000 students from elementary, junior high and high school did not continue their study because they had financial problems, early marriages, environmental influences and became children labors (<http://news.okezone.com/read/2015/07/340/1182901/5-000-anak-di-bojonegoro-putus-sekolah>).

In order to increase the school participation rate, especially for students from poor families, the government provided several aid program, both given directly to the students or indirectly through the schools. Before the launch of educational aid program through Kartu Indonesia Pintar (Smart Indonesian Card), the more specific educational aid dedicated to poor students was named as Bantuan Siswa Miskin (BSM/Poor Student Assistance). The goals of the program was to assist students with less access to afford education, to help poor university students to access the right educational services, preventing drop-out rate, to assist fulfilling the educational needs of poor students and to support compulsory 9-basic education program. This program provided cash-transfer to cover up the educational cost of the students from poor families who were selected by the schools. This program targeted 8 million students in the country from elementary school to university.

BSM program was implemented in 2008 and has been through a serial of improvement in the implementation. The latest method used in determining the target was through a central database to identify poor students who qualified and they would be given the card (BSM). The direct aid given to the students through a cash-transfer of BSM fund twice a year to support the enrollment and finishing the school, to decrease drop-out rate as well as to support the transfer to the higher educational level, especially from the elementary school to junior high.

The purpose of this article is to describe and analyze the implementation of BSM program. So this research is expected to be served as an information to assist and understand the implementation of BSM program in order to reduce the drop-out rate. Output of the research is the policy or program recommendation to improve the system and educational aid for poor people.

## RESEARCH METHOD

This research uses mixed methods approach which combining quantitative and qualitative research. The used design is sequential explanatory method which conducts the quantitative research first by using secondary data analysis. Result of the first phase would be followed by the second approach, namely qualitative. The quantitative approach would be used to answer the first and second research questions, namely to understand the implementation of BSM program based on card system which has been taken place in Indonesia. Meanwhile, the qualitative approach is used to answer the second, third and fourth research questions by taking the strategy of case study in Bojonegoro Regency.

Data used to answer the first and second research question is secondary data form Survei Kualitas Pendidikan Anak (SKPA/Survey on the Quality of Children Education) in 2013. To obtain deeper information related to the second, third and fourth research questions, in-depth interview, focus group discussion and observation are conducted to collect the information. The in-depth interview is meant to obtain informants' opinion on the implementation of BSM program along with the influenced factors toward the drop-out rate, especially in Bojonegoro Regency. The interview is targeted students, parents of the students who received BSM program, teachers or headmasters of the schools involved in the implementation of BSM program for basic and middle educational level.

Goals of conducting FGD is to collect information from several informants all at one place to understand the social condition of the society, especially in education aspect, as well as several government programs which expected to increase the education quality of students in the research location. There would be two groups of FGD to be conducted in the research. First, FGD to the related stakeholders, namely village heads, heads of Unit Pelaksana Teknis Dinas (UPTD/Technical Implementation Unit) and staff of Education Office which handled the educational aid program. In the meantime, observation is meant to assist the understanding of situation and condition of the research location, especially in relation to the educational facilities.

Analysis of quantitative data would be conducted using descriptive statistics to describe the related aspects of the effectiveness of BSM and to explain the social condition of the people. Analysis of qualitative data also would be conducted descriptively (Miles & Huberman, 1992: 20-23, Creswell, 2010: 276). After the preliminary information is obtained, analysis would be conducted along with the data collection process. The analysis process would be conducted when information gathering is taken place and is done. The information is processed and reduced to obtain general themes in order to understand the concept and topics found in the field. The next step is interpreting the occurred topics. The final step is to draw summary as well as to provide recommendation.

### **Socialization of BSM Program**

Socialization is the most important part in relation to the implementation of BSM because socialization is a transfer of value or understanding to other people. Basically socialization is the dissemination of information (program, policies and regulation) from one party (the owner of the program, policies and regulations) to other parties (apparatus, people impacted by the program and society in general). The content of the disseminated information could be varied depends of the goals of the program.

Socialization process is the effort to share the information of the program to the society so the information could be understood and accepted by the society. Therefore, socialization of BSM program to the people held an important meaning towards the effectiveness of the program. This is due to the fact that at the end the level of people's understanding on the program should be observed. In relation to the socialization of BSM program, it would be precise when participative socialization pattern was used, which is the socialization that emphasized in the participation of peoples in the social process (Jaeger in Kamanto, 2004).

Socialization could be conducted through various socialization media, such as coordination meetings (rakor/rapat coordination) and general meetings, while socialization could also use additional tools. Based on the brochures and leaflets as published by TNP2K, there were several issues expressed in the socialization of the program. The content of socialization consisted of issues on goals and benefits of the program, selection of the program beneficiaries, distribution mechanism and amount of the fund would be received by the poor students. Aside of TNP2K, stakeholders involved in the socialization were Ministry of Education and Culture which was responsible towards the general public schools and Ministry of Religious Affairs which was responsible to the religious-based schools, such as madrasahs.

In the effort of performing socialization, several things should be focused, especially those in relation to the target of the socialization. Each target should be emphasized differently, for example socialization to the targeted households should be different than the on to the headmasters. The stakeholders should pay more attention on this matter. In the level of society and targeted households (RTS/rumah tanggassasaran), the socialization of BSM program should focus on the new mechanism to provide adequate information to the people in general as well as RTS. Thus, all eligible poor households of BSM could bring Social Security Cards (KPS/Kartu Perlindungan Sosial) to the schools/madrasahs so their children were ensured to have BSM. In schools/madrasahs, socialization was needed so they could immediately assign BSM beneficiaries.

## Implementation of Program Socialization

Socialization in province level, both in Education Office and Ministry of Religious Affairs, were conducted by the central government, namely Ministry of Education and Culture. Rakor which conducted by Ministry of Education and Culture in cooperation with TNP2K in Jakarta was participated by heads of office with their technical staff. Participants were represented Education Office provincial level and Education Office in regencies/cities. The content of socialization covered the socialization of KPS and PKH (Program KeluargaHarapan) as well as the technical matters of distribution of BSM cards and information on KPS. Socialization of BSM also covered the utilization of KPS to access BSM. In the socialization, Education Office provincial level played the role as general participants and had no authority to forward the information to the lower level.

The lack of authority owned by the office in provincial put them in the lower role in the socialization. The example of less effective role of Education Office provincial level took place in East Java. Education Office in East Java Province never received socialization on BSM program. Their understanding of the program was obtained through info from the website that could be publicly accessed. This was due to the fact that provincial office did not play a role in the distribution of BSM fund and the listing of students to be received BSM. Those activities were conducted in the regencies/cities directly to the central offices. The office in provincial level only made recapitulation based on the order from the central offices. The same thing also applied when audit was conducted by BPK, office in the provincial level would be given the copy of the result. There was no obligation of the office in provincial level to conduct socialization to the regencies/cities.

In general, socialization was conducted by briefly delivering the information on BSM and the utilization of KPS to obtain BSM. Besides from that, mechanism of listing of poor students in the schools under the coverage of Education Office in regencies/cities was delivered along with the distribution of modules and posters related to socialization of BSM. As known, those poor students were from households who received KPS, PKH and others.

Meanwhile, Education Office in the regency also received a direct socialization from the central office. Socialization on BSM in 2013 to the Education Office in the regency was conducted through rakor in Jakarta in July 2013 related to validation of BSM data. At the regional level, i.e. in regencies/cities, socialization of Education Office in regencies is conducted through meetings with the heads of the sub-district UPTD. Because the activity was incidental, there was no budget issued by Education Office. Meanwhile, the most discussed issue in the socialization with the UPTD was the recipient of BSM funds.

Based on the socialization that has been followed before, Education Office at the regencies conducted socialization by applying the same method, which was questioning and answering as well as a discussion. The lecture method as the introduction was given only at the beginning of the meeting. Further socialization would develop with discussion or question and answer between the presenters with the participants of socialization. Source of funds used funds from Education Office because there was no special budget for socialization BSM 2013. Participants of the socialization includes the heads of UPTD and principals at elementary and junior high schools in the regencies.

“So for the socialization related to BSM card itself, the provincial has never been invited to the center for any explanation so. This year we did not distribute anything. So it was direct from the center, they were online to the center “(Ga, staff of Education Office of East Java Province).

Regional Offices of the Ministry of Religious Affairs (KanwilKemenag) at the provincial level played a greater role in the socialization of BSM compared than the provincial Education Office. More role of KanwilKemenag was due to vertical institutional structure so that there was a line coordination of Ministry of Religious Affairs from central to regional level. Meanwhile, socialization is done directly from the center, namely from the Ministry of Religious Affairs.

The Ministry of Religious Affairs was also more creative in socializing. There were several materials used for socialization, such as pocket books and leaflets. Meanwhile, the document used in the socialization was the implementation of BSM at the madrasah level in 2013, the guidelines for the implementation of BSM APBN-P 2013, KPS, and various leaflets on fuel subsidy compensation in the form of pocket book, question book and comics.

In general, socialization was also carried out simultaneously with a *rakor* event conducted regularly by the Ministry of Religious Affairs by inviting representatives from regional offices. The meeting discussed various matters related to the teaching and learning process at the madrasahs, including BSM which was a relatively new program that should be socialized equally to all madrasahs, including about PPP which can also be used to access BSM.

“For socialization, we got it from *rakor*, insyaallahit was already two times then the regional office published circular letter, three times, so the first was the first BSM program and APBN quotas, the second was about circular letter about the problem in APBNP and its quota, for the third, data request, card-based BSM. There were letters from our local offices, ee besides that the regional office also gave this eee, eee this, eeegave the file, from the web, eee in e-mail, e-mail, the technical guidelines of BSM 2013, both APBN and the APBNP, the estimate was

starting the month, what month was it, 7 September, eee March, March was our meeting there were poor students who had problem, head of office who gave the socialization, Head of Madrasah Education from the regional office, then the second was head of section, head of section for students affairs, because there were students there, head of section for students affairs for madrasahs”(Muh Ali Syaifudin, Coordinator of Madrasah Education Section Staff, BSM Management in Madrasah Education, Bojonegoro Regency).

The socialization of BSM programs conducted by the central Ministry of Religious Affairs for offices, agencies, and madrasahs, as well as related stakeholders used animated shows so it was easily to be understood by the rakor participants. Impressions or animations included the notion of KPS, how to use KPS to obtain BSM, as well as information on how poor people were not getting KPS to access BSM, and so on. The issue that arises was the material of socialization in the form of animated shows as presented in the meeting has not been submitted to the public through the media (television), even though it was easier to be understood. Ministry of Religious Affairs in the region expected the mechanism of socialization with animated impressions could be implemented. In addition to its broader reach, people would also delighted to see animated shows and the results would be more effective.

## **Results of Socialization**

The success of a socialization could be seen from the public knowledge of the program being or has been socialized. There were several factors that influenced the process of socialization. These factors were internal factors derived from within a person, which involved motivation, interest, and ability possessed, as well as external factors derived from outside the individual who perform socialization process in society. These factors could be norms, values, social structure, economy, cultural structure, and others (Budiati, 2009).

## **Knowledge of Schools/Madrasahs**

The socialization that schools obtained about BSM was through the brochures provided by the central and circular letters from the department. After obtaining information regarding the card's use mechanism, the school immediately announced to the students that anyone with a BSM card should immediately report to the teacher for processing. School-level socialization should be communicated to principals, supervisors, teachers, and School Committees. Socialization was necessary for schools to immediately assign BSM recipients.



In general, the understanding of schools was constrained due to some changes in aid mechanisms. Several informants at the Bojonegoro Regency of East Java Province experienced little constraint when there was a change in the BSM acceptance model using school proposals, using cards, and using KPS cards. The obstacles were felt in the absence of students who returned the card because there was a sense that the absence of students who return the card was due to not have a card or did not understand the usefulness of cards that should be returned to school.

To that end, one of the principals in Bojonegoro Regency explained there should be a good cooperation between school and parents. The informant confirmed that coordination between schools and parents was reduced when the BSM card model was implemented. Schools did not know that their students had cards if students did not return or report them to school.

Actually, the understanding of schools, both elementary and junior high, about the BSM program was quite good, but they understood more about BSM non-cards program. This was because when the BSM program used non-cards system, the school had more role to play, such as that was determining the students who would get BSM fund, so the school really understood the number of students who got the fund. In addition, also because the BSM (non-cards) program has been running for several periods so that the program was well understood by the school. However, after the change of the system using the card (BSM), the school had a lot of confusion in its implementation. This confusion, one of them, was caused by a lack of socialization.

In madrasahs, although socialization was better than that of the Ministry of Education and Culture, understanding of BSM was still low. In general, madrasahs only understood that BSM was an aid program aimed at poor students. Some schools, even just found out BSM 2013 with a card system when students deliver the card to school. The school read the information on the card and then follow the instructions on the card.

“I know the first time there was a BSM card after the PKH program, I as the head of the madrasah was often invited, was three times possible, yes all heads, head of the receiving element, uh his student who received PKH, head of MTS whose students received PKH, Invited. If the rakor has never been. If this school knows that someone was using a PKH card, BSM cards would not be until next year, just the process would be closed “(Ms. Roni, Head of MTS Darussalam Kanten, East Java).

In addition to the low understanding of the program, the school also lacked understanding of the mechanism of channeling funds. Although the BSM program has been around for a number of years, the BSM beneficiary determination mechanism and its distribution have changed. At the beginning of the BSM program, the determination of BSM recipient candidates was done

by the school. Once evaluated, there were some things that were considered less objective in the process so that the new system was tested, namely the determination of BSM recipient candidates based on PPLS 2011 integrated database. With this new mechanism, it was desirable to have an active understanding and participation of the community, old students receiving BSM or receiving BSM card.

### **Community Knowledge of BSM Program**

Socialization at the community and RTS level is not done directly, but is provided through socialization sheets sent in one envelope along with the delivery of BSM card to RTS. In general, RTS receives a socialization sheet along with acceptance of BSM card.

Under the terms of the center, PT Pos distributes BSM cards in sealed envelopes in the form of sheets containing BSM cards and instructions or explanations on BSM. This guidance or explanation is one means of socialization to the BSM card recipient community in order to know the usefulness and how to use the BSM card, as well as the steps to be taken after receiving the card.

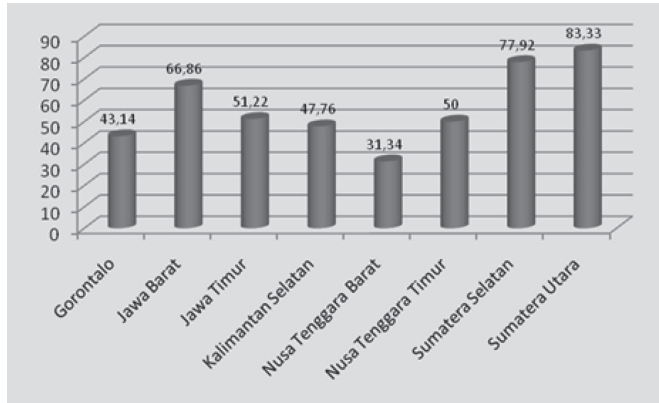
Being the only BSM card with such guidance or explanation is intended to minimize the concerns of the issue of BSM socialization that has not been comprehensive, especially to BSM card recipients. Therefore, the existence of the instruction sheet is expected to make it easier for the public to understand and understand what and how BSM. However, as it is known that the target of BSM recipients is a group of underprivileged people who are in fact less educated so that reading culture is very less in this community group. Thus, the explanation in the form of writing cannot be on target compared with explanations orally and using images (audio visual) such as comics/cartoon/animation.

The socialization sheet sent to RTS was not followed by direct socialization. This certainly makes it difficult for the community to understand the content of the socialization that is distributed. Based on observations in the field, most people still keep the socialization sheet intact in the sense that the socialization sheet is only stored without reading. Thus, when asked about the socialization sheet, new respondents will try to find it and still in the envelope. Therefore, it is necessary to socialize the BSM program with new mechanisms to provide understanding to the general public and RTS so that all poor households entitled to BSM can bring KPS to schools / madrasah. Thus, their children will definitely get BSM.

The inappropriateness of socialization mechanism through written media (explanation sheet) sent in one envelope with BSM card is evident from survey results. It appears that almost half of respondents (51.22 percent) in East Java Province, including Bojonegoro Regency, answered not to understand

the BSM clues sent with the BSM card. Respondents actually understand BSM from the apparatus, neighbors or teachers (in-depth interview).

Figure 1 Graph of Understanding of BSM Socialization



Source: BSM Survey Data, CPPS UGM, 2013/2014

Based on the results of indepth interviews and FGDs conducted on households in Bojonegoro District, East Java, household knowledge on BSM, BSM and KPS programs is still very low. Households receiving BSM card and non-receiving households do not know the time of BSM implementation and how the BSM program works. Especially concerning the change of BSM mechanism from the original FUS to using BSM and KPS cards, households do not know it. The knowledge or understanding of households with limited educational assistance to their children receive scholarships from schools without knowing the name or type of assistance because those who manage it are schools without involving parents.

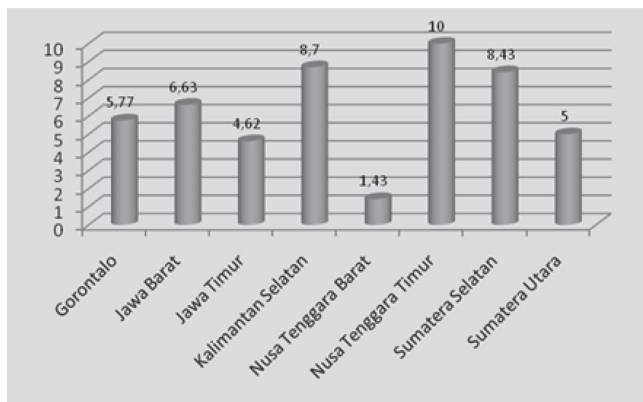
When there is then a different mechanism in the provision of educational assistance (by distributing BSM cards), the community or households with grade 1 and 7 junior high school children and receiving BSM cards do not know the usefulness of the card they receive. Households that have KPS cards initially also do not know the use of PPP in addition to redeem BLSM funds some time ago. After the socialization through banners and leaflets and from the school to the students, then the parents understand the usefulness of PPP that can to access education assistance (BSM). However, some parents of KPS owners still do not want to show or bring KPS to school for data collection of their children as prospective recipients of BSM after having KPS. This misconception comes from the initial socialization of PPP cards that are said to be “confidential and non-transferable” so that parents do not permit PPs to be borrowed for data collection.

Seeing this still low understanding among the community implies that socialization of BSM is still indispensable. Perhaps TNP2K has been trying to

find ways of socialization, for example through printed media (leaflets shipped with BSM card), but it seems that the mechanism of socialization in this way is less effective. Our society (especially poor households that are targeted by the BSM program) is a society far removed from reading culture. Perhaps also because the condition of poverty causes the concerned cannot read.

Only a small proportion of the community or household informants know the purpose and benefits of the BSM program. Based on the results of indepth interviews conducted on several household informants, it was recognized that they never received any information related to BSM, either through the school or village apparatus. They only know that the BSM program is a government program in order to provide assistance to students to meet the needs of the school. The community's lack of understanding of the BSM, the intent, the purpose, the mechanism of registration or recording, even to the amount of aid and disbursement process, one of them, appears from respondents' answers when asked whether they know or not the amount of money BSM funds will receive. Based on the provisions, the amount of BSM funds for Primary & MI students amounted to Rp360.000,00 per year then for junior and senior high school students Rp550.000,00 per year. Based on the survey results (in Figure 2), it turns out that almost all respondents parents (93.7 percent) do not know the amount of money or funds BSM will receive. In East Java, only 4.62 percent of households know the amount of aid they will receive.

Figure 2 Graph of Percentage Knowing the Amount of Assistance to be Received



Source: BSM Survey Data, CPPS UGM, 2013/2014

### BSM Card Distribution

The distribution of BSM cards in the implementation of the BSM program is the main thing that influences the success of the program. BSM Card becomes the key or the main requirement of the students or prospective students get the BSM assistance. The BSM card containing the name of the child receiving BSM is defined by the center based on PPLS 2011 integrated data. Based

on that data, the selected child in the academic year 2013/2014 is sitting in the 1st grade of SD / equivalent and the child / student who is in grade 7 (grade 1 Junior high school or equivalent) or in the school year 2012-2013 they have not attended elementary school and 6th grade elementary school which assumed in the next academic year will enter elementary and junior high school or equivalent.

Based on data from survey results conducted by CSPA UGM in eight provinces, namely North Sumatera, South Sumatera, West Java, East Java, NTB, NTT, South Kalimantan, and Gorontalo (covering 28 districts or 95 sub-districts), to households with children who entered prelist BSM It turns out these children come from a diverse classroom in the 2012/2013 school year. This means that based on prelist data of BSM candidates who are identical with the BSM card, not all of them are rightly targeted by BSM program. This condition implies the existence of inaccurate target beneficiaries. It may also be that the opposite, which should be entitled to receive assistance, is not recorded in the prelist of the potential beneficiary because of a preliminary misunderstanding error.

Other findings show that of the 1,029 children recorded in the BSM recipient prelist (406 students receiving BSM SD and 623 students receiving BSM Junior High School), only 26.2 percent (270 children) received BSM SD / MI cards, 44.2 percent (455 children) received BSM SMP/MTs cards, and 29.5 percent (304 children) did not receive BSM cards. There is a connection between the number of cards that have not been successfully distributed according to the time target with the data discrepancy or inaccuracy in the targeting of the program. The prelist data discrepancy with the highest actual condition occurred in Gorontalo (Table 1). It turns out that the percentage of children who do not receive BSM cards is also the highest in Gorontalo. The second order of the number of children who do not receive BSM cards is in East Java although the percentage of target inaccuracy is not too high.

Table 1 Percentage of Children in Prelist Not Complying with Program Objectives and Not Accepting BSM Cards by Province

	North Sumatera	South Sumatera	West Jawa	East Jawa	NTB	NTT	South Kalimantan	Gorontalo	Total
Not in accordance	37,4	28,4	19,5	29,3	30,0	36,4	14,4	44,0	28,3
Cards not accepted	25,0	18,6	24,9	37,5	30,0	19,2	28,9	49,0	29,5
Total N	80	102	241	208	100	99	97	102	1029

Source: BSM Survey Data, PSKK UGM, 2013/2014

Based on the provisions, there are two kinds of BSM cards distributed to BSM candidates, namely BSM SD / MI and BSM SMP / MTs cards. BSM SD / MI card is given to children who have not attended primary school / equivalent, while BSM SMP / MTs card is given to 6th grade students of SD / MI. However, field findings show that 33.5 percent of 194 children for

primary school level BSM and 23.5 percent of 544 children for BSM Junior High School or equivalent have not received BSM card. Of those who have received the card there is still a mistake, such as 4.2 percent (23 children) who should have received BSM Junior High School card, but in fact they received BSM SD card. Then overall, there are 180 children (17.5 percent of all respondents) who should not get the card, but in reality receive BSM card, both for BSM SD and SMP.

Table 2 Percentage of Respondents by BSM Card Acquisition and Class Level

Level of schools on 2012-2013		Not yet SD	SD grade 6	SD grade 1-5	SMP grade 1-3	SMA	Did not school	Total
BSM SD/MI cards	N	129	23	112	2	0	4	270
	%	66,5	4,2	52,8	4,0	0,0	14,3	26,2
BSM SMP/MTs cards	N	0	393	23	27	1	11	455
	%	0,0	72,2	10,8	54,0	100,0	39,3	44,2
Did not accept BSM card	N	65	128	77	21	0	13	304
	%	33,5	23,5	36,3	42,0	0,0	46,4	29,5
Total	N	194	544	212	50	1	28	1029

Source: BSM Survey Data, PSKK UGM, 2013/2014

In addition to the problem of inaccurate child data (student), other obstacles that hamper the card distribution process are, among others, unclear address writing, child name (student) writing errors, and postal limitation in terms of number or scope of work area. In addition, at the same time PT Pos is in charge of distributing social protection cards (KPS) which seem to be a priority because as a condition of taking BLSM funds for underprivileged citizens.

As a BSM card distribution institution, the Post Office claimed to have never received any direct socialization from the center about the BSM program and only knew that there was a task from the central Post Office to distribute the BSM card. The contents in the envelope of BSM were not known by the postal officers because according to SOP (Standard Operating Procedure), officers are prohibited to open the contents of the letter in a sealed envelope, just like letters in normal delivery. Post Officers are only in charge of distributing it in accordance with the destination address. In some cases the Post Office only learned about the BSM system of the card system after reading the socialization sheet and the BSM card in the envelope brought by the parents of the BSM recipient students to the Post Office.

Unlike priority KPS, BSM card sending SOP is the same as a regular mail delivery SOP (not a priority). However, in SOP BSM card mentioned that this letter is very confidential (as shown in the cover) so BSM card must be directly submitted to the name and address on the envelope without involving the school or other parties. Parties outside the target household are prohibited from receiving them, including not to be entrusted to RT / RW / village /

kelurahan devices. However, in practice there are still BSM cards deposited to the authorities, the school, and the community.

### Data Collection and Recapitulation of BSM Proposal

Students who have received BSM card are required to report to their school to be registered and submitted as BSM fund candidates. However, of the students who received the BSM card, 10.3 percent did not report to the school. The highest percentage of students who did not report this occurred in East Java (Table 3). Of the students who have shown the BSM card to school, it is not all acceptable by the school to be registered as BSM fund candidates. Of the 650 children who have shown BSM cards to schools, 4 percent (26 children) are not accepted by the school because the child is not a grade 1 or grade 7 student in accordance with the target or target of the program.

Table 3 Distribution of Card Receivers Using or Showing Cards to School

		North Sumatera	South Sumatera	West Java	East Java	N T B	N T T	South Kalimatan	Goron- talo	Total
Yes	N	57	79	168	106	58	74	61	47	650
	%	95,0	95,2	92,8	81,5	82,9	92,5	88,4	90,4	89,7
No	N	3	4	13	24	12	6	8	5	75
	%	5,0	4,8	7,2	18,5	17,1	7,5	11,6	9,6	10,3
Total	N	60	83	181	130	70	80	69	52	725

Source: BSM Survey Data, PSKK UGM, 2013/2014

The school or madrasah subsequently makes a recapitulation of the applicant to be submitted to the center through the Office of Education/Ministry of Religious Affairs at the district/city level. This list is a proposal for the disbursement of BSM funds. Since the target of BSM recipient quota cannot be fulfilled only by using BSM card data, it is also used data from PPC card, even using the school proposal form (FUS), which is the proposal of education aid for poor students who do not accept BSM card or PPP card. From the Department of Education and the Office of the Ministry of Religious Affairs of the regencies/cities, this data is forwarded to the Ministry of Education and Culture and Ministry of Religious Affairs to verify the data of BSM recipient candidates for the next list of BSM recipient candidates. In making the data collection or recapitulation of BSM prospective student recipients, the school not only base on BSM card owned by students, but also using the KPS from students and FUS.

The process of data collection and recapitulation is running long enough so that the center had time to extend the implementation. This has resulted in delays in disbursement of educational assistance which should be disbursed promptly at the beginning of the school year so as to help parents seeking school for their children. The obstacles faced by the school in this data collection process is the slow progress of the students reporting their own BSM

or KPS cards. Then when students have brought cards and other identities, there is a data discrepancy. In addition, the form of recapitulation form is also changed several times so that the school must repeat the work of charging data. In addition, the administrative work in primary schools is mainly done by teachers (teachers or principals) who have the main task of teaching.

### Disbursement of BSM Fund

Based on the recapitulation data sent by the school, the central government publishes the list of BSM beneficiaries who will be used as the basis for students who receive BSM funds. However, the list of names is not directly sent to schools, but to banks designated as channeling BSM funds with copies only sent to the District Education Office. Then the agency informs the schools in the area.

The recommended BSM funds are taken directly to the bank by the students or accompanied by their parents / guardians. However, in practice, there are schools that collect BSM funds collectively for students at their schools. This is done for the saving of transportation costs, especially for remote areas or areas with geographical locations that are quite difficult so far from channeling banks. However, on the other hand this method is actually less acceptable because it is feared the school will make a reduction of BSM funds that should be accepted by students with a reason to replace transportation costs. When viewed per province, BSM was the largest collective percentage in East Java (Table 4).

Table 4 How to Make BSM Funding 2013/2014 for those Received

Way to collect BSM	Provinsi						Total
	North Sumatera	West Java	East Java	N T B	N T T	South Sulawesi	
<b>SD</b>							
Students/parents	16	85	49	36	31	11	228
%	72,7	89,5	68,1	92,3	91,2	100,0	83,5
Collective by the school	6	10	23	3	3	0	45
%	27,3	10,5	31,9	7,7	8,8	0,0	16,5
Total	22	95	72	39	34	11	273
%	100,0	100,0	100,0	100,0	100,0	100,0	100,0
<b>SMP</b>							
Students/parents	10	70	46	37	20	12	195
%	90,9	89,7	76,7	92,5	69,0	92,3	84,4
Collective by the school	1	8	14	3	9	1	36
%	9,1	10,3	23,3	7,5	31,0	7,7	15,6
Total	11	78	60	40	29	13	231
%	100,0	100,0	100,0	100,0	100,0	100,0	100,0

Source: BSM Survey Data, PSKK UGM, 2013/2014

There are several reasons for collective extraction. The far distance of the receiving student's home to the location of the channeling bank or the location of the taking is the main reason (41.8 percent). Another dominant reason



is demand from channeling banks (27.3 percent). The reasons for greater distance are expressed by households outside Java who are more dominant in facing geographical constraints, such as in NTT (57.9 percent) and NTB (55.6 percent), which tend to collect BSM funds collectively through schools. Demand by channeling banks by province also varies, for example, is more dominant in North Sumatra (66.7 percent) and West Java (42.9 percent). The interesting thing is that collective collections are actually requested by the local Education Office. In East Java Province, collective collection at the request of the Education Office is higher compared to other provinces, ie 11.1 percent, whereas in other provinces the figure is zero.

There are several reasons for collective extraction. The far distance of the receiving student's home to the location of the channeling bank or the location of the taking is the main reason (41.8 percent). Another dominant reason is demand from channeling banks (27.3 percent). The reasons for greater distance are expressed by households outside Java who are more dominant in facing geographical constraints, such as in NTT (57.9 percent) and NTB (55.6 percent), which tend to collect BSM funds collectively through schools. Demand by channeling banks by province also varies, for example, is more dominant in North Sumatra (66.7 percent) and West Java (42.9 percent). The interesting thing is that collective collections are actually requested by the local Education Office. In East Java Province, collective collection at the request of the Education Office is higher compared to other provinces, ie 11.1 percent, whereas in other provinces the figure is zero.

Table 5 Utilization of Scholarships Received in Money by Province

Utilization of Scholarships	Provinsi						Total
	North Sumatra	West Java	East Java	NTB	NTT	South Sulawesi	
To pay school tuition	22	106	142	71	122	9	472
%	18.8	7.1	22.7	8.3	15.6	3.9	11.5
Books/school tools	41	635	256	385	242	95	1,654
%	35.0	42.6	41.0	45.0	30.9	41.3	40.3
Uniforms/shoes	33	501	138	245	237	80	1,234
%	28.2	33.6	22.1	28.7	30.3	34.8	30.1
Transportation cost	2	17	8	3	10	7	47
%	1.7	1.1	1.3	0.4	1.3	3.0	1.1
Daily expenses	8	98	22	95	141	23	387
%	6.8	6.6	3.5	11.1	18.0	10.0	9.4
Saving	3	38	22	32	8	13	116
%	2.6	2.5	3.5	3.7	1.0	5.7	2.8
Paying school bills other than tuition	0	54	29	3	4	1	91
%	0.0	3.6	4.6	0.4	0.5	0.4	2.2
Pocket money	8	40	5	21	7	2	83
%	6.8	2.7	0.8	2.5	0.9	0.9	2.0
Others	0	3	3	0	12	0	18
%	0.0	0.2	0.5	0.0	1.5	0.0	0.4
<b>Total</b>	<b>117</b>	<b>1492</b>	<b>625</b>	<b>855</b>	<b>783</b>	<b>230</b>	<b>4102</b>
%	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>
		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		

Source: BSM Survey Data, PSKK UGM, 2013/2014

Note: N is the number of answers not the number of respondents

From Table 5 it can be seen that 25.5 percent of households utilizing BSM funds are inconsistent with the suggestion or purpose of the program, which is to pay tuition, pay dues or school bills other than tuition, or pocket money. There is still a need for monitoring or assistance for households in the utilization of BSM assistance funds so that the initial goal of the program can be achieved. With the rules of disbursement of BSM funds through this bank, the money can not be taken as a whole because there should be funds left in the bank account, which is at least Rp50.000,00.

## C O N C L U S I O N

Some of the findings or results of the following BSM studies can serve as input for further program improvement.

1. Socialization of the BSM program using the card has not touched all parties involved in the process, such as the PT Pos in the area (as the spearhead of card distribution), the schools/madrasahs that perform verification and recapitulation, the Department of Education and Ministry of Religious Affairs, people in generally and parents of prospective recipients of BSM in particular. The information they receive is not so thorough enough that there are still mistakes in interpreting the program SOP.
2. At the community level, there has been almost no socialization of the BSM program and the distribution of BSM cards. This causes people to be confused when they will take advantage of BSM card and also difficulty in accessing BSM program. Public understanding of the BSM program is also very poor because they do not get direct socialization. Some households have a low understanding of the program because they do not read or cannot read the guidelines. Thus, it can be said socialization to the public with the media that is now ineffective.
3. Implementation of overlapping government programs makes it difficult for implementers in the regions and results in less effective and optimal results achieved.
4. The availability of data at the central level cannot be directly used as a basis for determining the goals of a program. Data on PPLS (Social Protection Program) results in 2011 by BPS cannot be directly used as a basis for setting BSM program objectives because the data is not specifically designed for BSM program objectives. Consequently, in addition to the many occurrences of data inaccuracy with reality, there are also difficulties in the distribution because the writing of names and addresses in envelopes is incomplete, for example written only the name of the child / student and no name of the parents or head of household.
5. Delay of time targets in one stage of the process resulted in the retreat of the next stage of the process so that the initial goal of the program can not

be achieved, namely the disbursement plan at the beginning of the school year to help poor parents or households

6. The utilization of BSM funds at the household level is still not in accordance with the provisions or objectives of the program. It is necessary to monitor or evaluate the use of these funds so that the future objectives of the program can be more real impact.

## REFERENCES

- Directorate General of Islamic Education. 2013. Guidelines for the Implementation of Poor Madrasah Students Assistance in 2013. Jakarta: Director General of Islamic Education.
- Directorate General of Islamic Education. 2013. Guidelines for the Implementation of Poor Student Assistance for the APBN-P 2013. Jakarta: Directorate General of Islamic Education Ministry of Religious Affairs.
- Sunarto, Kamanto. 2004. Introduction to Sociology. Jakarta: Lembaga Penerbit Fakultas Ekonomi Universitas Indonesia
- Budiati, Atik C. 2009. Contextual Sociology. Jakarta: Book Center of the Ministry of National Education
- TNP2K. 2013. Poor Student Assistance Program (BSM) Using Social Protection Card (KPS) and BSM Card. Jakarta: TNP2K.