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Implementation of Jakarta *Pintar* Card (KJP) (An Analysis of Education Policy)

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Abstract. Education is one of the determining factors for the progress of the nation in the future. To create education that can support its progress, all components of the nation must be integrated and support education programs and policies. Jakarta Smart Card as a new breakthrough in the world of education in DKI Jakarta Province, comes as a support to invest in education. The purpose of writing this journal is to analyze the DKI Jakarta Provincial Government's policy in the form of providing Education assistance through the Jakarta Smart Card, both in terms of understanding, the amount of costs obtained and other benefits that can be enjoyed by the recipient of these funds. This research is a descriptive qualitative research in the form of literature study where the data collected will be analyzed which is supported by comprehensive observations regarding the existence of KJP, its essence and substance in improving the quality of education in DKI Jakarta to date. This study concludes that the involvement of the government in financing education is the right step in an investment towards a developed nation, with a record of being well managed and on target.

Keywords. Education, KJP, Cost, Benefits

I. Introduction

Educating people is an investment in the advancement of the nation in the future. In other words a nation is said to be advanced while the human resources that exist in the nation are gaining an education. Among many nation-building agenda, education is one of the important and strategic agenda that demands earnest attention from all parties. It is because education is a determining factor in the future of the nation [1]. Stated that education is one form of human capital investment (human investment) that will determine the quality of human resources of a nation. During the decade of the 1980, most of Indonesia's public schools did not end the primary education in the Dutch era until the 1950-1960's were more familiar with the name of the People's School (SR), with the study period of 6 years. After a decade of compulsory study of basic education program six years since 1984, in 1994 through the Decree No. 1 year 1994 is upgraded to a compulsory education Program of basic 9 years. This means that every Indonesian child who is 7-15 years old is required to attend primary education 9 years until graduating from Junior high School (SMP). However, there are still enough Indonesian people who have not graduated at the level of basic education. These problems are not increasingly fading,

increasingly crystallized and spawned new problems. New programs have emerged as supporting *Wajardikdas* 9 this year such as: Open *SMP*, *SD-SMP* in one roof, USB, etc [2]. In the decades, the education budget allocation is still below 10% of the APBN and lower compared to the physical investment-oriented sectors such as public works. Therefore, starting from 2009, the education budget was raised relatively high by 20% from budget, so it ranks first among the five sectors that have the highest development budgets namely education, public works, health, agriculture. This increase in budget allocation is primarily intended to achieve two main objectives, namely the improvement of quality and equitable education. Improving the quality of education in relation to the availability of good facilities, laboratories, tools, libraries and books are adequate, and the vital is the availability of qualified teachers. While the equality of education aims to expand access so that all communities can obtain educational opportunities [3]. DKI Jakarta Province is a special region that serves as the capital of the unitary Republic of Indonesia and also as an autonomous region at the provincial level. The autonomy of DKI Jakarta province is laid at provincial level. Administration of DKI Jakarta provincial government is implemented according to the principle of autonomy, principle of deconcentration, principle of *pemaid*, and specificity as the capital of the unitary Republic of Indonesia [4]. Because of the importance of education as the right of each Indonesian citizen, the provincial government of DKI Jakarta disburses its APBD funds to launch the Jakarta Pintar card Program (KJP) in education funding as an effort to improve the quality of students who attend school in Jakarta, starting from December 1, 2012.

This KJP Program is intended for poor students, who are students in the level of Education Unit elementary School up to secondary school that is personally stated to be unable to either materially or inadequately parents who are inadequate to meet the basic needs of education. The Central Statistical Agency (BPS) recorded the percentage of poor people in DKI Jakarta in September 2017 reached 3.78 percent which means covering a number of 393.13 thousand people. Compared with March 2017 (3.77% or 389.69 thousand people), the percentage of poor population increased 0.01 points or increased by 3.44 thousand people. Whereas compared with September 2016 (3.75% or 385.84 thousand people), the percentage of poor population increased 0.03 points or increased by 7.29 thousand people.

II. Methods

This article discusses the implementation of KJP Fund. The method used in the writing of this paper is an inductive descriptive analysis of a deductive study through literary studies, seeking a relevant theory. The Data collected will be analyzed comprehensively regarding the existence of the KJP, its essence and the substance in improving the quality of education in DKI Jakarta to the present. The primary or primary literature studied in this study is articles on the Jakarta Pintar card (KJP), journals, and news discussing the KJP. The method of collecting data used is a method of documentation, which is data about variables in the form of books, journals, pages, and so on [5].

III. Result and Discussion

A. The Description of Jakarta *Pintar* Cards (KJP)

1. Definition of Jakarta *Pintar* Cards (KJP)

Jakarta *Pintar* Card began to be popularized by former governor of DKI Joko Widodo as a strategic program to provide access for the citizens of DKI Jakarta from the community cannot afford to reach the education of a minimum to graduate SCHOOL/SMK with the full financed from the Provincial APBD Fund DKI Jakarta [6] As for the year 2018 after DKI Jakarta led by Anies Rasheed Baswedan and Sandiaga Uno, the KJP program was enhanced to be the KJP

Plus as the embodiment of one of their campaign promises when competing in last year's elections. KJP Pus is intended to revise and expand the benefits of Jakarta Pintar card in the form of Jakarta smart card plus for all school age children (6-21 years old). Also can be used for study group A, B and C, education Madrasah, boarding schools and skills courses and equipped with the assistance of cash for the family cannot afford [7].

In addition to the KJP, Jakarta provincial government also prepares a further Education aid fund which is a Jakarta Student Superior card (KJMU) with the requirement of receiving KJP funds at the previous education level. As for the year 2018, students of class XII were given the bridging program funds (preparation of admission for college) amounting to Rp. 500, 000,- which can be allocated for tuition fees, buy books or buy forms. Regulations relating to the policy of the Jakarta Pintar card are: 1) Regulation of the governor of KJP Plus No. 04 year 2018 on the help of education Personal costs for students from families not able through the smart Jakarta card; 2) Local regulation No. 12 year 2014 on regional device organization; 3) Regulation of the governor of DKI No. 133 year 2014 on the establishment of organization and administration of planning and control of the financing of Personal and operational education; 4). KADISDIK Instruction No. 1 year 2017 about the collection of prospective beneficiaries of Personal education for students of the family unable to go through the Jakarta Smart Card (KJP) Phase 1 year 2017; 5). Circular Letter Number SE/3/2017; and 6). Regulation of the governor of DKI No. 133 year 2016 on aid for the cost improvement of education quality for students from families cannot afford [8].

The above illustrates how strong support of the government of DKI Jakarta Province and expect KJP funds to be received is really right on target and appropriate for the implementation of compulsory learning for all citizens of DKI Jakarta. Thus, education as a future investment will prove, one of them with the program KJP. The future of DKI Jakarta residents is able to build the capital to be better and more advanced.

2. The Goal of KJP

The target of the KJP program is poor students, who are learners in the level of elementary school education to the medium that is personally stated to be incapable of both material and the income of parents who are inadequate to meet the basic needs of education. Basic needs include: uniforms, shoes, school bags, transportation costs, food and extracurricular costs. Poor students who are entitled to fund KJP/KJP Plus must fulfill the following conditions: 1) Citizens of DKI Jakarta (family card or certificate); 2) Make an incapable/poor waiver of parents and the local neighbor's head of Rukun (RT); 3) Registered and still active in one of the units of education in DKI Jakarta province; 4) Proposed by the school that has been signed by the principal, the head of the education Executive unit of the local sub-district which is then submitted to the local department/Education Office; and 5) Signed the integrity Fact sheet provided.

To get KJP/KJP Plus related students proposed one year 2 times (each semester) from the school data collection, which will be carried out direct field review to ensure the student's economic feasibility so that the KJP/KJP Plus funds are in accordance with the provisions and right objectives. In addition to the above conditions, there are criteria that participate in determining the eligibility to receive KJP funds, they are: 1) Do not smoke and or consume drugs; 2) Parents do not have adequate income; 3) Using public transport; 4). Purchasing power for shoes and uniform/personal school uniforms; 5) Purchasing power for low-case books, bags and stationery; 6) Purchasing power for low meal/snack consumption; 7) Low Internet utilization; and 8) Cannot participate in extracurricular activities that are potentially expense-free.

In fact, the year 2018 is the collection of recipients of the KJP Fund is truly the responsibility of the school, from the filing, checking the conformity of criteria, a direct survey to where the student residence proposes, until the monitoring of the data students who are otherwise entitled to receive the KJP funds.

3. Amount of disbursement of KJP funds

The KJP fund enters Monas savings account at the Bank DKI Students for 1 semester at a time. For the withdrawal of funds is limited per 2 weeks according to the level of each student (every 1st and 15th of each month). The KJP fund can only be used for shopping at EDC/swipe Bank DKI or Prima network (BCA) stores using KJP ATM card. The KJP fund cannot be withdrawn either at teller or ATM. Unused funds will not be forfeited and will be the student's savings. The use of EDC banks other than Bank DKI is charged according to bank provisions. From the official website of the KJP, the allocation of KJP funds revised to KJP Plus according to the education level obtained the following description:

Level	9 KJP	KJP Plus	Deviation
SD/MI/SDLB	Rp. 210.000,-	Rp. 250.000,-	Rp. 40.000,-
SMP/Mts/SMPLB	Rp. 260.000,-	Rp. 300.000,-	Rp. 40.000,-
SMAN/MAN/SMALBN	Rp. 375.000,-	Rp. 420.000,-	Rp. 45.000,-
SMA/MA/SMALB	Rp. 390.000,-		Rp. 30.000,-
SMK/SMKN	Rp. 390.000,-	Rp. 450.000,-	Rp. 60.000,-
PKBM	Rp. 210.000,-	Rp. 300.000,-	Rp. 90.000,-

For private schools, there are additional monthly SPP, that is:

6 Jenjang	KJP	KJP Plus
SD/MI/SDLB	Rp. 130.000,-	Rp. 130.000,-
SMP/Mts/SMPLB	Rp. 170.000,-	Rp. 170.000,-
SMA/MA/SMALB	Rp. 275.000,-	Rp. 290.000,-
SMKN	Rp. 240.000,-	Rp. 240.000,-

From the above data, it is shown that the revised KJP funds are increased to KJP Plus. So it is not surprising if the BUDGET of DKI Jakarta in 2018 for KJP Plus increased Rp. 560 billion to 3.9 trillion, which is also allocated for school-aged children who dropped out and preparatory funds to college [9].

4. Use of KJP funds

The KJP Plus fund should only be used for notebooks, drawing books, textbooks, stationery such as pencils, pens, erasers and sharpens, drawing tools such as assorted ruler, pencil color, markers, paint/paper colors, books and/or paper drawings and term, tools and or practice materials, school uniforms and their completeness, school shoes and socks, school bags, school sports wear, supporting textbooks, nutritious snacks, glasses as a vision aid, hearing aids, scientific calculators, USB flash drives as data saving tools, Scout uniforms and their completeness, payment of extracurricular activities not financed by the operational cost of education and operational assistance of schools, computers/Laptops.

Here is a list of types of shops and items that can be purchased using the Jakarta Smart Plus card (KJP Plus):

No	Store Type & Usage	Explanation
1	Health equipment	Health support equipment (dental health care, hearing aids, walking aids, etc.).
2	Pharmacy	Medicines and Vitamin
3	Optics	Vision aids (glasses).
4	Clothing Stores / Shoe Stores	Uniforms, school shoes, and accessories.
5	Department Store	Uniforms, school shoes, and accessories.
6	Supermarket/Food store	Nutritious food and drinks. School equipment.
7	Book Store	The needs of student books (notebooks, practice books, picture books, textbooks).
8	Stationary	Student stationery needs (stationery, drawing tools, tools and practice materials).
9	Sports	Sports uniforms and equipment that support sports lessons at school.
10	Another Activities	Extra-Curricular which is not funded by BOP and BOS
11	Computer Shop	Computer/laptop

From the exposure of some types of needs allowed to spend KJP funds, it means that it complies with the amendment of the Constitution 1945 that every citizen is entitled to education, and the Government is obliged to pay for it. Hopefully the government in other provinces can participate in realizing the mandate of the amendment.

5. The Benefit of KJP

The benefits and positive impact of the students are expected KJP recipient: 1) All citizens of DKI Jakarta graduated with a minimum education level/Vocational School; 2) The quality of education in DKI Jakarta province increased significantly; 3) Increased achievement of the target gross participation number (APK) of primary and secondary education. KJP Plus is expected to: 1) Increase access for children aged 6 to 21 years to obtain education services until the completion of secondary education unit to support the implementation of Universal secondary education/stub must study 12 years; 2) Relieve personal cost of education; 3) Preventing learners from dropping out or continuing education due to economic difficulties; 4) Encourage dropouts (drop out) or non-school children in order to obtain education services in the school/workshop of Learning Activities (SKB)/center for Community Learning (PKBM)/course and Training Institute (LKP) or other informal units of education; 5) Increasing the achievement of primary and secondary education target numbers; and 6) Increase readiness of secondary education students as well as equality education participants and courses to enter the job market or proceed to higher education level.

6. KJP funds in the 2018 APBD is Increase

In the budget social assistance (*Bansos*), both in the finalization Forum synchronization documents to Input the results of the discussion of the DPRD, education personal cost assistance through the Jakarta Pintar card (KJP) always get the most portion. In the first and second designs, the post received a funding allocation of RP3, 42 trillion and an increase of Rp560,25

billion to Rp3,98 trillion in the third draft. In fact, this post is the only social assistance budget that earns additional funds [10].

7. The Challenges of KJP and KJP Plus

The success of the economic development of an area can be measured through several indicators, such as economic growth and per capita income, the more working opportunities can be, so as to suppress unemployment, the declining population of people living under absolute poverty, shifting the economic structure to a more modern direction, and the greater the financial ability to finance government administration and development activities [11] Since its inception in 2012, the KJP program has been reaping the pros and cons, positive and negative responses began arriving. The KJP fund is valued as a waste of funds, as the Financial Audit Board (CPC) mentions there are 9,006 double receivers, with the name of the child and the identical name of the biological mother. The disadvantage is worth Rp. 13.34 billion [12]. This issue can be resolved while the KJP logging uses the appropriate application to avoid double KJP receivers.

The problems also confirmed the existence of the KJP. Many irregularities and gaffe were found. Among them, the amount of aid budget decreases until the number of recipients does not match the school facts. Sophia (2014:6) In his paper found that the Jakarta teacher deliberation Forum (FMGJ) found one of the cases in junior high school in East Jakarta, 17 people from 27 people who received a KJP recipient who was supposed to receive Rp. 210,000,-reduced to Rp. 180,000,-after pruned school with the reason for administration cut. Education Office (*Disdik*) of DKI Jakarta Provincial Government found 27 thousand cases of deviation of funds of the KJP program that amounted to Rp. 2 trillion. The reason is that the process of giving certificate of inadequate (SKTM) as one of the requirements of acceptance of the very facilitated KJP from the parties RT and Kelurahan, and not on target [13].

This provides anticipation for the school party, to decide who deserves a KJP, and after it is declared worthy of the newly requested SKTM with recommendations from the school. The DPRD DKI Jakarta also found the misuse of the KJP fund, where its holder has changed the aid of Education Fund with cash and used for matters unrelated to the allocation of KJP funds. Bank DKI also appealed to shops or shopping centers and public refueling stations (GAS stations) did not accept payments with Bank DKI ATM card marked KJP (megapolitan.kompas.com). Former governor of DKI Jakarta, Basuki Tjahaya Purnama or Ahok, assessed the KJP Plus program as a waste, because there is a financing for school aged children who are out of school.

V. Conclusion

Human beings are educational products. Whoever we meet in our daily life is the output of the educational process. Human competence is very diverse, because of the infinite differences, both in terms of interest and talent, including differences but not all humans are process from having the opportunity to get education because there are differences from human beings. It is undeniable that education tends to be one of the means of social stativity in addition to wealth, power and descent. Education levels can determine the social status of a person in society. In a society that respects science/education, the educated person will be rewarded greater than those who are not educated. People who are high education will be more appreciated and respected in society. Conversely, people whose level of education is less appreciated in society.

Poor/underprivileged people who become citizens of DKI Jakarta deserve to appreciate the concern of the provincial government, which by the hand of the governor and deputy governor elected from 2012 until now in improving the quality of human resources that will advance DKI Jakarta as a miniature unitary State of the Republic of Indonesia. Various benefits have been

felt by the beneficiaries of KJP, both students and parents. It has been a positive impact on the increase in economic value especially traders. So this KJP program can be said as a real form of the symbiotic mutualism created in the province of DKI Jakarta from the education side.

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