

The International Policy Centre for Inclusive Growth is jointly supported by the United Nations Development Programme and the Government of Brazil.

# Bantuan Siswa Miskin (BSM): Indonesian Cash Transfer Programme for Poor Students

by Dyah Larasati and Fiona Howell<sup>1</sup>

The Government of Indonesia places a high priority on the universal provision of, and access to, education. Universal education is considered a cornerstone for future economic development and shared prosperity. Over the past decade, the Government of Indonesia has introduced a number of major reforms to make universal education a reality. In 2003, the Ministry of Education and Culture (MoEC) and the Ministry of Religious Affairs (MoRA) began implementing the Nine-Year Compulsory Basic Education Programme (*Wajib Belajar Sembilan Tahun*) with the aim of encouraging school-age children to complete junior secondary education. In 2005, a school-based education subsidy programme known as School Operational Assistance (*Bantuan Operasional Sekolah*—BOS) was introduced to provide grants directly to primary and junior secondary schools on a per student basis. The BOS grants were designed to cover direct educational costs but not indirect costs associated with education (i.e. transportation costs, uniforms etc.), which are recognised as being a major barrier to access for lower-income households.

In response, the government introduced the Cash Transfers for Poor Students (*Bantuan Siswa Miskin*—BSM) programme in 2008. Thus, while BOS removed barriers to school fees, BSM contributes to covering indirect costs. Together, the two programmes address both supply- and demand-side financial constraints to universal education.

An evaluation conducted by the National Team for the Acceleration of Poverty Reduction (TNP2K) in 2011, using data from the 2009 National Socio-economic Survey (*Survei Sosial Ekonomi Nasional*—Susenas), found the targeting of the BSM programme to be extremely weak, with just 4 per cent of primary and junior secondary benefits reaching school-age children from the poorest 10 per cent of families. Worse still, less than 2 per cent of BSM benefits for children of senior secondary school age went to the poorest households.

In 2012, prompted by these findings, TNP2K proposed a number of recommendations to the MoEC and the MoRA to reform the targeting of BSM. In particular, using the TNP2K Unified Database (UDB), the implementing ministries modified BSM targeting from school-based selection to direct selection of poor students/households. Selected students were then issued with BSM 'entitlement' cards and Social Protection Cards (*Kartu Perlindungan Sosial*—KPS). By 2014, the take-up rate of the BSM (both KPS and BSM cards) by eligible students reached around 60 per cent of the total quota allocated or equal to a total of nearly 7 million students. Further research is planned to investigate additional barriers to school participation by students from poor families.

## Introduction

Indonesia has continued to make improvements in universal primary education for girls and boys, with national net enrolment rates for primary education (years 1 to 6) at 92.49 per cent and equal enrolment of girls and boys (Statistics Indonesia, 2013). Transition rates from junior secondary to senior secondary schools have also increased for male and female students. In 2003, the Government of Indonesia initiated the Nine-Year Compulsory Basic Education Programme (*Program Wajib Belajar Sembilan Tahun*) so that more school-age children would complete junior secondary education. But, while access to primary education is nearly universal, enrolment rates in junior secondary and senior secondary education remain significantly lower. According to Statistics Indonesia, in 2013 net enrolment rates in junior secondary and senior secondary schooling were 73.72 and 53.89 per cent respectively.

The education system in Indonesia is delivered through the MoEC and the MoRA. Of more than 53 million enrolled students in Indonesia, over 45 million (85 per cent) attend regular schools under the MoEC, and 8 million (15 per cent) are registered in religious schools, also known as *madrasah*, under the MoRA.<sup>2</sup> The National Education System Act (UU-Sisdiknas,<sup>3</sup> No. 20/2003) stipulates that funding for education be a mutual responsibility of the central government, local governments and communities, to ensure that education is available without any fees for every citizen between the ages of 7 and 15. The central and local governments allocate at least 20 per cent of their annual budgets (respectively, the National and Regional Revenues and Expenditures Budgets)<sup>4</sup> to cover investments, operations and personnel costs of education.<sup>5</sup>

During the 1997/98 economic crisis, the government introduced several social protection programmes, including school grants initiatives intended to support families affected by the crisis. The initiative was designed to cover costs related to school fees and other educational expenses, conditional upon school attendance. In 2000, another scholarship scheme was introduced as part of a package of spending re-orientation away from fuel subsidies. These two initiatives later evolved into BSM.

In 2005, the government implemented a school-based education subsidy programme known as School Operational Assistance (*Bantuan Operasional Sekolah*—BOS), which provides budget transfers directly to all primary- and junior secondary-level schools. The programme was designed to eliminate the need for school fees as part of the government's Nine-Year Compulsory Education initiative (*Wajib Belajar Pendidikan Dasar* [Wajar Dikdas] 9 Tahun). After seven years of implementation, the BOS programme reaches more than 200,000 of approximately 220,000 primary- and junior secondary-level schools, and the value of BOS per student has doubled. Schools at the primary level currently receive IDR580,000 (USD48)<sup>6</sup> per year per enrolled student, and junior secondary schools receive IDR710,000 (USD59) per student per year (World Bank, 2012a). The BOS programme intended to remove school fees and allow schools to make decisions about the facilities, teachers, support staff and equipment they need.

In 2008, to complement BOS, the government improved on earlier scholarship assistance to poor students by creating the BSM programme to provide cash transfers to students from poor households who were enrolled in public schools from primary school up to university level. BSM was intended to remove barriers to participation in education and support at-risk and poor students to gain access to educational services, prevent school drop-outs and help meet the educational needs of at-risk children. The BSM benefit is intended to cover associated educational costs, such as books, transportation to school and uniforms. The central government finances BSM and does not require any contributions or cost-sharing from beneficiary students nor from local governments or schools (World Bank, 2012b). The combined intention of the two programmes is to address both supply-side financial constraints and demand-side financial barriers to education.

### Education for children from poor households

Despite impressive improvements in enrolment in primary schools and gender parity during the last 10 years, most of the increase in educational attainment rates is for students from non-poor

deciles. According to the 2010 Census, more than 3.5 million children between 7 and 15 years old were out of school, including 1.4 million children of primary-school age and 2.1 million of junior secondary-school age. The majority of these out-of-school children leave school at transition points between primary and junior secondary schools and between junior and senior secondary. Graduates from the junior secondary level were 27 per cent less likely to come from poor families, and senior secondary graduates were 45 per cent less likely to come from poor families (World Bank, 2012b). Children from the poorest households were also four times more likely to be out of school than those in the richest households, and 70 per cent of children with disabilities did not attend school (Corby and Rice, 2009).

Data in the Unified Database<sup>7</sup> identified more than 800,000 children (437,000 boys and 378,000 girls) aged 7–12 years old from the poorest 40 per cent of the population who had never attended school. Children with less than four years of education are at risk of becoming functionally illiterate adults and, therefore, are at a higher risk of living in poverty (Newhouse and Suryadarma, 2011; RESULTS International, 2012).

### BSM programme targeting, coverage and management before the 2012 reform

#### Targeting

Based on the 2011 evaluation conducted by TNP2K using data from Susenas 2009, BSM's early targeting accuracy was found to be weak, as many non-poor households received BSM (inclusion error), many children from poor households did not receive BSM (exclusion error), and there was significant under-provision in the amount of the benefit transferred. Timing problems and delays in the disbursement of BSM funds further contributed to low take-up rates by children from poor families (Rand Corporation, 2013). BSM coverage of poor and vulnerable households with children of primary- and junior secondary-school age was, respectively, around 4 per cent and 3.4 per cent. Rates of coverage for poor households with children of senior secondary-school age were even lower, estimated at less than 2 per cent.

**Table 1**  
**BSM Beneficiaries for the Academic Year 2013/14 Compared with Student Numbers in Academic Year 2012/13 by Education Level**

Educational level	Students (number by AY 2012/2013)	BSM Beneficiaries for the AY 2013/2014 (number)	BSM beneficiaries (%)
<b>MoEC (total)</b>	<b>45,200,000</b>	<b>12,600,000</b>	<b>28</b>
Primary school	26,900,000	8,000,000	30
Junior secondary school	9,600,000	2,900,000	30
Senior secondary school	8,700,000	1,700,000	20
<b>MoRA (total)</b>	<b>8,100,000</b>	<b>2,800,000</b>	<b>34</b>
Religious primary school	3,600,000	1,400,000	40
Religious junior secondary school	3,400,000	950,000	28
Religious senior secondary	1,100,000	390,000	35
<b>Total</b>	<b>53,300,000</b>	<b>15,400,000</b>	<b>29</b>

Source: National Development Planning Agency (Bappenas) data on BOS for the academic year 2012/13 and BSM for the academic year of 2013/14.  
Note: Values are rounded to the nearest 100,000.

These targeting errors were attributed, in part, to the school-based selection process, as schools could only select from students who were already enrolled and attending classes. Not only did this method of beneficiary selection exclude children who were not enrolled—who were more likely to come from poor rather than non-poor households—but it was also applied discretionarily and sometimes subjectively among enrolled students. The selection system varied between schools and was difficult to monitor. TNP2K analysis of the school-based beneficiary targeting mechanism revealed that BSM beneficiaries were just as likely to come from non-poor households as poor ones.

As Table 1 shows, in the academic year 2013/2014, BSM beneficiaries comprised 29 per cent (nearly 15.5 million of 53.4 million students) of the enrolled student population, including both regular and religious schools. Religious schools had a higher percentage (34 per cent) than regular schools (28 per cent).

### Coverage

From 2008 to 2012, the number of BSM beneficiaries across educational levels continued to increase, but the benefit level remained the same for each level. Based on the analysis of Susenas 2009, education costs for junior or senior secondary-level students from poor households accounted for about 30 per cent of total household expenditures. The limited value of the BSM benefit, combined with the often late disbursement of this cash transfer, has contributed to reducing the programme's effectiveness.

### Management

The complex administrative structure of the BSM programme has created inefficiencies within its management and administration, which has no dedicated budget for monitoring the programme's performance, conducting sufficient programme socialisation, and ensuring that benefits reach the intended students (World Bank, 2012b). The ministries use different payment processes. For the academic year 2013/14, the MoEC appointed the Local Bank Association (*Bank Pembangunan Daerah*) as the BSM payment institution across educational levels (primary to senior secondary). Under the MoRA, provincial and/or district religious affairs offices can select a BSM payment institution for private *madrasah*. In contrast, since BSM funds are transferred directly to each public *madrasah* school account ('DIPA' *madrasah*, endnote 8), public *madrasah* retain the authority to select their payment institutions independently of the local government. Furthermore, socialisation for the programme is limited, which has contributed to confusion

and a lack of understanding about the programme among various stakeholders (provincial and district administrations, schools/*madrasah*, communities and families).

In short, the school-based targeting system resulted in poor targeting performance while creating vested local interests. Implementing the BSM programme under different directorates in different ministries using different payment processes without any dedicated resources for unified programme management has also significantly affected the overall performance of the BSM programme.

### Gradual reform of the BSM programme

Following the 2011 TNP2K evaluation of the BSM programme described above, a comprehensive series of reforms was proposed early in 2012 to the two implementing ministries (MoEC and MoRA), to:

- improve the targeting of BSM to increase coverage of students from poor families;
- increase secondary-school enrolment rates for students from poor families;
- increase benefit amounts for each educational level; and
- change the timing of BSM payments to align with the academic year.

Due to the aforementioned complexity and unique administrative characteristics of the BSM programme, implementation of programme reforms was planned to be both gradual and closely monitored before deciding how to move forward and scale up new mechanisms nationally.

The first phase of reforms was planned and implemented early in 2012; these reforms were designed to improve transition rates of poor students from grade 6 in primary school to grade 7 in junior secondary school. The BSM targeting method was changed from school-based selection to direct targeting of eligible students in poor households using data from the TNP2K Unified Database, while factoring in poverty head count, drop-out rate and discontinuation rates for each district to determine the BSM quota distribution. Monitoring results identified several implementation issues: in particular, logistical delays, geographic barriers and incomplete information on school-age children in the Unified Database.

A second phase of reforms, planned for early 2013, targeted 670,000 potential BSM beneficiaries, comprising 220,000 new entrants to grade 1 and 450,000 entrants to grade 7.

**Table 2**  
**Annual Education Costs (Operational and Personal),\* 2009**

Education Level	Education costs			
	Operational costs		Other/personal education-related costs	
	IDR	USD	IDR	USD
Primary	210,000	18	910,000	76
Junior secondary	390,000	33	1,390,000	116
Senior secondary	940,000	78	1,660,000	138

Source: TNP2K calculation using Susenas 2009.

\* Operational costs (school fees) are covered under the BOS programme. Personal costs are additional costs that families need to cover each year to send their children to school, such as transportation, school uniforms, daily allowance etc.

However, before these reform plans could be implemented, the Government of Indonesia made a landmark decision to reduce the national fuel subsidy and reallocate some of the savings from the state budget into a compensation package for 15.5 million poor and vulnerable households through several social assistance programmes, including BSM. The benefit level of BSM for each educational level was increased, and BSM coverage of eligible students for each level (primary, junior secondary and senior secondary) was expanded, as discussed below.

### BSM 2013 programme expansion

On 22 June 2013 the government decided to increase the subsidised fuel price of gasoline and provide a compensation package to mitigate the impact of increased fuel prices on poor families. As part of this compensation package, the Programme for the Expansion and Acceleration of Social Protection Programmes (*Program Perluasan dan Percepatan Perlindungan Sosial—P4S*) and the Social Protection Card (*Kartu Perlindungan Sosial—KPS*) were introduced. Within the P4S reforms, the MoEC and the MoRA received an increased budget through the 2013 revised national budget (see Table 3) to expand BSM programme coverage. This meant that the number of BSM beneficiaries increased from 8.7 million students in the academic year 2012/13 to 16.6 million school-age children for the academic year 2013/14 from about 15.5 million households identified as being poor and at risk in 2011 who received the KPS. Households with school-age children who had registered in school with a KPS or the 2013 BSM Potential Beneficiaries Cards sent before the KPS programme was implemented were able to claim their entitlement to BSM benefits under the P4S programme. Students/parents received confirmation of their entitlement to a BSM cash transfer from the school at which they were enrolled.

Early results indicate a 42 per cent take-up rate for the BSM programme by children from poor households with a KPS. There are still significant implementation obstacles to be overcome, particularly in more remote areas of Indonesia, including a lack of dissemination of the new BSM policy information down to the local level.

The BSM's new direct targeting method has improved the proportion of poor eligible students receiving the BSM cash transfer from around 3–4 per cent in deciles 1, 2 and 3 in 2009<sup>9</sup> to 42 per cent of poor and at-risk students from the poorest 25 per cent of the population (2.5 deciles) in 2013 and 62 per cent of poor and at-risk students in 2014. Direct targeting of BSM has the potential to help poor and at-risk students to continue their education as they transition from the primary to junior secondary level and from the junior to senior secondary level.

In addition, the BSM benefit amount was increased from IDR380,000 (USD32) per year per primary-school student (including religious primary) to IDR450,000 (USD38) per year per student and from IDR550,000 (USD46) per year per junior secondary-school (including religious junior secondary) student to IDR750,000 (USD63) per year per junior secondary-school student (see Table 3). The senior secondary school (including religious senior secondary) BSM benefit level per year per student had already increased earlier in fiscal year 2013 from IDR750,000 (USD63) in 2012 to IDR1 million (USD84) per year per student.

BSM payments were changed from once to twice a year: the first payment was to be made as soon as the school year started in the first semester (August/September) and the second payment during

**Table 3**  
**BSM Coverage and Benefit per Student by Educational Level, 2012–2014**

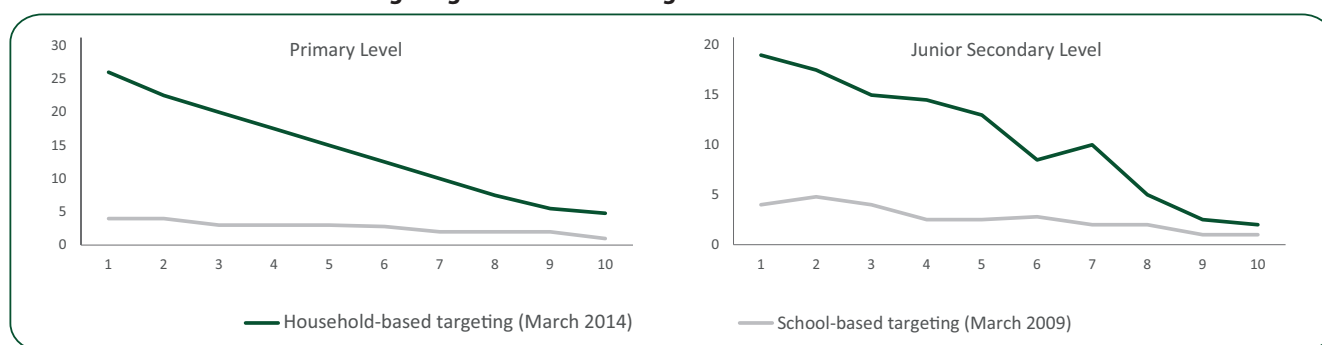
Educational level	Individual BSM student beneficiaries (number)				BSM benefit by educational level USD per year per student)
	2012	2013 (2 <sup>nd</sup> semester of academic year 2012/13)	Mid 2013 (revised state budget/APBN-P* for 1 <sup>st</sup> semester of academic year 2013/14)	2014 (2 <sup>nd</sup> Semester of AY 2013/14)	
<b>MoEC (total)</b>	<b>5,900,000</b>	<b>5,900,000</b>	<b>12,600,000</b>	<b>9,200,000</b>	
Primary	3,500,000	3,500,000	8,000,000	6,000,000	38
Junior secondary	1,300,000	1,200,000	2,900,000	2,200,000	63
Senior secondary	500,000	600,000	700,000	550,000	84
Vocational	600,000	600,000	1,000,000	425,000	
<b>MoRA (total)</b>	<b>1,800,000</b>	<b>2,800,000</b>	<b>2,800,000</b>	<b>2,000,000</b>	
Primary (religious)	800,000	1,400,000	1,400,000	800,000	38
Junior secondary (religious)	600,000	950,000	950,000	800,000	63
Senior secondary (religious)	400,000	400,000	400,000	400,000	84
<b>Total</b>	<b>7,700,000</b>	<b>8,700,000</b>	<b>15,400,000</b>	<b>11,200,000</b>	

Source: National Planning Body/Bappenas and MoEC and MoRA records (*Pedoman Umum Pelaksanaan Program BSM SD-SMP-SMA-SMK and Madrasah/BSM Implementation Guidance Book for Primary, Junior Secondary, Senior Secondary and Madrasah for 2013 and 2014 BSM Implementation*). Note: Values are rounded to the nearest 100,000.

\* APBN-P = *Anggaran Pendapatan dan Belanja Negara—Perubahan (Revised National Revenues and Expenditures Budget)*.



**Figure 1**  
**TNP2K 2014 Evaluation of BSM Targeting Performance Using Susenas March 2014\***



\*TNP2K 2014 Evaluation of BSM Targeting Performance using Susenas March 2014

the second semester (March/April). Changes to the timing of the BSM payments have the potential to reduce drop-out rates of poor and vulnerable students and encourage completion of each grade.

An integrated BSM programme between technical directorates at the MOEC and the MORA would be more effective and efficient and would enable the development of cohesive implementation processes and socialisation strategies. A comprehensive integrated BSM management information system is needed to ensure that eligible students receiving BSM benefits in the 2013/14 academic year continue to receive BSM throughout their education, regardless of the type of school at which they enrol (regular or religious school). The development of a management information system would enable tracking of students who receive BSM and their progress through educational levels, and monitoring of the adequacy of BSM transfer amounts, and provide better evidence of the impact of the BSM programme.

### Closing remarks

BSM plays a critical role in supporting poor students to maintain their attendance, reduce drop-out rates, increase transition rates and thereby contribute to poverty reduction and the achievement of Indonesia's national development goals.

The latest evaluation of BSM conducted by TNP2K using information from Susenas March 2014 showed that directly targeting BSM beneficiaries using the KPS has improved BSM targeting, especially for students from the poorest decile. As can be seen from figure 1, in 2014 the share of beneficiaries in the poorest decile has increased to 25 per cent from less than 5 per cent in 2009, indicating that many more poor students have access to BSM as a result of the reforms made in 2013.

Nevertheless, social barriers created by cultural institutions and structures, and gender and ethnic biases can constrain the ability of families and individuals to engage in education. Parents' own limited levels of education and inability to help their children with schoolwork and language differences also create barriers to participation in education for children from poor families. Limited access to public transport to travel to educational facilities and the associated costs of travelling—both direct costs and time pressures—affect take-up rates and continuing enrolment and attendance. All these factors need to be considered when designing interventions to overcome inequities, including geographic disparities in net enrolment rates, inadequate transportation for reaching schools in remote areas, language barriers and teacher absenteeism.

The BSM programme could be more effective in removing the financial barriers faced by marginalised students, supporting at-risk and poor students to gain appropriate access to educational services, preventing school drop-outs and assisting in meeting the educational needs of at-risk children. BSM can help maintain school participation rates among girls and boys from poor and vulnerable households. Based on the 2013 data from Statistics Indonesia, education participation rates are already high among children of primary- (98.36 per cent) and junior secondary-school age (90.68 per cent), including children from poor deciles. Therefore, the BSM programme should focus on increasing the access of poor students to secondary-school education and encourage completion of secondary education. An improved BSM programme can also support a 12-year education completion programme encompassing vocational and non-formal educational pathways and build a better-educated labour force for Indonesia's future. ■

1. Dyah Larasati and Fiona Howell work in the Cluster 1 Task Force and Policy Working Group within the Secretariat of the National Team for the Acceleration of Poverty Reduction (TNP2K). All errors in this policy brief remain the sole responsibility of the authors.
2. Based on BOS programme data for 2013 from the National Development Planning Agency (Bappenas).
3. Sistem Pendidikan Nasional.
4. Anggaran Pendapatan dan Belanja Negara (National Revenues Budget) and Anggaran Pendapatan dan Belanja Daerah (Regional Revenues and Expenditures Budget).
5. The education budget more than doubled in the previous five years, from IDR1.6 trillion in 2008 to IDR4.2 trillion in 2013.
6. In this paper, the 2013 exchange rate of IDR12,000 (Indonesian rupiahs) to USD1 is used for all currency conversions. USD figures have been rounded to the nearest dollar.
7. The Unified Database contains poverty indicators, names and addresses of the poorest 40 per cent of the population (roughly 24 million households) in Indonesia. The database provides a credible targeting mechanism using proxy means test scores for the poorest 40 per cent of the population and is used for the planning, implementation and coordination of social protection programmes at national, regional and local levels.
8. The *Daftar Isian Pelaksanaan Anggaran* (DIPA—List of Programme Implementation Items in the Budget) is a document used as a reference by each government institution that consists of planned expense items detailing how the proposed and approved state budget (APBN) is going to be used.
9. TNP2K analysis in 2012 using Susenas 2009 data.

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