



USAID | **INDONESIA**
FROM THE AMERICAN PEOPLE

HIGHER EDUCATION LEADERSHIP & MANAGEMENT PROJECT

**DELIVERABLE 3
ASSESSMENT OF STUDENT FINANCIAL ASSISTANCE
IN INDONESIA**

September 27, 2012

This publication was produced for review by the United States Agency for International Development. It was prepared by Pam Marcucci, a consultant of Chemonics International Inc.



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Contract No. AID-497-C-12-00001

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HELM Project Abbreviations, Acronyms, and Glossary

ABET	Accreditation Board of Engineering and Technology (U.S.)
ADB	Asian Development Bank
ANQAH	Arab Network for Quality Assurance in Higher Education
ANZ	Australian and New Zealand Banking Group Ltd
APQN	Asia Pacific Quality Network
ASEAN	Association of Southeast Asian Nations
ASEM	Asia Europe Meeting
AUN-QA	Asean University Network on Quality Assurance
AusAID	Australian Agency for International Development
BI	Bank Indonesia (bank of Indonesia- central bank)
BNI	Bank Negara Indonesia
BRI	Bank Rakyat Indonesia
BAN-PT	Badan Akreditasi Nasional Perguruan-Tinggi (National Accreditation Agency for Higher Education)
BAPPENAS	Badan Perencanaan Pembangunan Nasional (National Development Planning Agency)
BCA	Bank Central Asia
BLU	Badan Layanan Umum (a semi-autonomous higher education institution)
BHMN	Badan Hukum Milik Negara (state-owned legal institution, autonomous)
BHP	Badan Hukum Pendidikan (educational legal institution autonomous under new HE law)
Bidikmisi	Beasiswa Pendidikan Mahasiswa Miskin (scholarship for disadvantaged students)
BINUS	Universitas Bina Nusantara
BPK	Badan Pemeriksaan Keuangan: Supreme Audit Board (external auditing by the Government)
BPMA	Badan Penjamin Mutu Akademik (academic quality assurance board)
BPS	Biro Pusat Statistik (Central Bureau of Statistics)
BSNP	Badan Standardisasi Nasional Pendidikan (Board of National Education Standards)
BUMN	Badan Usaha Milik Negara (state-owned enterprise)
CHEA	Council for Higher Education Accreditation (U.S.)
CIHE	Commission on Institutions of Higher Education
CIMB Niaga	Commerce International Merchant Bankers Berhad Niaga
CHED	Commission on Higher Education, Philippines
COD	Center of Development
CQO	Chief Quality Officer
COE	Center of Excellence
CPR	Continuous Performance Review
CSR	Corporate Social Responsibility
DAAD	<i>Deutscher Akademischer Austauschdienst</i> (German academic exchange service)
DEPDAG	Departemen Agama (Ministry of Religious Affairs)
DEPDIKBUD	Departemen Pendidikan dan Kebudayaan (Department of Education and Culture)
DEPKEU	Departemen Keuangan (Department of Finance)
DGHE	Directorate General of Higher Education (see DIKTI)
DIES	Dialogue on Innovative Higher Education Strategies

DIKTI	Direktorat Jenderal Pendidikan Tinggi (directorate general of higher education – see DGHE)
DIPA	Daftar Isian Pelaksanaan Anggaran (budget implementation document)
DLSA	Directorate of Learning and Student Affairs
DPR	Dewan Perwakilan Rakyat (house of representatives or parliament)
ESC	External Stakeholder Collaboration
EHEA	European Higher Education Area
ENQA	European Association of Quality Assurance
EQAS	External Quality Assurance System
EUA	European University Association
FM	Financial Management
GAAP	Generally Accepted Accounting Principle
GAL	General Administration and Leadership
GE	General Electric company
GER	Gross Enrollment Rate
GOI	Government of Indonesia
GPA	Grade Point Average
HE-QAS	Higher Education Quality Assurance System
HEI	Higher Education Institution
HEI-DB	Higher Education Institution – Data Base
HELM	Higher Education Leadership and Management
HEMIS	Higher Education Management Information System
HRK	Hochschul Rektoren Konferenz (German Rector’s Conference)
IDEA	Office of Innovation & Development Alliances
IDR	Indonesian Rupiah
IKK	Indikator Kinerja Khusus (specific performance indicator) Indikator
IKU	Indikator Kinerja Umum (general performance indicator)
IPB	Institut Pertanian Bogor (Bogor agricultural institute)
IQAF	Indonesian Quality Award
IQAS	Internal Quality Assurance System (see SPMI)
ISO	International Organization for Standardisation
KAP	Kantor Akuntan Publik (public accounting office)
KEMENDIKBUD	Kementerian Pendidikan dan Kebudayaan (Ministry of Education and Culture – see MOEC, formerly MONE)
KEMENAG	Kementerian Agama (Ministry of Religious Affairs – see MoRA)
KEMKEU	Kementarian Keuangan (Ministry of Finance)
KOPERTIS	Koordinator Perguruan Tinggi Swasta (coordinator of private higher education institution)
I-MHERE	Indonesia-Managing Higher Education for Relevance and Efficiency (World Bank project)
LAKIP	Laporan Kinerja Instansi Pemerintah (government unit performance report)
MBCfPE	Malcolm Baldrige Criteria for Performance Excellence
MENKO KESRA	Kementerian Koordinator bidang Kesejahteraan Rakyat (coordinating ministry of people’s welfare)
MEXT	Ministry of Education– Japan
MoA	Memorandum of Agreement
MoEC	Ministry of Education and Culture (previously MONE)
MoHE	Ministry of Higher Education (Malaysia)
MoRA	Ministry of Religious Affairs (see KEMENAG)
MoU	Memorandum of Understanding

MWA	Majelis Wali Amanat (university board of trustees)
NEASC	New England Association of Schools and Colleges
NGO	Non Government Organization
NIAD-UE	National Institution for Academic Degrees and University Evaluation (Japan)
NUNI	Nationwide University Network Indonesia
OECD	Organization for Economic Cooperation and Development
PDPT	Pangkalan Data Perguruan Tinggi (Higher Education Institution Data Base--see HEI-DB)
PKBL	Program Kemitraan Bina Lingkungan (partnership and community development program)
PLN	Perusahaan Listrik Negara (state-owned electricity company)
POLMED	Politeknik Negeri Medan (Medan state polytechnic)
POLNES	Politeknik Negeri Samarinda (Samarinda state polytechnic)
PRODI	Program Studi (study program)
PT	Perguruan Tinggi (higher education institution)
PTAI	Perguruan Tinggi Agama Islam (Islamic higher education institution)
PTAIN	Perguruan Tinggi Agama Islam Negeri (state islamic higher education institution)
PTN	Perguruan Tinggi Negeri (state higher education institution)
PTS	Perguruan Tinggi Swasta (private higher education institution)
QA	Quality Assurance
QMU	Quality Management Unit
QAS-HEI	Quality Assurance System – Higher Education Institution
QS Ranking	Peringkat 500 PT Dunia (world university ranking)
Renstra	Rencana Strategis (strategic planning)
RIHED	Regional Institute of Higher Education and Development
RIP	Rencana Induk Pengembangan (master development plan)
RPJM	Rencana Pembangunan Jangka Menengah (medium-term development plan)
RPJP	Rencana Pembangunan Jangka Panjang (long-term development plan)
S-1	Strata 1 (bachelor degree)
S-2	Strata 2 (master's degree)
S-3	Strata 3 (Ph.D. equivalent)
SAP	Standard Auditing Practices
SATKER	Satuan Kerja (working unit)
SEA	South East Asia (Asia tenggara)
SEAMEO	South East Asian Ministers of Education Organization
SIMAK	Sistem Informasi Manajemen Akuntansi (management accounting information system)
SMA	Sekolah Menengah Atas
SNMPTN	Seleksi Nasional Masuk Perguruan Tinggi Negeri (national entrance examination for public higher education)
SPM	Standar Pelayanan Minimal (minimum service standard)
SPMI	Sistem Penjamin Mutu Internal (HEI Internal Quality Assurance System)
Swasta	Private
TPA	Tes Potensi Akademik (academic potential test)
TUP	Tambahan Uang Persediaan (petty cash on imprest fund system)
UGM	Universitas Gadjah Mada
UI	Universitas Indonesia
UIN	Universitas Islam Negeri (Islamic state university)

UK	United Kingdom
UNAIR	Universitas Airlangga
UNHAS	Universitas Hasanuddin
UNJ	Universitas Negeri Jakarta
UMM	Universitas Muhammadiyah Malang
UNM	Universitas Negeri Makassar
UNMUL	Universitas Mulawarman
UNPAD	Universitas Padjajajaran
UNRI	Universitas Riau
USU	Universitas Sumatera Utara
UPI	Universitas Pendidikan Indonesia
USAID	U.S. Agency for International Development
USINTEC	U.S.-Indonesia Teacher Education Consortium
UUPT	Undang-Undang Perguruan Tinggi (higher education law)
WB	World Bank

EXECUTIVE SUMMARY

The priority theme of education in the Medium Term Development Plan (2010-2014), which became a central focus in the Ministry of National Education's Directorate General for Higher Education (DIKTI) 2010-2014 Strategic Plan for Higher Education (*Rencana Strategis [Renstra] Direktorat Jenderal Pendidikan Tinggi, 2010-2014*), is increased access to higher education as shown by an increased Higher Education Gross Participation Rate (GER) from 18 percent in 2009 to 25 percent by 2014.¹ DIKTI's Strategic Plan aims especially to increase higher education participation among previously underserved populations and economically disadvantaged students by increasing affordability and improving access through better targeted and administered financial assistance programs.

HELM's financial aid/student loan program assessment contributes to this goal by mapping the public and private financial assistance landscape in Indonesia, assessing its success or lack thereof in meeting the government's access and participation objectives and identifying the need for alternative and/or additional programs including the introduction of a student loan program. Environmental factors that impede the successful implementation of current financial assistance programs and those that may assist or impede potential alternative financial assistance programs are also reviewed.

Of the barriers to higher education in Indonesia, financial barriers are believed to be the greatest. Research revealed a higher education student population that is far more stratified by socio-economic status than the national population, with the most advantaged students accounting for 77 percent of the student population, but only 31 percent of the national population. Conversely, the lowest income group accounted for only 5 percent of higher education students, though they represent 34 percent of the population. This disparity in access to higher education is at least partially explained by that fact that, according to findings from the survey of 2,000 higher education students, annual expenditures on higher education are equal to about twice the annual income of families in the lowest income band (earning less than IDR 1,250,000).

The review of the public financial assistance landscape revealed a significant number of government scholarships covering about 20 to 25 percent of undergraduate students. In addition, several HEIs offer institutional scholarships using their own funds. Private foundations and corporations also offer scholarship programs, the latter often as part of their corporate social responsibility activities. Nevertheless, data from the Bidikmisi scholarship program indicated that demand for scholarships continues to outstrip supply.

In terms of eligibility criteria, the majority of scholarship programs have academic criteria, while seven of them also consider need. The introduction of the Bidikmisi scholarships in 2010 significantly expanded the number of scholarships available for needy students. It is difficult, however, for the HEIs to fill available Bidikmisi slots due to the requirement that students come from the top 30 percent of their graduating class. Because low income and regionally disbursed students have received fewer of the

¹ University GRE 16.35 percent in 2010 up from 11 percent in 2005 (*Badan Pusat Statistik*).

advantages that can lead to success, they tend not to do as well academically. As of September 6, 2012, only 38 percent of the available Bidikmisi scholarship slots had been filled (Sundari 2012), which indicates the need to revisit the academic criteria in order to better reach the government's participation goals. One option would be to encourage HEIs to admit a certain number of lower scoring economically disadvantaged students on a provisional basis and to require these students to participate in a summer or semester long remedial program funded by DIKTI.

In considering the application process, one of the critical drawbacks of Indonesian scholarship programs continues to be the timing of the application and selection processes. In all but the Bidikmisi program, students do not apply for the scholarships until they are enrolled in higher education and have thus paid the associated examination and registration fees. Therefore, even when students from economically or otherwise disadvantaged families know about the scholarships, the fact that they would have to make significant upfront investments without being sure that they would in fact receive scholarships may do little to encourage them to pursue higher education. Changing the timing process to that used in the Bidikmisi program, where a student applies for the scholarship in the final year of senior secondary school, may encourage more low-income students to apply for higher education.

The research also looked at the role that student loans play in providing funds to low income students in Indonesia. There are no public student loan programs, and most unsecured commercial bank loans are limited to students whose parents are employed and earning a minimum salary. Student responses to questions about student loans in the student survey and interviews revealed a general willingness to borrow indicating an enormous potential demand for a student loan program. The research revealed renewed interest in student loans as a means of increasing the affordability of higher education. Loans have been recently discussed in Parliament and several private initiatives are underway. It is widely understood that if student loans are to work, programs must be carefully designed to avoid the weaknesses of the now-defunct Kredit Mahasiswa program and those that are evident in many loan programs around the world. Careful thought must be given to its specific objectives, design and the limited presence of conditions that make successful loan collection more likely such as the presence of unique identifier numbers (by which borrowers can be tracked), a robust taxation system that can be used for means-testing and loan collection, and credit bureaus.

The HELM project, in close collaboration with DIKTI, shall make recommendations for changes to existing student financial assistance programs to address the challenges identified. This activity will begin at the student financial assistance discussion forum, over the course of which various scholarship and loan mixes will be modeled. This report provides some preliminary thoughts on what a student loan scheme in Indonesia could look like in terms of numbers of students reached and the costs associated.

HELM PROGRAM OVERVIEW

The five-year USAID/Indonesia Higher Education Leadership and Management Project (HELM), contract AID-497-C-12-00001, is a Cost Plus Fixed Fee contract awarded to Chemonics International Inc. on November 28, 2011 to be completed on November 30, 2012. Chemonics International Inc. is the prime contractor for HELM and will implement the project with the assistance of its sub-contract consortium partners: JBS International Inc., Aguirre Division, University of Kentucky, and the Indiana University Alliance. HELM works in close collaboration with the Directorate General of Higher Education (DIKTI) and Indonesian Higher Education Institution (HEI) partners and under guidance from USAID.

HELM aims to support and sustain reforms in the Indonesian higher education sector which will result in, as stated by the sub IR “increased management capacity of Indonesian Higher Education Institutions (HEI).” Through collaboration with DIKTI, HELM will target increased capacity in four core management areas:

1. General administration and leadership;
2. Financial management;
3. Quality assurances; and,
4. Collaboration with external stakeholders.

HELM is designed to promote the reform process within the Ministry of Education and Culture (MOEC) as the Higher Education (HE) system moves toward increased institutional autonomy. Implementation of the newly developed Strategic Plan for 2010-2014 is underway. DIKTI has requested both assistance on improving their strategic plan as well as support for improved implementation of the plan at the HEI level. More recently, in August 2012 new law governing HE was recently passed; all agree that it is a time of change and opportunity within the HE sector.

HELM is committed to programming that responds to needs identified by DIKTI as well as informing and advancing the reform process at the national level and among partner institutions. HELM goals will be achieved through a three-phase process:

1. The first phase consisted of an intense, collaborative effort to assess the current context across the higher education sector, including challenges and constraints to the implementation of the newly developed strategic plan. Integral to this was responding to needs identified by the DIKTI as well as informing and advancing the successful design of the implementation phase of the project.
2. The implementation phase will be the second phase of HELM; efforts will focus on improved implementation of reform efforts both within DIKTI and within partner HEIs.
3. The final phase is considered the institutionalization phase. Institutionalization will be a focus throughout the program but in the final program years an intensified effort will sustain best practices and improve channels for dissemination of reform efforts.

HELM phase one assessment activities are designed to better identify, define, and focus the program implementation that will form the foundation of the HELM project out-year activities, while simultaneously providing research to DIKTI. As such, HELM will apply approaches and methodologies deemed as global best practices while remaining mindful of the unique character and the contextual specificity in Indonesia. Recommendations will link the initial assessment report to future program implementation activities.

HELM will coordinate closely with other donors and implementers working in the HE sector, and strive to learn from their experiences to build upon the successes of prior and existing projects. HELM will seek to complement existing work and create synergies with other programs working in the HE sector. Successes and lessons learned will be shared widely and will remain in the public domain in an effort to disseminate best practices for systemic improvements and to build support for reform within DIKTI and across the HE sector as well as across a wider range of stakeholders.

The deliverables for the HELM program, as outlined in the contract, are organized under the following five key components:

- A. Provide analytical support for strategic planning and policy analysis at DIKTI
- B. Design technical assistance approaches to achieve effective implementation of key reforms across system, coordinating with DIKTI and maximizing opportunities to internalize best practice within HE system.
- C. Provide technical assistance to increase management capacity and improve performance at HEI—and disseminate best practices.
- D. Strengthen graduate level programs in Higher Education Leadership and Management.
- E. Support special initiatives by providing assistance to advance reforms and innovation within management of HEIs.

Much HELM's work during year 1 is focused under Component A and provides the analytical foundation to inform implementation of HELM activities. The assessment described below is one among the group of assessments.

Overview of Component A

The purpose of Component A is to provide analytical support for strategic planning and policy analysis at DIKTI. Based on discussions with USAID, DIKTI, and the Ministry of People's Welfare (*Menko Kesra*) several of the deliverables outlined under Component A were adapted to be more responsive to expressed need and current context.

In particular, DIKTI has identified the need to better understanding the constraints and opportunities within the fiscal regulatory environment. A wide range of data will be collected to illuminate the current legal and fiscal environment within the context of moving toward a system with more HEI autonomy. Data collected at the HEI institutional level and at the national level will be synthesized and analyzed in an effort to represent a

range of different stakeholders and diverse data sets, and to fully understand the fiscal and regulatory context.

The overall approach to development of the assessments will include:

- Close coordination counterparts within DIKTI and other higher education stakeholders including other donors, implementers and beneficiaries.
- Desk reviews of appropriate laws, regulations, available data, earlier studies, and other relevant documents to understand the DIKTI mission, the strategic vision for higher education in Indonesia and set forth in the strategic plan, the new law, and other factors.
- Presentation and dissemination of findings relevant to DIKTI and HEIs as well as with other HEI stakeholders at the first HELM collaborative discussion forum. This discussion forum presented information and analysis of research to date related to:
 - Fiscal and cultural context for the implementation of particular components of laws governing semi-autonomous higher education institutions (BLU or *Badan Layanan Umum*) and recommendations to improve the system and process.
 - Prioritization of actionable points to inform the design and development of future HELM program activities related to financial management within the greater context of the new HE law and the emphasis on movements toward autonomy.

Overview of Deliverable 3

The priority theme of education in the Medium Term Development Plan (RPJM 2010-2014), which became the main ingredient in the preparation of the Ministry of National Education's Directorate General for Higher Education (DIKTI) 2010-2014 Strategic Plan for Higher Education (*Rencana Strategis [Renstra] Direktorat Jenderal Pendidikan Tinggi, 2010-2014*), is increased access to higher education as shown by an increased Higher Education Gross Participation Rate (GER) from 18 percent in 2009 to 25 percent in 2014.² DIKTI's Strategic Plan aims especially to increase higher education participation among previously underserved populations and economically disadvantaged students by increasing affordability and improving access through better targeted and administered financial assistance programs.

HELM's financial aid/student loan program assessment contributes to this goal by mapping the existing financial assistance landscape, assessing its success or lack thereof in meeting the government's access and participation objectives and identifying potential changes and/or new programs that will better achieve the government's goals.

The HELM financial aid/student loan program assessment will:

² University GRE 16.35 percent in 2010 up from 11 percent in 2005 (*Badan Pusat Statistik*).

1. Review the existing public student financial assistance programs that are available in Indonesia.
2. Review the existing private sector (corporate and philanthropic) student aid programs that are available in the country.
3. Assess the extent to which existing programs are meeting the government's access and participation goals for economically disadvantaged students.
4. Identify the weaknesses in existing financial assistance programs and the need for alternative and/or additional programs including the introduction of a student loan program.
5. Review environmental factors that impede the successful implementation of current financial assistance programs and those that may assist or impede potential alternative financial assistance programs including student loans.

It should be noted that the research and assessment activities will be carried out at the same time.

RESEARCH METHODOLOGY

Component A, Deliverable 3

Activity One: Review the public financial assistance landscape

In order to review the public financial assistance landscape in Indonesia, project staff identified existing programs at the national, provincial and institutional levels through:

- A literature review of government and donor websites, brochures, evaluations and reports.
- Meetings with key informants from DIKTI and other relevant government ministries and departments as well as from donor agencies that have been working in the area of higher education in Indonesia (the World Bank, AudAID, etc.).
- Meetings with higher education financial aid administrators responsible for governmental and institutional scholarships in at least three of the ten higher education institutions selected for the collaborative assessment.
- Meetings with provincial government officials responsible for scholarships.

Using the same methods, project staff collected existing information on each program's objectives, its costs to the government, its main parameters including eligibility criteria (merit, need, geographical location), amounts provided, what the funds are intended to cover (i.e. tuition fees alone or tuition fees and living costs), and its administration including the respective roles of DIKTI, the higher education institution and provincial governments, the application and selection processes including the means-test used, if applicable and the ways in which information is disseminated to potential recipients.

Activity Two: Review of existing private sector (corporate and philanthropic) financial assistance programs

The financial assistance programs that are available from private sector sources including corporations and foundations were identified through a literature review of corporate and foundation websites and meetings with key informants from DIKTI, donor agencies, higher education institutions and discussions with staff at two corporations and two foundations. Using the same methods, project staff collected information on program objectives, parameters and administration.

Activity Three: Assessment of success of existing program in meeting the government's access and participation objectives

To evaluate the success of existing public and private sector student financial assistance programs in meeting the government's objectives, the HELM project staff reviewed existing government data on numbers of scholarship applicants for each program, numbers accepted (broken down by region, socio-economic background, other) and the percentage of total students (broken down by income quartile) receiving assistance as well as government student surveys. They also collected information on higher education costs.

In a meeting with DIKTI and donor staff, HEI administrators, and provincial government officials responsible for scholarships, HELM project staff collected their feedback on the success of existing programs in reaching students from economically disadvantaged backgrounds. Project staff also explored the reasons for the failure of the previous student loan program.

To collect information on the adequacy of the existing student financial assistance system and the ways in which it could be improved from a student and secondary school administrator perspective, the project also carried out three distinct projects with local two local research firms, Frontier Consulting Group (project 1) and Myriad Research (projects 2 and 3). The methodology for the three research projects is as follows.

PROJECT 1: Quantitative survey of Indonesian higher education students

Research Questions. What are the costs – both direct and indirect – that Indonesian students face in attending university? How do Indonesian university students finance their education? Who currently makes use of loans to cover the cost of education? How do students feel about borrowing for their education?

Methodology. A quantitative survey of currently-enrolled higher education students in 73 public and private higher education institutions (HEIs) in eight locations (DKI Jakarta, Jawa Barat, Jawa Timur, Jawa Tengah, Yogyakarta DI, Sumatra Utara, Sumatra Selatan and Sulawesi Selatan). The survey instrument was developed together with the HELM team.

Table 1. Survey Respondents by Institutional Type

Institutional Type	Percent of Sample
Public HEI	37.5
Private HEI	35.1
Institute	9.2
School of Higher Learning	18.1

For cost-effectiveness reasons, the survey stayed relatively close to the population centers (which, after all, is where the HEIs are located). An effort was made to cover the major islands, however, some choices had to be made as the survey was only to be administered in eight locations. Roughly 2/3 of all students are in Java and the sample reflects that.

Among respondents at public institutions, there was an oversampling of students at HEIs that are considered “autonomous” as these HEIs are concentrated in the areas covered by the survey. Just under 51 percent of the sample were from autonomous HEIs, 42 percent from BLUs and the remainder from “conventional” HEIs. As a result, the sample of public universities is slightly tilted towards students from wealthier backgrounds. This needs to be borne in mind when interpreting the results, understanding that disaggregated qualitative results are provided to document results for different groups.

The survey data were re-weighted in two ways to make it more representative of the national situation. First, the population was re-weighted to ensure balance between students in public and private HEIs, and second, to ensure that the student population was reflective of the geography of the country.

PROJECT 2: Interviews with secondary school students

Research Questions. What do secondary students (*Sekolah Menengah Atas*) with above-average academic records, particularly those from poorer backgrounds, think about higher education? What are their educational ambitions? What barriers do they see to achieving these ambitions? How do they feel about borrowing in order to continue their education?

Methodology. Eighty individual interviews were completed with secondary school students at 80 different secondary schools (half urban and half rural) across 10 regions (North Sumatra, South Sumatra, Jakarta/West Java, Central Java, East Java, Bali, North Sulawesi, South Kalimantan and Maluku). For reasons of cost-effectiveness, subjects were drawn from a limited number of diverse sites. All interviewees were considered to be in the top 20 in their school (and hence promising candidates for continuing to higher education). To be sure that we interviewed students who might face financial barriers and be in need of financial assistance, the sample was limited to students whose monthly expenditures were IDR 2,500,000 or less.

PROJECT 3: Interviews with school principals and senior teachers at Sekolah Menengah Atas

Research Questions. What do secondary students with above-average academic records from poorer backgrounds do after they complete secondary school? How many of them end up in universities or polytechnics? How many of them who have the skills to

proceed are prevented from doing so for financial reasons? What do students prevented from going on to higher education end up doing instead?

Methodology. Individual interviews were held with secondary school officials – either school heads or senior teachers at 50 of the 80 secondary schools from which the students (Project 2) were recruited.

Activity Four. Identification of weaknesses in existing financial assistance programs and the need for alternative and/or additional programs including the introduction of a student loan program

In the meetings with DIKTI and other ministries, donor agencies, higher education administrators, provincial government officials and senior secondary principals, project staff sought their input on the weaknesses apparent in existing financial assistance programs and their suggestions for alternative and/or additional programs including student loans. They were asked about the need for additional scholarships for economically disadvantaged students and/or the need for better targeting of existing scholarships and about the respective role of scholarships and loans in reaching economically disadvantaged students and influencing their higher education decisions.

Activity Five: Identification and review of environmental factors

In meetings with DIKTI and other ministries, donor agencies, higher education administrators, provincial government officials and senior secondary school principals, project staff sought their input on the environmental factors that impede the successful implementation of existing programs and those that may assist or impede potential alternative financial assistance programs including student loans.

Such environmental factors include communication and information issues given the size of the country and specifically for student loans, the feasibility of commercial bank involvement, cultural attitudes towards loans and possible loan aversion, graduate unemployment, and the limited presence of conditions generally thought necessary for financially sustainable student loans including unique identifier numbers for borrowers, credit unions and markets for consumer lending.

Activity Six: Formulation of preliminary recommendations

While it had been originally envisaged that the HELM project staff together with DIKTI would make recommendations for changes to existing student financial assistance programs to address the weaknesses and environmental challenges identified and for the design and implementation of alternative or additional programs that will increase the access of economically disadvantaged students to higher education, this activity will begin at the collaborative discussion forum on student financial assistance, during which various scholarship and loan mixes will be modeled and costed out.

BACKGROUND

One of the five goals in DIKTI's 2010-2014 Strategic Plan for Higher Education is to increase access to higher education among previously under-represented communities and regions and among economically disadvantaged students through better targeted and administered financial assistance programs in a context of young and growing population. The country also aims to increase its GER from 26 to 30 percent bringing total enrollments in Higher Education to close to 6 million.

HELM's financial aid/student loan program assessment aims to further this goal by mapping the existing financial assistance landscape and assessing its success or lack thereof in meeting the government's access and participation objectives according to key literature and key informants including government officials, higher education administrators, private foundations, banks, corporations and current and future higher education students and secondary school principals. Based on this assessment, the HELM report will identify potential changes and/or new programs that will better achieve the government's goals.

Identification of Under-Represented and Economically Disadvantaged Students

Indonesia has a young and growing population with half of the population under the age of 25 and 30 percent under the age of 14, which will translate into increased demand for higher education over the next 10 to 15 years. According to 2009/2010 Education Statistics, about 48 percent of the 1,988,429 secondary school graduates in 2010 continued on to higher education. One of the key analytical frameworks used to analyze stratification in higher education in this report is socioeconomic status, which tends to be measured not by income but by monthly family expenditure in Indonesia. The findings from the HEI student survey reveal a highly stratified student body. Table 2 shows the distribution of students by expenditure band.

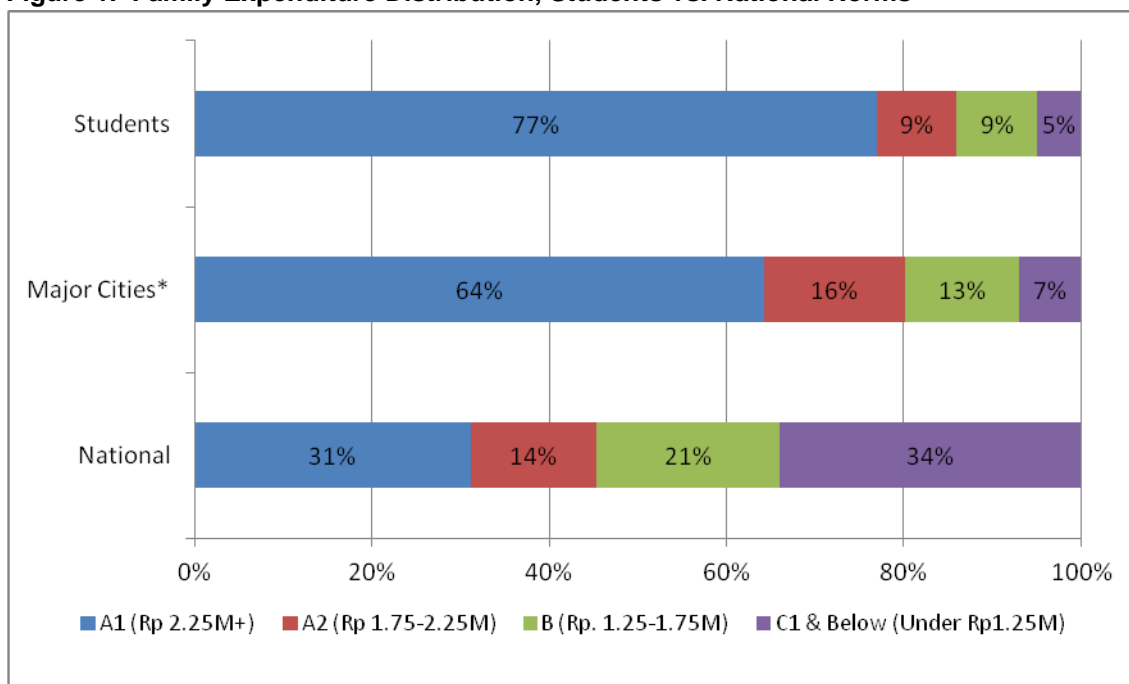
Table 2. Distribution of Students by Monthly Family Expenditure, by Institutional Type

	Public Institutions	Private Institutions	All institutions
Less than IDR1.25M	3.7%	6.1%	5.1%
IDR 1.25M – IDR 2M	10.1%	16.2%	13.7%
IDR 2.0M – IDR 3.5M	25%	27.7%	26.5%
IDR 3.5M – IDR 5.0M	31.6%	25.4%	28.0%
IDR 5.0M – IDR 7.5M	15%	13.6%	14.2%
Over IDR 7.5M	14.5%	9.3%	11.5%
Don't Know/No Answer	-	1.8%	1.1%

Table 2 shows a median family expenditure of students at public institutions that is slightly higher (just over IDR 4 million/month) than that it is among students at private institutions (IDR 3.5 million/month). This makes a certain amount of intuitive sense as it is well-established that in most developing countries, students from wealthier backgrounds tend to attend higher-prestige public institutions.

This can be compared to the distribution of family income across Indonesia. AC Nielsen does an annual survey of household expenditures in Indonesia which provides a good benchmark for this. Figure 1 shows the distribution of household expenditures of the student body compared with the distribution of household expenditures in four major cities (Jakarta, Bandung, Surabaya, Medan) and nationally. The student body is clearly significantly more stratified than the national population – only 5 percent of students come from families with monthly expenditures of less than IDR 1,250,000, compared to 34 percent of families nationally which fall into that category. Superficially, there would appear to be some similarities between students’ families’ expenditures and that of urban inhabitants generally; however, it is difficult to be certain given that the Nielsen expenditure categories do not distinguish between individuals with incomes of over IDR 2,250,000.

Figure 1. Family Expenditure Distribution, Students vs. National Norms



Much of the reason for this disparity is due to access issues at earlier levels of education and the more privileged socio-economic composition of those who manage to graduate from secondary school. There are significant drop outs by low income students between elementary and junior secondary school and then again between junior and senior secondary school.

Participation in higher education appears to be positively correlated with residence in an urban area. Almost one-quarter (23.6 percent) of urban students attend or used to attend higher education, while only 8.6 percent of rural residents do (Owaga and Iimura 2010). It also appears positively correlated with coming from a region that is more economically developed as evidenced by higher per capita regional gross domestic products. The

continuation rate to higher education is over 200 percent in the province of Jakarta³, for example, but less than 10 percent in the provinces of Bangka Belitung and Banten.

Less developed regions offer less access to quality basic and secondary education and put their students at a disadvantage in competing for entrance into highly competitive public HEIs. Moreover, higher education institutions are concentrated in urban and economically developed areas such as DKI Jakarta, East Java and West Sumatra, which tend to accept the better prepared students from surrounding areas (Moeliodihardjo 2010). Moeliodihardjo found that in the 2007 national higher education entrance examination, only 2.24 percent of those admitted to the top five public HEIs were from East Indonesia and even students from the Western region, which is more developed, represented only 12.10 percent of accepted students. According to a recent Strategic Asia report (2010), more than one-quarter (27 percent) of higher education students are concentrated in Jakarta (2008 data).

Table 3. Continuation Rate to Higher Education by Province

Province	Continuation rate	Per capita regional GDP (2010) Million IDR	Number of public and private HEIs (# publics)
DKI Jakarta	212.8	89.74	330 (5)
DI Yogyakarta	148.1	13.19	122 (3)
Gorontalo	88.33	7.75	10 (1)
Papua	53.87	29.62	48 (1)
Maluku	53.07	5.27	24 (3)
Sumbar (W Sumatra)	51.09	18	95 (5)
Jawa Timur (E Java)	50.87	20.77	333 (11)
Sulsel (S Sulawesi)	48.24	14.67	213 (4)
Sulut (N Sulawesi)	47.64	16.22	49 (3)
Kaltim (E Kalimantan)	42.62	90.37	56 (3)
Sulteng (Central Sulawesi)	43.28	13.99	21 (1)
Papua Barat	42.68	31.57	14 (1)
Aceh	41.44	17.24	98 (3)
Kalsel (S Kalimantan)	36.84	16.14	45(2)
Riau	35.8	61.88	67 (1)
Maluku Utara	35.6	5.19	16 (1)
Bali	35.03	17.14	55 (4)
Kepri (Kepulauan Riau)	34.12	42.65	19 (0)

³ According to Statistics Indonesia (2010), the number exceeds 100 percent because it includes graduates from previous years who were admitted in this year and because the madrasah's graduates were not counted as secondary graduates. It would appear more likely, however, that this represents a gross continuation rate rather than an actual cohort rate.

Province	Continuation rate	Per capita regional GDP (2010) Million IDR	Number of public and private HEIs (# publics)
Jambi	34.85	17.4	35 (1)
NTT	31.87	5.92	34 (3)
Kalbar (W Kalimantan)	31.26	13.76	46 (2)
Jawa Barat (W Java)	31	17.9	406 (7)
Sultra (SE Sulawesi)	30.69	16.22	37 (1)
Kalteng (Central Kalimantan)	30.69	19.24	22(1)
Sumsel (S Sumatra)	30.56	21.18	103 (2)
Bengkulu	29.55	10.51	18 (1)
NTB	26.76	10.97	47 (1)
Sumut (N Sumatra)	26.28	21.24	234 (3)
Jawa Tengah (Central Java)	25.03	13.72	250 (6)
Lampung	22.76	14.1	69 (2)
Sulbar (W Sulawesi)	14.81	14.9	15 (0)
Banten	9.58	16.04	67 (1)
Babel (Bangka Belitung)	7.75	21.01	13 (0)

The average national continuation rate to higher education from senior secondary school of 48.31 percent masks significant regional disparities with the highest continuation rates displayed in DKI Jakarta (212.8 percent), DI Yogyakarta (148.10 percent) and the lowest in the provinces of Babel (7.75 percent), Banten (9.58 percent), and Sulbar (14.81 percent). While the number of cases is low, a positive relationship between per capita regional gross domestic product and the continuation rate can be observed as most provinces with higher per capita gross regional domestic products have higher continuation rates. Nevertheless, there are significant exceptions such as resource-rich East Kalimantan which has the highest regional per capita gross domestic product (though significant income disparity) in the country, but a continuation rate that falls below the national average (45 percent) and Maluku, which has the lowest regional per capital gross domestic product and a continuation rate of more than 50 percent (though there are concerns about the quality and relevance of education there).

BARRIERS TO ACCESSING HIGHER EDUCATION IN INDONESIA

Many barriers to higher education access have been identified in the international literature including academic barriers, cultural and attitudinal barriers, geographic barriers and financial barriers. While financial barriers will be the main focus of this report, the other barriers are too important in the Indonesian context and too tied to the financial barriers to ignore.

Some of the most important barriers to higher education are those that are the result of inequalities at earlier levels of education. In Indonesia, about 27 percent of 13 to 15 year old children are not enrolled in junior secondary school, mainly because schools are too remote, too expensive or because the schools they have access to are of poor quality (Australia Indonesia Partnership 2010). These children tend to be from poor districts and families. Net enrollment rates in junior secondary school vary greatly from province to province. In Papua districts they are about 41 per cent on average, while in Yogyakarta they are approximately 77 percent (Australia Indonesia Partnership 2010). If a child does not have access to junior secondary school, the path to higher education is effectively closed. Similar issues are also found with the transition to senior secondary school. Eighty-five percent of the junior secondary school completers go on to senior secondary and of these, only 78 percent complete it. So of the more than five million students who start primary education, less than half end up finishing senior secondary school.

The limited capacity of public higher education institutions constitutes another barrier to higher education. In Indonesia, there are far more applicants to public higher education institutions, than there are spots each year. The competition to get into public institutions is, therefore, extremely high, leaving many qualified students with no other option but to go to a higher cost reputable private HEI or a less reputable lower cost private institution, study abroad, work for a while to raise funds or abandon higher education altogether.⁴ While similar numbers of low income students who take the national HEI entrance exam (SMNPTN) pass it (indicating that the exam itself is not a barrier), little is known about their grades relative to more affluent students who have been able to avail of expensive preparatory courses and use alternative entry paths.

Cultural and attitudinal barriers may play a role in limiting access to higher education in Indonesia as evidenced by the lower proportion of rural students going on to higher education compared to urban students and the expectation by many poorer families that children graduating from secondary school should go to work. These barriers may be exacerbated by the inadequate information that reaches rural and economically disadvantaged students about the payoffs to higher education and the programs that are in place to increase its affordability. The interviews with secondary students in 80 different secondary schools (half urban and half rural) throughout Indonesia suggest, however, that these barriers are not as relevant as currently believed. It is possible that such barriers play more of a role in a student's choice of whether or not to pursue education beyond junior secondary and is not a factor among those who do get to secondary.

Aggregate and regional application and enrollment data does not reveal gender disparities, however, the aggregate data could mask region-specific inequalities and, therefore, further exploration is needed.

Another barrier in Indonesia is simply geographic proximity, especially for students who come from low income families and may be the first in their families to attend higher education. In those areas that do not have a public HEI close by, going on to higher

⁴ This information is from Moeliodihardjo (2010); unclear if the data add up.

education means high transportation and living costs. While the government has had a policy since Independence of striving to put a HEI in each community and is planning to create 30 additional HEIs in 2012, the geographic layout of the country and remoteness of some areas preclude the simple building of more institutions as the way of meeting demand.

The final, and most important, set of barriers, especially when coupled with some of the other barriers above, are higher education costs and affordability. One of the realities of higher education around the world is its constantly increasing costs. These increases are a function of lecturer salaries that tend to rise with inflation, the introduction of high cost technology (that does little to increase institutional efficiency) and international ambitions that compel HEIs to compete to become world class universities coupled with rising demand from growing numbers of secondary school graduates and from adults going back to school. While some of these increases may also be a function of administrative bloat or other inefficiencies, it is an almost universal phenomenon that all countries are facing in different ways. Some countries allow more students to enter existing institutions (thereby jeopardizing quality), some support private HEIs and some introduce cost sharing where the HEI supplement government funds by generating additional revenue in order to accommodate a larger number of students.

In most of the world, this last option is being implemented and institutions are increasingly turning to students and their families to cover some portion of their instructional costs. In Indonesia, without adequate financial assistance, tuition and other fees can offer an insurmountable barrier for economically disadvantaged students especially if families are foregoing money that students could have earned for their families.

The secondary school students interviewed were more or less unanimous in that they wished to continue their education through to higher education, and were equally unanimous in saying that finances were essentially the only obstacle that might prevent them from pursuing their educational goals given their perception that higher education is very costly and scholarships are limited. Indeed, for some, finances might derail their dreams long before the transition to higher education; a significant fraction of students at the secondary level said their families were having problems paying school registration and tuition fees.

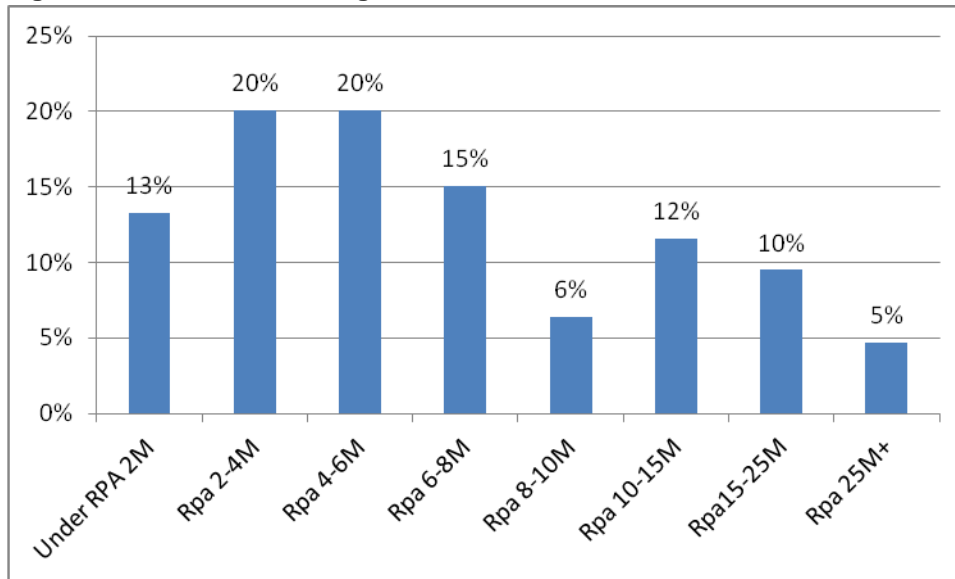
STUDENT COSTS AND SOURCES OF INCOME

Given the importance of finances as a barrier to access, it is worth taking a more detailed look at the nature of higher education costs revealed by the student survey as well as the ways in which these costs are covered before looking at the financial assistance landscape. It is important to note again that among the survey respondents at public HEIs, there was an oversampling of students at HEIs that are considered “autonomous” or “BLU”: just under 51 percent of the sample were from autonomous HEIs, 42 percent from BLUs due to their being concentrated in the areas covered by the survey. As a

result, the sample of public HEIs is slightly tilted towards students from wealthier backgrounds, which needs to be borne in mind when interpreting the results.

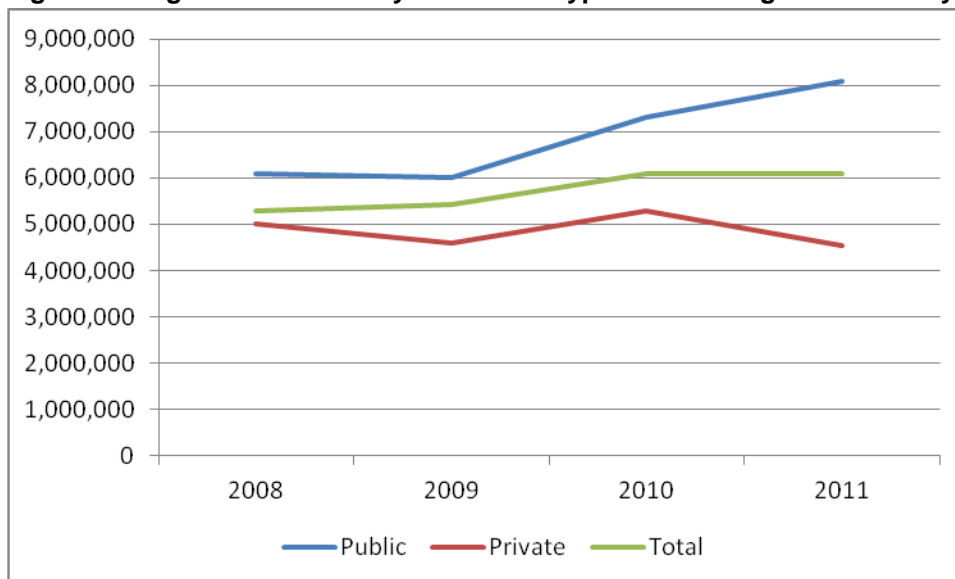
The first major cost revealed by the student survey is the so-called “registration” or “endowment” fees – one time charges levied by the institution at the time a student enrolls. Technically, these charges are not “tuition fees”, but they certainly represent a major cost barrier – all the more so since they represent a major one-time expenditure which cannot easily be spread across a number of years the way tuition fees can.

Figure 2. Distribution of Registration/Endowment Fees



As figure 2 shows, the median registration/endowment fee paid by students in 2012 was in IDR 6 Million. However, the students in the survey paid these fees at different times; some, being first year students, paid it in 2011; others may have paid it as far back as 2008. Displaying the median registration fees paid by year of entry into higher education (figure 3) gives a sense of the change in registration fees over time. Broadly, fees in private HEIs appear to have been roughly stable, floating between IDR 4.5 and 5 million. However, at public institutions, the figures appear to have been rising fairly steadily over the past few years, with the median increasing by 33 percent between 2008 and 2011. Registration fees at public institutions were higher than those for private institutions in every year of the survey. This may – as noted above – be a slightly unbalanced picture of public HEIs as a whole because of the way the sample mostly consists of students from BLUs and Autonomous universities – however, at a minimum, it seems true to say that among the more prestigious public institutions, registration fees have consistently higher than in private institutions, and the gap is widening every year.

Figure 3. Registration Costs by Institution Type and Starting Year of Study



On top of the one-time registration expenditures, there are annual expenditures, most notably tuition fees. Overall, median tuition is 4,100,000 per year, but this figure hides considerable diversity by institution and field of study. Table 4 shows the mean and median tuition by Field of Study.

Table 4. Tuition Fees by Sector and Field of Study (in IDR)

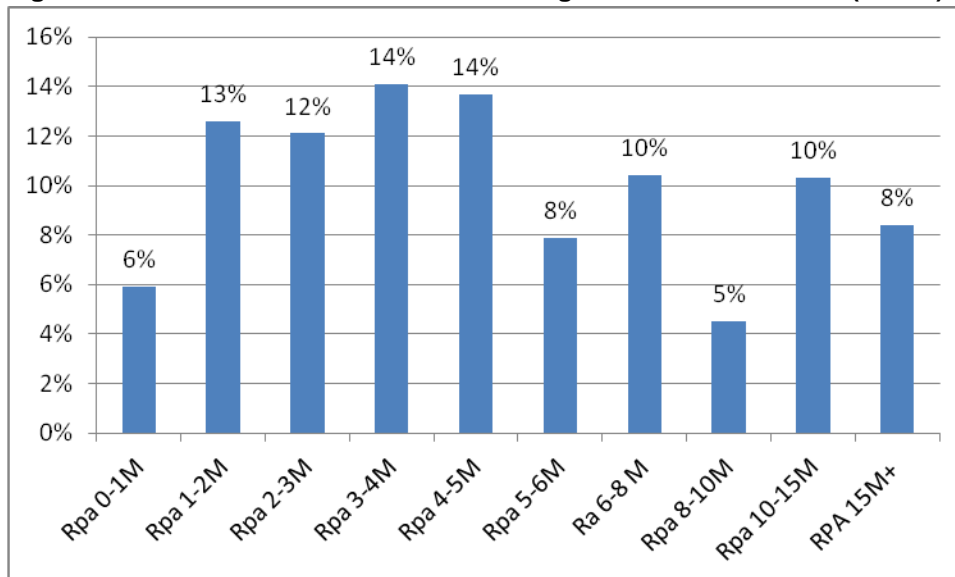
	Public		Private		Total	
	Mean	Median	Mean	Median	Mean	Median
Education	4,624,000	3,400,000	6,621,000	4,568,000	5,626,000	4,385,000
Culture/Arts	5,621,000	3,275,000	7,855,000	7,206,000	6,692,000	4,922,000
Social Science, Business, Law	8,038,000	4,571,000	4,774,000	4,000,000	5,809,000	4,000,000
Math/Science	5,487,000	3,641,000	5,967,000	5,105,000	5,650,000	3,880,000
Engineering/Construction	6,993,000	4,873,000	5,518,000	4,500,000	5,971,000	4,500,000
Agriculture, Forestry, Fisheries	4,725,000	3,100,000	4,729,000	5,030,000	4,726,000	4,000,000
Health, Welfare, Religion	8,655,000	4,102,000	6,841,000	4,000,000	7,713,000	4,000,000
Total	6,740,000	4,000,000	5,531,000	4,260,000	6,034,000	4,100,000

Some may be surprised by the finding that mean tuition in public universities is higher than in private universities. There are two explanations for this. Firstly, while “base” tuition is quite low in public universities for “regular” students, Indonesian public universities are unique in having what might be termed “triple-track” tuition. While the phenomenon of “dual track” tuition (i.e. charging a low or zero rate of tuition to high-achieving students and a higher rate to students who are prepared to pay something closer to market rates for a place) is relatively common in developing countries, some Indonesian public institutions have a three-tiered system whereby “regular” students pay one set of tuition and other fees, non-regular or “*mandiri*” students pay another slightly

higher set and “mahasiswa jalur susulan” pay another even higher set. This track is implemented after both the regular students (who pass the SNMPTN entrance exam) and Mandiri students are enrolled. If there are remaining seats available then these seat will be offered to students who are interested to continue their education, *mahasiswa jalur susulan* students. For example, these three tracks are in place at Universitas Hasanudin.

One of the most remarkable things about tuition in Indonesia is that it does not seem to cluster at all around particular values – some students pay very little in tuition, while others pay enormous sums. Six percent of students pay less than a million Rupiah per academic year, but eight percent pay over 15 million.

Figure 4. Distribution of Tuition Fees among Indonesian Students (in IDR)

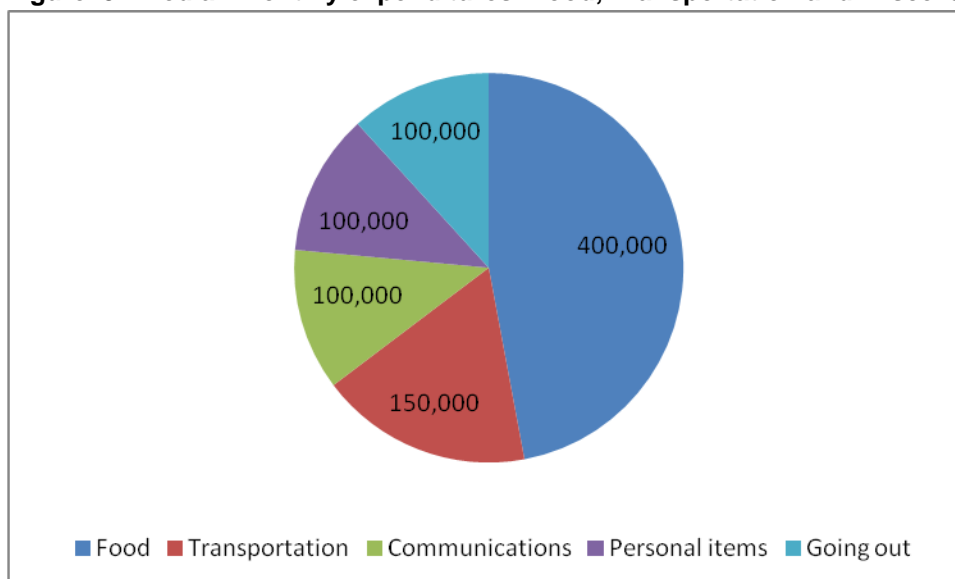


On top of this, students also indicate paying an average of IDR 935,000 on books and course supplies in the January-April 2012 term. However, this was affected by a few very high values; the median expenditure was just IDR 500,000.

The next most important cost is accommodation. Just over 51 percent of students said they lived with their family (almost all with parents, though a few indicated staying with aunts and uncles as well). Just fewer than 43 percent indicated that they lived in a boarding house, with another 3.5 percent indicating that they lived in a residence on campus. Among students with who are not living with family, the mean cost per month was IDR 387,000 and the median cost was IDR 400,000.

In addition to these, were a number of monthly expenditures in areas such as transport, communications (internet and cell phone), food, personal items and clothing, and social activities, which are shown below in figure 5. Altogether, these monthly charges average about IDR 850,000 per month, or IDR 6.6 million per year. This is slightly more than the average tuition payment.

Figure 5. Median Monthly expenditures: Food, Transportation and Miscellaneous



In total, then, the average student budget is just under IDR 22 Million. Students who live away from home incur about five million more in costs than students who stay at home. The difference comes mainly in four categories: students living away from home incur an extra six million or so in higher tuition, accommodation and food costs, but this is partially offset by having much lower transportation costs. Table 5 shows students' average budgets by living arrangement.

Table 5. Total Educational and Living Costs by Living Arrangement

	Living at home	Living Away from home	All students
Tuition & fees	IDR 9,432,000	IDR 11,142,000	IDR 10,263,000
Accommodation	IDR 169,000	IDR 2,918,000	IDR 1,504,000
Food	IDR 2,516,000	IDR 4,419,000	IDR 3,440,000
Transportation	IDR 1,972,000	IDR 929,000	IDR 1,466,000
Communication	IDR 1,277,000	IDR 1,057,000	IDR 1,170,000
Personal/Clothing	IDR 1,593,000	IDR 1,370,000	IDR 1,485,000
Entertainment	IDR 1,395,000	IDR 1,153,000	IDR 1,278,000
Savings & contributions	IDR 1,388,000	IDR 1,118,000	IDR 1,257,000
Total	IDR 19,742,000	IDR 24,106,000	IDR 21,861,000

Of course, even these averages hide the actual nature of the financial burden. Students from different social backgrounds assume different sets of costs (students from high-income both tend both to study in more expensive programs and to have much higher living costs), but they also have different means with which to assume these costs. Annual education costs for students from families with monthly expenditures of over IDR five million face education costs equal to about four months' worth of household expenditures, which is roughly equivalent to the burden faced by a median-income family in the United States. However, as shown in Table 6, among the lowest income band

(students from families earning less than IDR 1,250,000), annual educational expenditures are equal to about twice a family’s income, which would be an extremely heavy burden to bear.

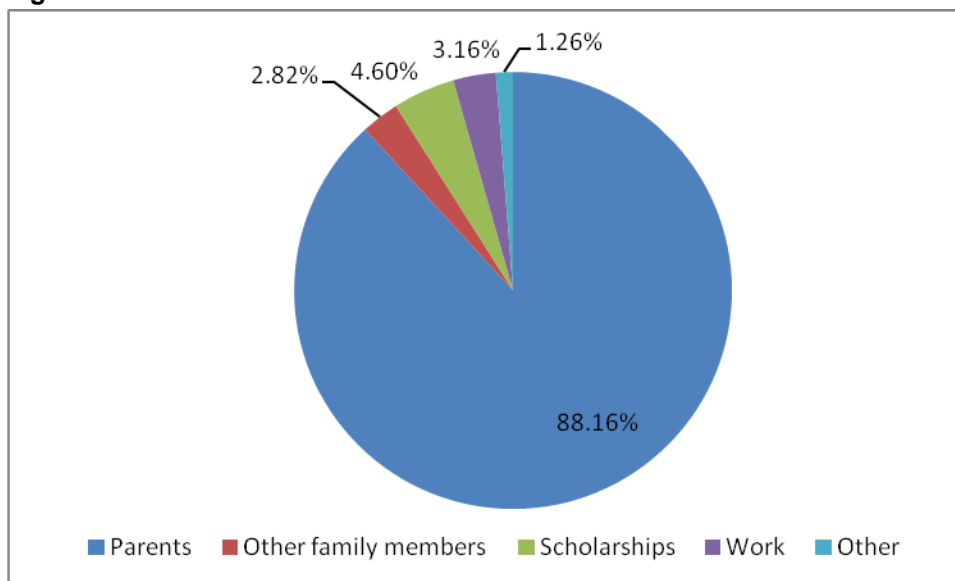
Table 6. Total Educational Costs by Monthly Family Expenditure Band⁵

Monthly Family Expenditure	Average costs	Costs as % of annual family expenditure
Less than IDR 1.25M	IDR 15,937,000	213%
IDR 1.25M – IDR 2M	IDR 16,025,000	76%
IDR 2.0M –IDR 3.5M	IDR 18,821,000	57%
IDR 3.5M – IDR 5.0M	IDR 20,237,000	40%
IDR 5.0M – IDR 7.5M	IDR 25,362,000	34%
Over IDR 7.5M	IDR 37,127,000	29%

Sources of Student Income

Overwhelmingly, it seems that students meet these costs via transfers from parents. Just of 88 percent of all aggregate student income comes from parents, and indeed, for about two-thirds of students, income from family is the *only* source of income. Figure 6 shows the division of aggregate student income by source.

Figure 6. Sources of Student Income



⁵ Because students indicated their family expenditure by pre-determined expenditure range (i.e. data was collected as an interval variable) rather than by providing a discrete figure, there is some imputation occurring in this table. The denominator for the calculation in this table is the mid-point of each range; for the top range where no mid-point is available, the denominator was determined by a median Pareto estimate.

Parental contributions

As noted above and demonstrated in Table 7, parental contributions are by far the largest source of students' income. This is true across all family expenditure categories, but the impact of these contributions are not felt equally by everyone. Among students from the lowest expenditure band, parents appear to be contributing well in excess of a year's expenditures in order to keep a student at school.

Table 7. Parental Contributions by Monthly Family Expenditure

Monthly Family Expenditure	Average Parental Contribution	Contributions as % of Annual Family Expenditure
Less than IDR 1.25M	IDR 9,802,000	131%
IDR 1.25M – IDR 2M	IDR 13,391,000	64%
IDR 2.0M – IDR 3.5M	IDR 15,823,000	48%
IDR 3.5M – IDR 5.0M	IDR 18,998,000	37%
IDR 5.0M – IDR 7.5M	IDR 22,450,000	30%
Over IDR 7.5M	IDR 31,634,000	25%

Income from parents can come from three sources: savings, current income, and partly via borrowing. We do not know the extent to which own-source funds come from either savings or current income however, we do know something about parental borrowing. Table 8 shows that just under 20 percent of students indicated that their parents had borrowed money so that they could attend higher education, with parents from lower socio-economic strata tending to borrow more than parents from higher ones

Table 8. Incidence of Parental Borrowing by Monthly Family Expenditure

Monthly Family Expenditure	Incidence of Borrowing
Less than IDR 1.25M	22.5%
IDR 1.25M – IDR 2M	24.2%
IDR 2.0M – IDR 3.5M	25.4%
IDR 3.5M – IDR 5.0M	19.5%
IDR 5.0M – IDR 7.5M	15.2%
Over IDR 7.5M	7.4%

While students were not asked how much their parents borrow (it was felt they were unlikely to know the answer to any degree of certainty), the source of the borrowing was known to the students. There were in fact a wide variety of sources of borrowing, and 5 percent of those borrowing actually borrowed from more than one sources. Family (32 percent) and friends (13 percent) were among the most commonly-named sources, but external sources such as commercial banks (28 percent), workplace co-operatives (13 percent) and pawn shops (13 percent) were also major sources of parental borrowing. In addition to these various forms of borrowing, 7.6 percent of students said that their parents sold belongings in order that they could attend higher education. Table 9 shows the sources of parental borrowing.

Table 9. Sources of Parental Borrowing for Education

Source of Borrowing	Percent of Parents Using this Source
Other family members	32%
Commercial bank	28%
Friends of Family	13%
Workplace co-operative	13%
pawn-shop	13%
Micro-credit	2%
Neighbor	2%
Cooperative	1%
Jewelry shop	<1%
Company (My parent's workplace)	<1%
Don't know	2%

Scholarships

Just over 20 percent of students indicated that they received some form of scholarship. This is significantly higher than common estimates. The average size of these awards is IDR 3.65 Million (median = IDR 2.5 million), which is equivalent to about 60 percent of tuition. As shown in Table 10, the size of awards is essentially identical in both public and private institutions, but students in public universities are about twice as likely as students in private universities to be in receipt of a scholarship (28 percent vs. 14 percent).

Table 10. Scholarship Receipt by Income Band

Monthly Family Expenditure	Percent Receiving Scholarship	Average Scholarship Amount
Less than IDR 1.25M	41%	IDR 3,635,978
IDR 1.25M – IDR 2M	26%	IDR 4,225,680
IDR 2.0M – IDR 3.5M	20%	IDR 3,569,836
IDR 3.5M – IDR 5.0M	23%	IDR 3,254,490
IDR 5.0M – IDR 7.5M	11%	IDR 4,963,900
Over IDR 7.5M	11%	IDR 2,626,449

Work

Income from work is slightly more common than income from scholarships, but it is also a somewhat more marginal source of income. Twenty-three percent of students say they work during the school year, with the median income being IDR 800,000. Twenty-one percent of students say they work during holidays, but this income is even more marginal, with median income from this source being IDR 250,000. As shown in Table 11, there is, unsurprisingly, a relationship between family income and work, with poorer students being significantly more likely to work.

Table 11. Percentage of Students Reporting work income during the last year

Income Band	Percentage Working
Less than IDR. 1.25M	49%
IDR 1.25M – IDR 2M	33%
IDR 2.0M – IDR 3.5M	30%
IDR 3.5M – IDR 5.0M	25%
IDR 5.0M – IDR 7.5M	24%
Over IDR 7.5M	27%

REVIEW OF PUBLIC FINANCIAL ASSISTANCE LANDSCAPE

A commonly accepted tenet in the international financial assistance literature (ex. Ziderman 2004 and Johnstone and Marcucci 2010) is that the success of loans in increasing access to higher education for low income and otherwise marginalized students is a function of their being given out to adequate numbers of low income students and in adequate amounts. The same can be said of student financial assistance in general. This is particularly true where limited funds force governments to decide whether to give more generous grants and scholarships to fewer students or spread out smaller grants or scholarships to more students. A third factor that can be added in the success of financial assistance is a government’s ability to accurately assess financial need. This section will review the public financial assistance landscape in Indonesia and assess its reach, targeting and content. This report focuses predominantly on financial assistance to undergraduate students as this is the access point to higher education in general.

A recent report (Strategic Asia 2010) identified a number of government interventions aimed at increasing higher education participation among economically disadvantaged and under-represented students. These include legislating that all public HEIs must take 20 percent of their students from the poorer socioeconomic strata, creating new institutions, providing support to private HEIs, diversifying academic programs, creating more open and distance learning opportunities and offering targeted scholarships, or in the past, student loans, to cover tuition fees and/or living costs.

It is beyond the scope of the present report to discuss all of these initiatives and the focus will remain on student financial assistance. That being said, it is important to remember that more than one type of intervention is necessary to overcome the financial barriers facing students and that some of them are needed far earlier in the education cycle.

Adequacy of Numbers and Investment

In 2012, the Ministry of Higher Education and Culture allocated IDR 1,831,303,506,000 to student financial assistance and offered scholarships to approximately 621,992 undergraduate students (Tables 12 and 13) assuming that no student is able to get more than one type of scholarship. The scholarships are managed by DIKTI, with the exception

of the Beasiswa Unggulan programs, which are managed by the Sekretariat Jenderal Kementerian Pendidikan dan Kebudayaan (Bureau of Planning and International Cooperation) in cooperation with the Ministry of Foreign Affairs.

Table 12. Undergraduate DIKTI Scholarships (Indonesian Students)

Name of Scholarship	Level	Budgeted Allocation (in 000 IDR) (2012)	Number of Scholarships
Mahasiswa berprestasi unggul dalam bidang akademik (<i>Academic Scholarship</i>)	S1	81,845,464	165,946
Mahasiswa berprestasi unggul dalam minat dan bakat (<i>Talent Scholarship</i>)	S1	37,675,000	104,124
Mahasiswa penerima bantuan biaya pendidikan (<i>Bidikmisi Scholarship</i>)	S1	584,308,000	106,074
Mahasiswa penerima beasiswa pendidikan peningkatan akses (<i>Higher Education Access Scholarship</i>)	S1	228,012,000	20,801
Mahasiswa penerima beasiswa Peningkatan Prestasi Akademik (PPA) dan Bantuan Biaya Mahasiswa (BBM) (<i>Academic Enhancement Scholarships and Student Tuition Assistance Scholarships</i>)	S1	763,877,171	186,859
Mahasiswa penerima beasiswa prestasi (<i>Achievement Scholarship</i>)	S1	18,172,500	128
Mahasiswa penerima beasiswa Swadana (<i>Scholarships for self-financing students</i>)	S1	11,799,896	30,512
Total		1,725,690,031	614,444

Source: Laporan Rekapitulasi Anggaran (Budget Summary Report)2012

Table 13. Other MOEC Scholarships for Undergraduate Students (Indonesian)

Name of Scholarship	Level	Budgeted Allocation in IDR (2012)	Number of Scholarships
Program Beasiswa Unggulan (<i>Outstanding Student Scholarship</i>)	S1/S2/S3		
Beasiswa Unggulan MOEC/CIMB Niaga (<i>Outstanding Student Scholarship partnership</i>)	S1	105,613,475	7,548
Intelligent Net Bank BRI MOEC/PT Bank Rakyat Indonesia (<i>MOEC and BRI Perseo Scholarship program</i>)	S1		
Total		105,613,475	

DIKTI also has scholarships for Master’s programs and Doctoral programs, for Indonesian students studying abroad and for students from other countries studying in Indonesia. These other programs cover about 41,125 students.

Several other government ministries such as the Ministry of Communication and Information and Bappanas offer scholarships for Master’s and doctoral level study both in the country and outside it. The Indonesian National Armed Forces offers scholarships to 65 students in their final year of study as part of their recruitment efforts.

Regional governments and state enterprises also offer scholarships as shown in Table 14, sometimes in collaboration with the central government. For example, special affirmative action scholarships have been given to 749 students from Papua and West Papua with funding for tuition fees from the central government and funding for living costs from the regional governments. Many provincial scholarship programs require that students work in the local government when they finish their studies. The South Sulawesi Provincial government offers scholarships for graduate study and the Gorontalo Province sends students to Germany for undergraduate study. The Bank of Indonesia awards scholarships to economically disadvantaged, but academically qualified students studying at the Universitas Pendidikan Indonesia (UPI). Bank Mandiri has several programs. Its scholarship program, run by the Titian Foundation, covers the costs of tuition fees, food and accommodation and books for four years is aimed at high achieving students who had been recipients of its secondary school scholarships. It also collaborates with the Kary Selemba Empat Foundation on its Peduli Pendidikan Program providing tuition fees, living costs and textbook allowances to outstanding students in six public HEIs. The BUMN’s Peduli Beasiswa Pendidikan scholarship program allocates significant scholarship funding to 28 public HEIs and 4 BHMNs for academically strong students coming from economic disadvantage.

Table 14. Regional Government and State Enterprise Programs (Number of Scholarships)

	Regional Government			State Enterprises and Banks		
	Male	Female	Total	Male	Female	Total
Public HEIs	44,290	22,588	66,878	469	612	1,081
Private HEIs	360	1,183	1,543	151	0	161
Total	44,650	23,771	68,421	620	612	1,232

Source: Moeliodihardjo (2010). P. 27

Several public HEIs offer institutional scholarships using their own funds, which are based first on academic merit and second on financial need. At the Universitas Indonesia, eligible low-income students are given tuition discounts or full remissions depending upon the findings of the university means-test. Some students are also given living stipends using both government and privately generated funds. About 500 scholarships are given each year. The University requires applicants to submit the documentation used in the means test including an electricity bill; a letter from local government confirming that the applicant comes from a low-income family; a photo of their house; and other information such as number of children in the family. The Directorate of Student Affairs does some data verification of a sub-set of applicants. UGM waived first semester tuition

fees for 10,700 new students from economically disadvantaged students in 2012/13. The Institute of Technology, Bandung (ITB) offers full tuition fee and living cost scholarships to 5 economically disadvantaged students per year. Students must come from families with income that is less than the minimum wage and demonstrate outstanding academic achievement. Universitas Hasanuddin (UNHAS) funds 20 student scholarships using its own funds, for tuition only.

Total MoEC public expenditure on all types of student financial assistance (including scholarships and grants for Master’s and Doctoral study and scholarships for foreign students) for 2012 was IDR 3,258,898,179,000, which is 5.5 percent of the higher education budget in Indonesia. As shown in Table 15, spending on financial assistance in Indonesia is significantly lower as a percentage of the higher education budget than in OECD countries.

Table 15. Public Expenditures on Student Financial Assistance as a Percentage of Higher Education Current Budget

	Public Expenditures on Student Financial Assistance as a Percentage of Higher Education Budget
OECD (2008 latest available)	19*
Indonesia (2012)	5.5

*grants plus loans

Sources: UNESCO Institute for Statistics. Finance Indicators by ISCED Level. Author’s calculations.

Overall, estimates have been made that approximately 2 percent of total higher education students receive scholarships (World Bank, 2010). According to data collected here, however, 20 percent of the approximately 3,096,312 undergraduate students receive scholarships from the central government. This number would increase to almost 25 percent if the regional government and state enterprise scholarships were to be included. Findings from the student survey were remarkably similar as just over 20 percent of the students indicated that they had received some form of scholarships though it is not clear how many were from public versus private sources. Vice Rectors in HEIs as different as Politeknik Medan (POLMED), Universitas Hasannudin (UNHAS) and Universitas Sumatera Utara (USU) reported that 34 percent, 25 percent and 20 percent of their students receive scholarships respectively.

While application numbers are not available for all of the MoEC scholarships allocated by the HEIs, the applications to the Bidikmisi scholarship program give an indication of the unmet need there is in the country for financial assistance. Table 16 shows that the number of applicants to the program grew by over 120 percent between 2010 when it was introduced and 2012 as it became more widely known about. In 2012, of the 119,000 applications received, just over one-quarter were given scholarships due to a capping of the scholarship numbers. In other Asian countries, the proportion of students covered by financial assistance programs (including student loans and scholarships) ranges from 2 percent in the Philippines to almost 70 percent in Malaysia. Given the income distribution in Indonesia and the under-representation of low income and regionally dispersed

students in higher education, significantly more financial assistance is needed to bring the underrepresented groups into higher education.

Table 16. Bidik Misis Scholarships Number of Applicants and Awards

	Number of Applicants	Number of New Awards	Percentage of Applicants Accepted
2010	54,000	19,675	36
2011	94,000	30,000	32
2012	119,000	32,000*	27

*30,000 for students in public HEIs and 3,200 for those in private HEIs

Adequacy of Scholarship Amounts

Individual scholarship amounts should be of sufficient size to meet the needs of the students to whom they are directed, if they are to be successful in creating access for underserved populations. The adequacy of the individual amounts awarded differs by scholarship program in Indonesia. In the case of Bidikmisi scholarships, funds are provided to cover both tuition fees (up to IDR 2,400,000 per semester) and living costs (approximately IDR 600,000 depending on location). Several key informants expressed concern about the levels. One said that the government was spreading its resources too thinly and that the living stipends were too low. Another mentioned that the amount allocated for tuition fees is insufficient for some higher cost programs such as engineering, which could lead students to choosing their program based on cost rather than aptitude if they cannot raise supplementary funds. Nevertheless the introduction of the Bidikmisi scholarship was a significant step in the right direction as prior to its introduction scholarship levels were generally lower causing, according to the government, some students to drop out due to financial challenges.

All of the other DIKTI scholarship programs, with the exception of the PPA and BBM scholarships, cover both tuition fees and living costs, however, the individual amounts are quite low, with the exception of the *Mahasiswa penerima beasiswa pendidikan peningkatan akses* and *mahasiswa penerima beasiswa prestasi* programs. The PPA and BBM scholarships provide small monthly living stipends. The Program *Beasiswa Unggulan* operated by the *Sekretariat Jenderal Kementerian Pendidikan dan Kebudayaan* provides scholarships to students for study domestically or internationally in twinning and joint degree programs who have demonstrated excellence in some area. These include Olympic medalists, national, regional and international science, technology, arts and sports champions, outstanding teachers and employees, high achieving students and students studying in particular fields.

The *Beasiswa Unggulan* program also collaborates with CIMB Niaga and PT. Bank Rakyat Indonesia to provide additional scholarships to medalists of the Science Olympiad studying in particular HEIs in the former and to undergraduates from eastern Indonesian studying in both public and private HEIs. In both of these cases, the tuition fees are covered by the government and living costs (IDR 1,000,000 to 1,800,000/month are covered by the partner). Table 17 illustrates some of this coverage.

Table 17. Coverage of Scholarship Programs

Name of Scholarship	Tuition and other fees	Living Costs	Both
Mahasiswa berprestasi unggul dalam bidang akademik (<i>Academic Scholarship</i>)			✓
Mahasiswa berprestasi unggul dalam minat dan bakat (<i>Talent Scholarship</i>)			✓
Mahasiswa penerima bantuan biaya pendidikan (<i>Bidikmisi Scholarship</i>)			✓
Mahasiswa penerima beasiswa pendidikan peningkatan akses (<i>Higher Education Access Scholarship</i>)			
Mahasiswa penerima beasiswa PA (<i>PPA Scholarships</i>)		✓	
Mahasiswa penerima beasiswa BBM (<i>BBM Scholarships</i>)		✓	
Mahasiswa penerima beasiswa prestasi (<i>Achievement Scholarship</i>)			✓
Mahasiswa penerima beasiswa Swadana (<i>Swadana Scholarship</i>)		✓	
Program Beasiswa Unggulan (<i>Outstanding Student Scholarship</i>)			✓
Beasiswa Unggulan MOEC/CIMB Niaga (<i>Outstanding Student Scholarship partnership</i>)			✓
Intelligent Net Bank BRI MOEC/PT Bank Rakyat Indonesia (<i>MOEC and BRI Perseo Scholarship program</i>)			✓

DIKTI's *Mahasiswa Penerima Beasiswa PPA* and *BBM* scholarships provide a monthly stipend (IDR 300,000) to low income undergraduate students who are already enrolled in a public or private HEI. DITKI allocates each public and private HEI a certain number of scholarships distributed as part of their annual grants in the case of public HEIs and via the Kopertis in the case of private HEIs.

Responses to the student survey indicated that most scholarships cover tuition fees and some portion of living costs. Overall, the average size of the scholarship is equal to 128 percent of the receiving students' tuition fee, or about 84 percent of their combined, tuition/registration fees plus textbook costs. However, there is no statistically significant relationship between family background and the size of a scholarship award.

Eligibility Criteria: Public, Private, Merit and Need

Much has been written about the regressiveness of scholarships based on merit as they tend to benefit better off students who have had access to better schooling and who would

have gone on to higher education even without the scholarship. Scholarships based on need (and adequate academic performance) can make a far greater impact on improving access to higher education for economically disadvantaged students. Similarly, grants limited to public HEI places would also tend to benefit the more economically advantaged students as they have a better chance of being admitted to these places given their backgrounds. Opening up grants to approved private sector HEIs not only provides access to a greater number of low income students, but also increases capacity in the private higher education sector.

Table 18 shows the eligibility criteria used in Indonesia. All of the programs with the exception of the Beasiswa Swadana have academic criteria and seven of them also consider need in establishing a student's eligibility. Even the largest need based program, the Bidikmisi Scholarships, requires students to be from the top 30 percent of their class. They also must be from a family whose combined parental income is less than IDR 3,000,000 per month and with parents who have an educational level of S1 or lower. Parental income is verified by certificates issued by the Village Head, community leaders or the institutions where they work. Because the academic requirements are so high, the HEIs sometimes have trouble finding enough low-income students who meet them. As of September 6, 2012, only 38 percent of the available Bidikmisi scholarship slots had been filled (Sundari 2012).

The student survey revealed that the likelihood of receiving a scholarship is substantially higher once monthly income falls below IDR 1.25 million, however, there is no statistically significant relationship between family background and size of the scholarship award, which could indicate the primary role that academic merit plays in scholarship allocation.

Table 18. Eligibility Criteria for MOEC Scholarships

Name of Scholarship	Need	Merit	Other
Mahasiswa berprestasi unggul dalam bidang akademik (<i>Academic Scholarship</i>)	--	✓	✓
Mahasiswa berprestasi unggul dalam minat dan bakat (<i>Talent Scholarship</i>)	--	✓	✓
Mahasiswa penerima bantuan biaya pendidikan (<i>Bidikmisi Scholarship</i>)	✓	✓	
Mahasiswa penerima beasiswa pendidikan peningkatan akses (<i>Higher Education Access Scholarship</i>)	✓	✓	
Mahasiswa penerima beasiswa PA (<i>PPA Scholarships</i>)	✓	✓	
Mahasiswa penerima beasiswa BBM (<i>BBM Scholarships</i>)	✓	✓	
Mahasiswa penerima beasiswa prestasi (<i>Achievement Scholarship</i>)	✓	✓	
Mahasiswa penerima beasiswa Swadana (<i>Swadana Scholarship</i>)	✓	--	
Program Beasiswa Unggulan (<i>Outstanding Student Scholarship</i>)	-	✓	✓
Beasiswa Unggulan MOEC/CIMB Niaga (<i>Outstanding Student Scholarship partnership</i>)	-	✓	✓
Intelligent Net Bank BRI MOEC/PT Bank Rakyat Indonesia (<i>MOEC and BRI Perseo Scholarship program</i>)	✓	✓	

When the awarding of scholarships is based on financial need, the issue of means-testing becomes critical in order to ensure that financial assistance flows to those students who have the most need and is not availed of by students whose families are able to cover the costs of higher education, but would simply prefer not to. Means-testing is a form of subsidy targeting that attempts to allocate some portion of education subsidies based on a student's estimated need or ability to pay. Means-testing systems generally combine income declarations (verified and unverified) with follow up visits or by cross-checking using proxy indicators such as parents' occupation, neighborhood, or any indicators that are easy to observe and difficult to hide (Marcucci and Johnstone 2010).

The Bidikmisi program combines family income (a Parental Income Certificate or a certificate stating that income cannot be substantiated, issued by the Village Head, the institutions where the parents work or community leaders) and family size information (the family card, showing the household composition) with a corroborating proxy indicator (a copy of the previous month's electricity bill).

While the vast majority of scholarships are theoretically awarded to both private and public HEI students, the breakdown of the Bidikmisi grants (30,000 students in public HEIs and 2,000 students in private HEIs) reveals a bias towards students in public

institutions. Similar biases are seen in regional government and state enterprise programs (Table 19 on page 29). The student survey revealed that students in public HEIs are about twice as likely as students in private HEIs to be in receipt of a scholarship (28 percent versus 15 percent) again indicating a greater concentration of scholarships in public HEIs. Given the concentration of low income and regionally dispersed students in private HEIs, this number is too low to make an appreciable impact on access, as is also shown in Table 19.

Table 19. Use of Scholarships in Public and/or Private HEIs or Particular Groups of HEIs

Name of Scholarship	Public	Private	Particular HEIs
Mahasiswa berprestasi unggul dalam bidang akademik (<i>Academic Scholarship</i>)	✓	✓	
Mahasiswa berprestasi unggul dalam minat dan bakat (<i>Talent Scholarship</i>)	✓	✓	
Mahasiswa penerima bantuan biaya pendidikan (<i>Bidikmisi Scholarship</i>)	✓	✓	
Mahasiswa penerima beasiswa pendidikan peningkatan akses (<i>Higher Education Access Scholarship</i>)	✓	✓	
Mahasiswa penerima beasiswa PA/BBM (<i>PPA and BBM Scholarships</i>)	✓	✓	
Mahasiswa penerima beasiswa prestasi (<i>Achievement Scholarship</i>)	✓	✓	
Mahasiswa penerima beasiswa Swadana (<i>Swadana Scholarship</i>)	✓	✓	
Program Beasiswa Unggulan (<i>Outstanding Student Scholarship</i>)	✓	✓	
Beasiswa Unggulan MOEC/CIMB Niaga (<i>Outstanding Student Scholarship partnership</i>)			✓
Intelligent Net Bank BRI MOEC/PT Bank Rakyat Indonesia (<i>MOEC and BRI Perseo Scholarship program</i>)			✓

Responsibility for Scholarship Allocation

Student financial assistance can be provided directly to the student or channeled through HEIs where tuition fees can be deducted and any additional funds for living costs passed on to students. More importantly, however, is the locus of the scholarship allocation decision. In many countries around the world, scholarships are awarded to students who can spend them on tuition fees at their institution of choice (sometimes there are limits and they can only spend them on tuition fees at public HEIs), while in Indonesia, a certain quota of most of the government financial scholarships are allocated to HEIs who are then responsible for their distribution sometimes using criteria supplied by the government and sometimes not. In the case of private HEIs, the *Kopertis* notifies private HEIs about the scholarships and does the reporting for them to DIKTI.

Only the Bidikmisi scholarship program has a centralized application process (see box) that is integrated with the admissions process, though it is still the HEI who decides

which students will receive them. For other scholarship programs, such as the PPA and the BBM, the student applies directly to the HEI, generally supplying a copy of their student card, their family's last electricity bill, proof of payment of *Pajak Bumi dan Bangunan* by their parents, recommendations from the head of their faculty or department, academic transcripts, a copy of their family card, certification that they have not received another DIKTI scholarship and a letter stating that their parents' salaries have been verified by the HEI.

Bidikmisi Scholarship Program Application Process

While registration can take place through all of the entry paths, only the SNMPT process will be discussed here.

1. A prospective applicant asks their secondary school principal to recommend him/her as a potential recipient of the Bidikmisi program.
2. The principal compiles a list of recommended students and submits it through the Bidikmisi website using its Recommending School Identification Number and receives in return an access code (KAP) for each recommended student;
3. The recommended candidate registers on-line using his/her KAs on-line and then prints and fills out the application form and submits it to the Head of School / Madrasah together with other required documents (copy of ID card, report card, certificate of class rank, income certificate of parent, family card and copy of previous month's electricity bill).
4. Candidates who have completed the Bidikmisi registration process can use their KAP to get a fee waiver on their SNMPTN admissions process.
5. The Principal sends a recommendation form, the student's application form along with the required documents to each Rector / Director / Chairman of the PTN selected by the student applicant.
6. The Bidikmisi Program manager in the HEI (a member of the academic administration and manager of student affairs) facilitates the recruitment and selection of candidates and reports on them to DIKTI.

Timing of Application Process

One of the critical drawbacks of Indonesian scholarship programs prior to the introduction of the *Bidikmisi* program was the timing of the scholarship application and selection processes (Table 20). In most cases, the student did not apply for the scholarship until after he/she was enrolled in a HEI and had paid exam and registration fees, the cost of which according to some key informants constitutes one of the largest barriers to higher education in Indonesia. Therefore, even if students from economically disadvantaged families and students from regionally dispersed areas knew about the scholarships, which in many cases they did not, they may have been deterred from higher education because they would have had to make a significant upfront investment without knowing whether they would get a scholarship or not. The means-tested *Bidikmisi* program with the integration of its application process into the HEI admissions process (and covering of examination fees) was a significant improvement. While it is too soon to know the impact of the program on participation by low income students, it can be hypothesized that many of beneficiaries may not have been able to access higher education without it.

Table 20. Timing of Application and Awarding Process

Name of Scholarship	Final Year of Senior SS	Once enrolled in HEI	After Some Period of Time
Mahasiswa berprestasi unggul dalam bidang akademik (<i>Academic Scholarship</i>)	--	✓	
Mahasiswa berprestasi unggul dalam minat dan bakat (<i>Talent Scholarship</i>)	--	✓	
Mahasiswa penerima bantuan biaya pendidikan (<i>Bidikmisi Scholarship</i>)	--	✓	
Mahasiswa penerima beasiswa pendidikan peningkatan akses (<i>Higher Education Access Scholarship</i>)	--	✓	
Mahasiswa penerima beasiswa PA (<i>PPA Scholarships</i>)		✓	
Mahasiswa penerima beasiswa BBM (<i>BBM Scholarships</i>)		✓	
Mahasiswa penerima beasiswa prestasi (<i>Achievement Scholarship</i>)	✓	--	
Mahasiswa penerima beasiswa Swadana (<i>Swadana Scholarship</i>)	✓	--	
Program Beasiswa Unggulan (<i>Outstanding Student Scholarship</i>)	-	✓	
Beasiswa Unggulan MOEC/CIMB Niaga (<i>Outstanding Student Scholarship partnership</i>)	✓		
Intelligent Net Bank BRI MOEC/PT Bank Rakyat Indonesia (<i>MOEC and BRI Perseo Scholarship program</i>)		✓	

Information Dissemination

The dissemination of information about student financial assistance programs is critical to their success in reaching their target groups. The MoEC publicizes information about its programs through the mass media and via provincial, district and town education offices that disseminate info on programs to education institutions. HEIs disseminate information on the programs to secondary schools and the public and the Head/Principal of school/madrasah provides information about the programs to students. The secondary students who were interviewed generally knew about government scholarship programs such as Bidikmisi and were aware of private sector scholarships, but were not familiar with eligibility criteria.

REVIEW OF PRIVATE FINANCIAL ASSISTANCE LANDSCAPE

In addition to the public scholarships, there are a large number of private scholarships offered by private companies and philanthropic foundations. Table 21 estimates the total number of private scholarships.

Table 21. Private Institutions and Philanthropic Foundations (Number of Scholarships)

	Private Companies			Foundations		
	Male	Female	Total	Male	Female	Total
Public HEIs	778	1064	1,842	3,162	3,861	7,023
Private HEIs	27	56	83	421	639	1,060
Total	805	1,120	1,925	3,583	4,500	8,083

Source: Moeliodihardjo (2010). P. 27

Many of the corporate scholarship programs are carried out as part of their Corporate Social Responsibility (CSR). CSR is regulated by law UU Nos. 25 of 2007, which states that every private company must carry out CSR activities and include their cost in its annual budget. Corporations and small business entities who did not comply with the laws incur a penalty. The government also provides financial incentives allowing businesses that contribute to government-registered charities or scholarship programs to take their contributions as tax deductions.

Like the government scholarships, scholarships from the private sector are different in terms of their amounts and eligibility criteria. Table 22 outlines these differences for some of the largest programs for undergraduate students. Many of the scholarship programs cover both tuition fees and living costs, while a few cover tuition fees or living costs alone. Most have academic eligibility requirements and several are targeted at students with economic need. Several are targeted at students attending particular HEIs.

Others foundations and companies that have scholarship programs or finance academic research include (but are by no means limited to) the Ford Foundation, the Van Deventer Maas Stichting Foundation, the Komatsu Foundation, Yayasan Toyota Astra, Eka Tjipta Foundation, Yayasan Ajinomoto, Yayasan Arta Jasa, Alhamdulillah Scholarship Fund, PT Adaro Indonesia, Bakti BCA, Exxon Mobil, Unilever, Korea Exchange Bank, Coca-cola, PT Koba Tin, PT Indosat Tbk, PT Plantation, Paiton Energy, Lippo Group. Table 22 details some of these scholarships.

Table 22. Foundation and Corporate Higher Education Scholarships

Name	Coverage	Eligibility
Santoso Foundation Scholarship	Tuition fee scholarships and grants for living costs	Students studying at UPI with a GPA of 2.75 with economic need.
Dompot Dhuafa Foundation's Jawa Barat Beasiswa Pemimpin Bangsa	Tuition and other fees and living costs (special dormitories)	Economically disadvantaged Muslim men accepted in ITB, UNPAD, UPI or UIN
Building Professional Social Work project, Jembatan Masa Depan (NGO)	Full and part-time scholarships for social work students (BA and Master's programs)	Professionals with work experience in the field of social welfare.
Program Pembinaan Sumber Daya Manusia Strategis (PPSDMS) Nurul Fikri Development of Human Resources Strategic Program	Full Scholarship including allowance of IDR 500,000/month, room and board (first year).	Muslim male and female students in 3 rd semester at particular HEIs with a minimum GPA of 2.8; leadership capacity
GE Foundation – Leaders Program for completion of undergraduate study in domestic HEIs	Maximum scholarships 3 years; living cost, thesis, leadership development program	Bright, but economically disadvantaged students with a minimum GPA of 3.00
Sumitomo Mitsui Banking Corporation (SMBC) Global Foundation	One year scholarships to help recipients finish their undergraduate program	Outstanding undergraduate students at UI and UNPAD
Tanoto Foundation	National Champion Scholarship: annual tuition fees up to IDR 3 million, monthly living allowance IDR 500,000.	S1 Public HEI: ITB, IPB, UGM, UI, UNJ, UNRI, USU; GPA: 3.00, outstanding achievement, economic family disadvantage.
ETOS	Reimbursement of selection test, entrance fee, tuition fee for Sem 1,2 and living allowance IDR 400-500 thousand for 3 years	Academically eligible low income students
Titian Foundation University Scholarship Program	Covers first year of HEI costs	Highest achieving from among those students that had received its secondary school scholarships
Supersemar Foundation Scholarship	Tuition fee scholarships	Diploma and degree students in 3 rd or 4 th semester with a minimum GPA of 2.5 with economic need.
Salim Foundation Scholarships	IDR 125,000/month	Needy S1 students in first semester.
Adaro Scholarship	Tuition fees and living costs	22 students from regencies in South Kalimantan enrolled in the Bogor Agricultural Institute (IPB)
Djarum Foundation Beasiswa Plus	IDR 750.000,-/month for 1 year	HEI undergraduate student in semester IV for any major discipline. GPA min 3.00

Private universities also offer scholarships most of which are allocated according first to academic performance and second to need. The Universitas Bandar Lampung offers tuition fee scholarships to needy students and the Universitas Paramadina provides tuition fee waivers each year for about five or six students from the Mampang area of Jakarta (where the university is located). The university calculates at what point adding an additional student increases costs and is able to accommodate its institutional

scholarships within its existing capacity. Bina Nusantara University offers a number of performance-based scholarships to existing students. The scholarships are offered in the form of fee reductions (credit/SKS), based mainly on the scores of the individual recipient. UMM self-funds IDR 50 billion per semester in needs-based scholarships to covering living expenses for 20 students.

Student Loan Programs

Recently, there has been renewed interest in student loans as a means of making higher education affordable for students. The government and Parliament have discussed student loan options as part of their discussions on the higher education law in the past several months. It is understood that any new loan program would have to be designed to overcome the weaknesses (high and unsustainable default rates) of the short-lived *Kredit Mahasiswa* Indonesia student loan program that was introduced in the early 1980s⁶.

In the intervening years since the demise of the *Kredit Mahasiswa* program, there has been some experimentation with student lending in the private sector. In 2006, the Sampoerna Foundation initiated a student loan scheme with Bank International Indonesia (BII) and the International Finance Corporation (IFC), the private sector arm of the World Bank. The Student Financing facility provided non-collateralized loans for undergraduate and post graduate (masters and doctoral) students in educational institutions across Indonesia to cover tuition fees in public or private HEIs. The Sampoerna Foundation put up the first loss reserve fund. BII managed lending and promotion, and shared the senior risk with the IFC. While no longer in operation (due, it is said by some, to excessive risk rating on the part of BII), the experience provided the Sampoerna Foundation with a continued interest in student loans and led it to create the *Koperasi Siswa Bangsa* (KSB) described in the box below.

⁶ The weaknesses of the *Kredit Mahasiswa* Indonesia student loan program included, among other things, the absence of a robust loan administration and reporting structure and the lack of coordination between universities and the originating bank.

Koperasi Siswa Bangsa (KSB)

After many years of providing scholarships, the Sampoerna Foundation decided that there should be some reciprocity and that students who received a scholarship should be required to make some type of contribution in return. Therefore, about 7 or 8 years ago, Sampoerna began asking beneficiaries to pay 5 percent of their salaries to the Foundation for 25 years. When it opened the School of Education in 2009 and the School of Education in 2010, it decided to create to a non-profit, student-owned cooperative, *Koperasi Siswa Bangsa* (KSB), with money from various donors including USAID that would cover tuition fees and living costs (no collateral or cosignatories required and no interest charged) for eligible students upfront and in return, ask the graduates to pay 25 percent of their salaries for 11 years. The student financing system, called the Dana Siswa Bangsa, is in compliance with Sharia law. If one student in a cohort does not repay (for reasons other than illness, etc.), the other cohort members are responsible for sharing the burden (this mechanism is still being developed) and for encouraging the delinquent borrower to repay.

When students are admitted to the SSE, their names are automatically submitted to the KSB. Most students are approved for the program as SSE students tend come from lower- middle and lower income families. The same loan amount is given to all borrowers and covers tuition fees, living costs, transportation (books are provided to all students). IDR 800,000 (US\$90) per month is given for living expenses and IDR 10 million (US\$1,088) per year in tuition fees. 189 loans are outstanding. As no loans were available in 2011/12, SSE significantly discounted its tuition fees. The KSB will begin providing loans once more when repayments start to come in.

Another private student loan initiative, the Aceh Polytechnic “Study Now, Pay Later Program” was started in 2008 with the first entering class (which recently graduated in September 2011). The program was used to promote the Polytechnic, a privately funded HEI. About 45 students (18 percent of intake) were given loans the first year and an additional 12 percent of new entrants were given loans in subsequent years. The loans, which are targeted at economically disadvantaged students, provide IDR 3m/semester, which covers most of the tuition fees (IDR 3.5m). Students have to cover the balance of tuition fees plus an enrollment fee of IDR 150,000.

Students applying for the loans have to supply a letter from the district authorities saying that they are poor (based on standard Indonesian poverty line). Because some people buy these letters from authorities, the Polytechnic estimates that about 10 to 15 percent of loan recipients are not truly poor. Given the expense of carrying out additional financial assessment, they have not found a solution to this, though they realize that the loan program has allowed some students to enter the polytechnic who would otherwise not have been able to.

While no interest is charged on the loans, this may be changed in the future to cover administrative costs. Graduates have a three month grace period upon graduation and three years for repayment. There are deferment options built in.

Students and parents participate in an orientation at the beginning of the program and students are reminded of their repayment responsibility when they graduate. Parents have to sign a loan agreement, but there are no collateral requirements nor do they need to be credit worthy.

The first cohort has started to repay in the last few months. Monthly installments range from IDR 300,000 to 500,000. Four people have paid off loans (generally those who got a grant or fellowship from the government or a business). In many cases, the loan program has a three party agreement with employer, loan program and students.

USAID has been covering the operational costs and funded the initial revolving fund, but replenishment will come from the polytechnic's budget from now on. The program has calculated that it can be sustainable with a 20 percent default.

Some commercial banks in Indonesia have begun to take an interest in student, or more accurately, education loans as well. ANZ, Bank Mandiri, BNI, CIMB Niaga and BCA all offer unsecured personal loans that can be used by parents to cover their children's educational costs. Table 23 provides an overview of loan amounts, requirements and terms. The maximum loans range in size and are generally dependent on the borrower's salary and all borrowers must be employed. At Bank Mandiri lower interest rates are given to government employees and employees of certain companies that have agreements with the bank.

Table 23. Unsecured Personal Loans (that can be used by parents for education)

	ANZ	Bank Mandiri	BNI Bank Negara Indonesia	CIMB Niaga
Amounts	Up to IDR 200 million (US\$22,500)	Up to IDR 200 m (US\$22,500) credit limit up to 5 times salary	UP to IDR 100m (if employers payroll is run through BNI)	Extra Dona Loan (unsecured multi-purpose loan)
Requirements	Must be employed earning minimum of IDR 36 million per year (US\$4,000) Ages 21-55	Must be employed and earning minimum of IDR 2 million per month (US\$225)	Must be employed.	Must have gross income of IDR 2 million per month
Terms	Fixed repayment (no information on number of years) No information on interest rate.	Administrative costs 2 to 3% effective interest rate of 30% fixed and 21% floating (if borrower has employer such as Chevron or Pertamina, with an agreement with the bank, effective interest rate decreases to 18.25%. If borrower is a government employee, interest rate is 18.25%). 5 choices of repayment period (1 to 3 years)	Repayment period of 5 years	No information on interest rate or repayment period.

Many banks such as the BCA also provide refinancing of home loans that can be used to cover education costs. Interest is 8 percent for 55 months then becomes floating and repayment periods are variable.

Other banks are starting to offer unsecured loans targeted at students themselves. BNI offers unsecured loans covering tuition fees to graduate students at Universitas Indonesia (UI), Institut Pertanian Bogor (IPB), Institut Teknologi Bandung (ITB), Universitas Gadjah Mata (UGM) and Universitas Airlangga who have a regular income or whose parents do. BNI has signed MOUs with these HEIS that include a moral guarantee from the HEIs for loan repayment. Student applicants must present a recommendation letter from the Rector of their HEI. The interest rate is six percent and the maximum repayment period is five years.

STUDENT FINANCIAL ASSISTANCE POLICY OPTIONS

There are several different options that the GOI could pursue to reach its participation goals in higher education. It could:

- Allocate additional resources to needs-based and province-specific scholarship programs.
- Change the academic requirements for Bidikmisi scholarships and introduce remedial components.
- Introduce a means-tested student loan program that, reallocating a portion of the resources previously allocated to scholarships, would generate a larger number of student loans.
- Introduce a student loan program that would be designed to complement a grant program such as Bidikmisi targeting slightly different students in order to maximize reach. The loan program could be targeted at students from the third and fourth income quartiles or at those students who graduate from secondary school and meet the Bidikmisi socio-economic criteria, but narrowly miss meeting the academic criteria.
- Diversify the higher education sector (which DIKTI is actually in the process of doing through the creation of community colleges throughout the country).
- Encourage the private sector's demand absorption role through financial incentives and other types of support.

Given the focus of the present report on financial aid, the remainder of the report will be limited to a discussion of the feasibility of introducing a student loan program in Indonesia.

Student loans are often seen as a way to increase higher education participation, as they enable a system of cost-sharing which expands the funds available to the sector. However, in many countries, the over-expansion of loans combined with poor systems of tracking and collecting loans means that loan programs frequently become grant programs in all but name. If loan programs are badly designed or poorly implemented, they can crowd out resources for education rather than expand them.

Therefore, if student loans are to be considered in Indonesia, careful thought must be given to the design and the conditions that make successful loan collection more likely. These conditions are generally thought to include the presence of unique identifier numbers (by which borrowers can be tracked), a robust taxation system that can be used both for means-testing and for collection, and credit bureaus. Indonesia has or is in the process of developing or strengthening all of these and could, therefore, be in a stronger position than in the early 1980s to develop and administer a student loan program. Nevertheless, the fact that somewhere around two-thirds of the active labor force belongs to the informal sector, will continue make income verification a challenge.

Another consideration to be assessed when contemplating a student loan program is the employment prospects of higher education graduates, which will impact their ability to

repay their loans. There is an uneven distribution of students across disciplines in Indonesia and a scarcity of differentiated education institutions. More than half of Indonesian students are pursuing degrees in social science, business, law, or humanities, while far fewer students are studying in other fields that have greater labor market demand. Ways of addressing these issues would have to be addressed in loan program design.

There are a number of specific questions that would have to be carefully considered in a discussion of student loans in Indonesia (adapted from Johnstone and Marcucci 2010). These include:

1. Which students would be eligible to borrow? Would loans be available to all students, or only needy students, or only students studying in particular fields? Would they be available to students in all types of higher education institutions or only in particular types?
2. What would be the source of capital? Would loan capital come from banks or other forms of credit institution or from the government? If it were to come from banks, what loan loss guarantees would the government be willing to offer? What risks would banks be willing to bear?
3. Who would handle loan origination and serve as the lender? Would it be the same entity that is the source of the loan capital or another entity?
4. Who would bear the ultimate risk and bear losses in the event of default? Would it be the government? Would HEIs share some of the risk?
5. How much would students be allowed to borrow (or defer) each year and in the aggregate (total over entire academic career) in order to enhance accessibility without unduly burdening the borrower?
6. What should be the form and amount of subsidization? How much of the full costs of the loans would be repaid by the borrower as determined the interest rate and the repayment period?
7. What would be the nature, shape and duration of the repayment obligation?
8. Is there sufficient demand for student loans in Indonesia and under what conditions?

The first seven of these questions will be considered during the collaborative forum on student financial assistance: scholarships and loans in late October 2012. The final question, however, will be considered below using data collected during the qualitative and quantitative student research. A final section will consider policy implications and possible models that will be more fully developed during the October HELM collaborative discussion forum.

The Demand for Student Loans

To examine the demand for student loans, it is important to look not simply at the views of those students who are already enrolled in higher education (after all, they clearly are able to find ways to make ends meet even in the absence of a student loan product) but also of those who are currently not able to attend post-secondary education. In this section, data on the former are provided from the survey conducted by Frontier Research, and data on the latter come from the interviews with students and principals conducted by Myriad Research.

Demand among Secondary Students

As noted earlier, senior secondary students had some significant financial barriers to overcome. Many assumed that the only way to bridge that gap was through scholarships, which as we have seen, are not nearly sufficiently numerous to meet demand. Backup plans involved borrowing from friends and family, and part-time work, but as we have seen, neither of these sources is an especially large component of student financing in practice.

Might borrowing therefore fill part or all of the gap? The students interviewed did not, by and large, perceive that there was any taboo about borrowing if there were no other option. They frequently see their parents borrowing money from relatives or friends, not just for the purpose of education but also for their daily spending. As a result, they think that they are already accustomed to borrowing money.

For the most part, students expressed an understandable preference for scholarships over loans. However, a number of students made some interesting remarks about the potential benefits of loans.

“Scholarships are free, as long as we have good achievement and able to maintain it, we can continue and complete our study. Student loan is also good. We have to pay it back. So we have to study very hard to complete the study on time or even in shorter period of time. It will give us a strong motivation to be a successful college student.” (Several students across areas)

“Borrowing from student loan is more certain than scholarship. In the 4 years of my study I am not sure whether I can maintain my academic achievement. If I got a scholarship, it might be stopped because of the bad achievement. With student loans, that will not happen.” (Several students across areas)

As a result, a large number of the secondary school students interviewed – roughly 68 percent in all – indicated that they would be interested in borrowing in order to attend higher education – that is, if such an option were available.

“If I can get an offer from a certain university, I do not want to turn down their offer just because of my financial condition. Why should I? In this situation I intend to borrow from student loan, if possible.” (Some students across areas)

“I would rather apply for a student loan compared to giving up my study at all.”

(Some students across areas)

“In difficult situations, rather than giving up, I would borrow the money from student loans although basically I do not really like the idea.”

(Some students from West Java, East Java, Bali, Makkasar, Manado)

Towards the end of the interviews with secondary students, interviewers read the students a very specific description of a possible student loan program. The description was kept relatively general in that it made no promises about specific program features, but nevertheless was sufficiently detailed to provide students with an idea of the benefits of student loan programs as they are organized in most of the world. The description they were provided was as follows:

“Student loans are not consumer loans offered by commercial banks, but rather loans that would be offered as a government program aimed at ensuring that all students have access to the financial resources they need to access and complete higher education studies. These loans would have some form of government guarantee, and offer softer repayment terms than commercial banks - including lower interest rates and longer repayment terms. Students would not be required to start repayment until after their studies are complete and some assistance may be made available for those who have not yet secured employment.”

(Description provided by PT. Myriad interviewers to students.)

The student reaction to this concept was extremely favorable; few if any had imagined that such a loan scheme might be available to them.

“If this kind of loan really exists, I think all students like me would apply for it. The loan will not give us a heavy burden as we can pay it back after we get a job.” (Male Student from Ambon)

“This is a very interesting loan. I have never heard of a loan scheme like this. It really helps as we are given a chance to pay the money back after we have a job. So, I should not worry too much at the time of study.” (Female and Male Students from Bali)

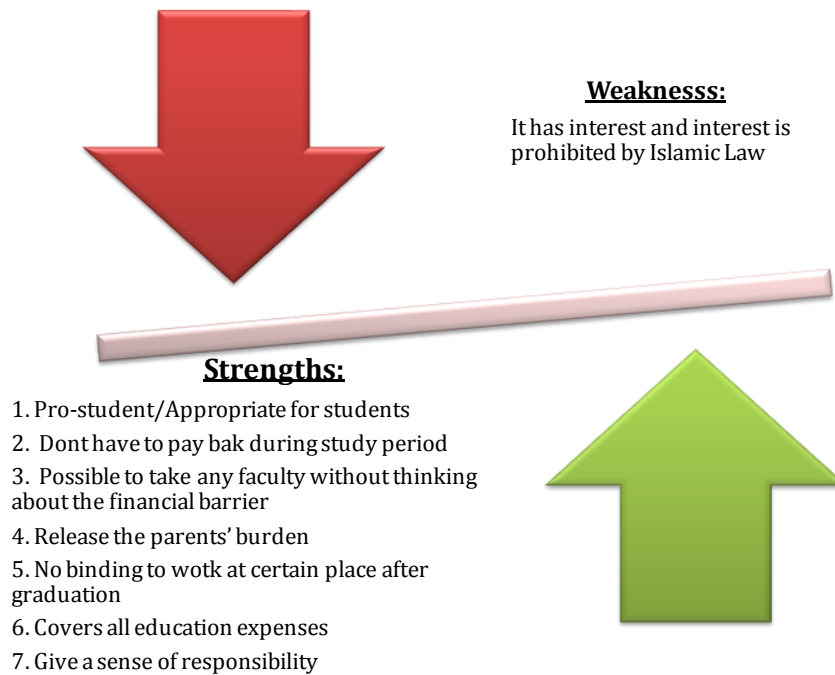
“The interest rate is low and the payback period is long. It is really appropriate for us.”

(Female Student from West Java)

*“A very generous loan. It does not give a heavy burden on us as we can pay it back when we get a job. But, still we need to discuss it first with our parents.”
(Female Student from Jakarta)*

Students spontaneously understood the concept and were able to point out the strengths of the new concept compared to other loans that they have previously heard. The only weakness mentioned by a few students was the stipulation that interest would be charged, as this conflicts with Islamic law.

Figure 7. Perceived Strengths and Weaknesses of Student Loans among SAM Students



Perhaps one of the strongest findings in favor of student loans came when students were asked about whether they thought they would make use of this loan program. Prior to being told about the specific benefits of student loans, 68 percent of respondent indicated they would be interested in borrowing to fund their education – after hearing about the conditions of a possible student loan program, the figure rose to 91 percent.

Principals who were interviewed gave a similar but perhaps more tempered response about the likely effects of such a new loan scheme. For the most part, they thought that loans were a good idea (if scholarships were not an option), and that students would likely take them up quite willingly. They were somewhat more concerned than were students about the longer-term effects, and in particular, students' ability to repay the loan.

Demand among Current Students

Current students are perhaps not the most obvious focus for student loan policy-making, since these are students who have already been able to make it to higher education without any such assistance. However, as we have seen, burdens on parents are very high and it seems likely that if loans were made generally available, then students in circumstances similar to those already in higher education may well try to avail themselves of such loans. After all, as we have already seen, over 20 percent of parents are *already* finding ways to borrow to support their children in higher education. Indeed, a similar percentage of students themselves say they have had to borrow to cover shortfalls that might have prevented them from continuing their studies. Just over one in five students say they have borrowed personally at some point in their higher education career (if not in the current year). Of this, 85 percent of this borrowing occurs from friends, 11.5 percent from family (mainly siblings). The amounts involved are relatively small – the median amounts involved were IDR 400,000.

As part of the Frontier Research study, students in universities were asked the following question:

If there were a government program that allowed you to borrow money for your education at reasonable interest rates and pay the loan back over a long period of time, would you use it?

The students in the survey were reasonably split, with 51.5 percent saying yes, and 48.5 percent saying no. The “yes” camp was somewhat stronger in the private universities than it was in the public universities (57 percent yes vs. 44 percent yes). However, this may be understating the likely demand for loans among students in public universities, as there is a significant difference between students from the under sampled conventional universities (62 percent saying yes) and those from BLU or Autonomous universities (43 percent saying yes).

Remarkably, the demand for loans only varied slightly by family socio-economic status, as shown below in Table 24.

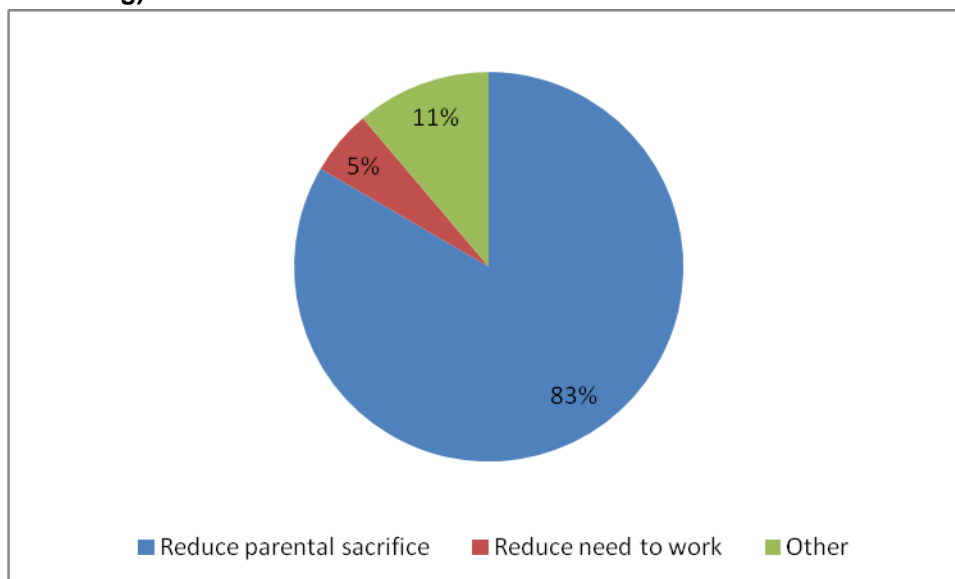
Table 24. Demand for Proposed Loans by Family Monthly Expenditure

Monthly Family Expenditure	Percent Indicating a Wish to Borrow
Less than IDR. 1.25M	54.9%
IDR 1.25M – IDR 2M	58.6%
IDR 2.0M – IDR 3.5M	51.4%
IDR 3.5M – IDR 5.0M	48.3%
IDR 5.0M – IDR 7.5M	48.1%
Over IDR 7.5M	52.4%
Total	51.5%

At first glance, this result may seem odd. We have seen in earlier sections that current higher education students are generally fairly well off and few of them – even among the

poorest of them – report having any serious financial difficulties. So why do so many students want student loans? The answer, essentially, is that they would prefer not to have to ask their parents to contribute quite so much. Just over 83 percent of students who expressed interest in a loan thought that the main benefit would be to reduce the financial burden on their parents. There was no significant difference in this response by income, geographic region, or type of institutions.

Figure 8. Main Benefit of a Student Loan (among students expressing interest in borrowing)



Meanwhile, the fact that 48.5 percent of student in the survey indicated a lack of interest in student loans should not be construed as opposition to student loans in principle. In fact, of those who said they personally would not borrow, 88 percent said they thought such a loan scheme might be helpful for other students, which implies that only about 6 percent of students are actually opposed to the idea of student loans. In fact, Table 25 shows the most common reason students give for not being interested in borrowing is that they see no need to do so. They have enough money and evidently feel that their parents are not burdened with current levels of contribution, so they see no reason why they would use such a program.

Table 25. Reasons for Not Borrowing (among students indicating no interest in borrowing)

Reason	Mentioned as a Reason	Mentioned as Most Important Reason
Don't Need to Borrow	51%	49%
Uncomfortable being in debt	34%	24%
Uncomfortable borrowing for education specifically	20%	16%
Uncomfortable borrowing with interest	10%	5%
Other	4%	6%

Of interest in Table 25 is the number of students who say they are “uncomfortable” with debt. This is a common complaint, and sometimes leads to the assumption that students are “debt averse.” In fact, as can be seen from the answers to the question, just under half put some qualification on their uncomfortableness with borrowing. Some who indicated discomfort with borrowing said their problem was not with loans, per se, but with interest-bearing loans (presumably a shariah-compliant student loan – perhaps based on the principle of *bai’mujjal* would be acceptable to this group). For another group of students, the issue was not so much borrowing as borrowing for the purpose of education

– which is not unreasonable given that education has no collateral value and hence is often seen as a riskier proposition than consumer lending.

However, in fact students are much more comfortable with the concept of borrowing in general than these answers would indicate. Those students who indicated an unwillingness to take a student loan because of discomfort with debt were then asked whether they would be prepared to borrow under a number of other circumstances. Roughly three-quarters of students who indicated a reluctance to take a student loan said they would be prepared to take out a loan to finance the purchase of a house. However, fewer than one in ten students would do so to finance general consumer purchases, and only between a quarter and a third would do so to buy a car. The best interpretation of this data is probably that students who do not wish to take out student loans are prepared to borrow where the underlying asset is of durable and certain value and that they do not view educational credentials as being in that category.

Table 26. Degree of Assent for Borrowing for Physical Goods among Students Uncomfortable with Educational Debt

	Would Borrow for a House	Would Borrow for a Car/Scooter	Would Borrow for Consumer Purchases
Uncomfortable Borrowing	70.6%	32.8%	6.7%
Uncomfortable Borrowing for Education	82.7%	23.1%	11.5%
Uncomfortable Borrowing with interest	74.4%	29.8%	8.9%

In summary, there would appear to be an enormous potential demand for a student loan program. Among lower-income (family expenditure below IDR. 2.5 million) senior secondary students, demand for these loans would seem to top 90 percent. Even among present students, roughly half say they would take such a loan if they could, mainly to reduce the burden on their parents. One of the major tasks in designing a student loan program would therefore seem to be devising ways to minimize demand, particularly in the early stages where control mechanisms are still not well-developed. It is to this issue that we now turn.

Devising a Loan Scheme - Policy Implications and Possible Models

Every year there are an estimated 1.9 million graduates coming out of secondary schools in Indonesia. Of these, 1.1 million end up attending some kind of higher education institution; 800,000 do not. Any student loan program is going to have two constituencies:

1. Students presently unable to attend higher education who would like to take loans in order to attend university. Among lower-income secondary school students (family expenditure below IDR 2.5 million/month), evidence presented in this paper suggests that the demand for student loans is in the region of 90 percent.

2. Students presently able to attend higher education, but who would like to take out loans in order to reduce the burden on their families. Across all students currently in higher education, the demand for student loans would appear to be in the region of 50 percent.

This creates a bit of a problem for policy-makers. If the goal of a student loan program is going to be described *exclusively* in terms of increasing access, then a student loan program is necessarily going to create a lot of “windfall gains” (i.e. use by students who would have been able to attend higher education regardless of the availability of student loans).

For example, imagine if a loan program were offered to all students. Assuming – there is no way to tell exactly without further research – that such a program were successful in raising the transition rate from secondary school to higher education from 60 to 70 percent, because 200,000 students who previously would not have been able to attend higher education would take them up. At the same time, half of all students from the same cohort who would have attended higher education – that is, 550,000 students - would also take up loans. In a sense, for every one student being assisted into higher education, just under three students would be using the loans to substitute for parental assistance.

(This is not to argue against loans as a means to substitute for parental assistance. The loans would still have an important economic purpose in that they would expand consumer spending among a very low-income group, thus improving living standards somewhat.)

The most obvious way to combat this problem is by restricting eligibility to students below a certain income level. If, for instance, the ceiling for loans were IDR 2.25 million, only the poorest quarter or so of current higher education students would be eligible (though a large fraction of secondary school graduates not currently attending Post Secondary Education would remain eligible). Only about 250,000 current students per cohort meet that test, of whom roughly 55 percent have indicated an interest in obtaining a student loan. That would imply a potential clientele of about 135,000 existing students per cohort, plus whatever number of “new” students that could be attracted by a loan. If one assumes about a 5 percentage point increase in the size of the entry cohort, that would be another 100,000 students, for about 235,000 total clients per cohort.

The initial financial implications of a loan program of this size are difficult to answer, because it depends on a number of design features which are essentially speculative. For now, it is important to focus on the expected net outflow of funds, and, particularly, what costs would the loan be expected to cover? Just tuition, or tuition plus a living allowance? And if there is a living allowance, how would it be calculated?

For the sake of simplicity, two different loan schemes can be envisaged. One covers only tuition, and one covers tuition and some living costs. Assuming that the first program has

average outlays of IDR five million and the other of IDR 10 million and assuming a loan program with 235,000 clients per cohort, that would imply loan volumes of around IDR 1.2 and IDR 2.4 trillion, per cohort, respectively. Assuming minimal drop-out rates, that translates to annual loan volumes of IDR 4.7 and IDR 9.4 trillion, respectively, by the time a loan program is fully phased-in.

The actual cost to government need not be quite this high. The cost of the loan will depend on the government's subsidy policy and its ability to see loans repaid. If the government were to offer loans at the government cost of borrowing (Indonesian government short-term bonds are currently selling at just under five percent), loans would be available at a price much lower than commercial banks but would not represent a "subsidy" by government. If loan loss rates were held to 30 percent - which is ambitious in a new loan program, but clearly achievable, then on a cohort basis, that would imply that the fully-priced, fully phased-in cohort cost for a loan product restricted to students with family expenditures of IDR 2.5 million/month or less would be on the order of IDR 1.44 trillion (\$156 million USD) if it covered tuition only, and IDR 2.88 trillion (\$313 million USD) if it covered both tuition and living expenses.

These figures are, of course, only indicative. They are a rough generalization based on a basic idea of what loan eligibility criteria might be. If this was too much money, there could be ways of reducing costs: lowering the eligibility threshold, for instance, or introducing a merit criteria.

It is also worth considering how loans could be made to fit with the new Bidikmisi program. For instance, currently, Bidikmisi is available to students who have family incomes below IDR 3 million/month and who are in the top 30 percent of their class. One possibility for a loan scheme would be to provide loans to students who are financially eligible for Bidikmisi, but miss out for academic reasons (so, for instance, if one were in the top 30 percent of the class, one could get Bidikmisi, and if one were between 30 and 60 percent, one could get a loan). Alternatively, Bidikmisi could be re-shaped so that it gave assistance to more students from poorer backgrounds (e.g. to anyone in the top 50 percent of a class with income below IDR 2.25 million/month), while loans could be made available to anyone in the top 50 percent of a class with income between IDR 2.25 million and IDR 3.5 million). Or, alternatively, Bidikmisi could be restricted to students attending public institutions, and loans made available to students who wished to attend private schools. Many different combinations are possible, depending on available budget and desired policy goals.

RESULTS AND CONCLUSIONS

Underrepresentation in, and Barriers to, Higher Education

Before reviewing the public financial assistance landscape, the report identified the scale of under-representation among economically disadvantaged and under-served students in Indonesia and the main barriers to higher education using national statistical data and primary data from the survey of undergraduate HEI students and the individual

interviews with secondary school students and senior teachers or principals. The research revealed a higher education student population that is far more stratified by socio-economic status than the national population with the most advantaged students accounting for 77 percent of the student population, but only 31 percent of the national population. Conversely, the lowest income group accounted for only 5 percent of higher education students though they represent 34 percent of the population.

The research also identified significant regional disparities in access with students from the provinces of Banten, Bangka Belitung and West Sulawesi displaying continuation rates to higher education (9.5, 7.75 and 14.8 respectively) that were considerably below the national average of 45 percent and startling below those found in the regions of DKI Jakarta (213%) and DI Yogyakarta (148%). The research also found that participation in higher education appears to be positively correlated with coming from an urban, as opposed to rural, area.

Of the barriers to higher education in Indonesia, the research found financial barriers to be the greatest. Disparities in access to education increase as students get older and become particularly stark at the senior secondary school level when education is no longer compulsory. The secondary school students interviewed were unanimous in saying that finances were essentially the only obstacle that might prevent them from pursuing their educational goals given their perception that higher education is very costly and scholarships are limited.

Higher Education Costs and Sources of Student Income

Given the importance of finances as a barrier to education, the report used data collected from the higher education students and during the assessment visits to HEIs to provide a more detailed look at the nature of higher education costs as well as the ways in which the students cover them. It was found that the mean tuition fee in public HEIs is higher than in private HEIs due to the fact that non-regular students in some publics pay as much or even more than students in the privates. One particularly interesting finding was that tuition fees in Indonesia do not cluster around particular values – some students pay very little in tuition fees, while other pay enormous sums. This is indicative of the absence of a common methodology used by HEIs for establishing fee schedules.

It was found that most students meet their higher education costs via transfers from parents. About 20 percent of the students indicated that they had received some form of scholarship and about 23 percent that they used income earned from work during the school year and/or holidays.

The Financial Assistance Landscape

The review of the public financial assistance landscape revealed a significant number of government scholarships covering about 20 to 25 percent of undergraduate students. In addition, several HEIs offer institutional scholarships using their own funds.

Nevertheless, data from the Bidikmisi scholarship program indicated that demand for scholarships continues to outstrip supply.

The research found that all of the MOEC scholarships with the exception of the PPA and BBM theoretically cover tuition fees and living costs. Several key informants mentioned, however, that the allocations often did not cover the real costs of students. The responses to the student survey indicated that most scholarships cover tuition fee costs and some portion (28 percent) of living costs.

In terms of eligibility criteria, it was found that the majority of scholarship programs have academic criteria and seven of them also consider need. The introduction of the Bidikmisi scholarships in 2010 significantly expanded the number of scholarships available for needy students (who still must come from the top 30 percent of their class). Because low income and regionally disbursed students do not have access to the same quality of secondary schools as do better off students and, as a consequence, tend not to do as well academically, it is particularly important to emphasize *need* as opposed to *merit* criteria if the goal is to expand access for low income students.

It was also found that while theoretically most scholarships can be awarded to students in public and private HEIs, there appears to be a notable bias in favor of students in public institutions despite the important demand absorbing role of the private sector.

When looking at the application process, it was revealed that one of the critical drawbacks of Indonesian scholarships programs continues to be the timing of the application and selection processes. In all but the Bidikmisi program, students do not apply for the scholarships until they are enrolled in higher education and have paid examination and registration fees. Therefore, even if students from economically or otherwise disadvantaged families know about the scholarships, given that they would have to make significant upfront investments without being sure that they would in fact receive them, the scholarships may do little to encourage them to enter higher education. Changing the timing process to that used in the Bidikmisi program, where a student applies for the scholarship in his/her final year of senior secondary school, may encourage more low-income students to apply for higher education.

As to private sector scholarships, the research found that a large number of corporations provide student scholarships as part of their Corporate Social Responsibility. Moeliodihardjo (2010) estimated that there were 1,925 private company scholarships and 8,083 foundation scholarships in 2010. Like the government scholarships, the scholarships from the private sector differ in terms of their amounts and eligibility and what they cover.

The research also looked at the role that student loans play in providing funds to low income students in Indonesia. There is no public student loan and most unsecured commercial bank loans are limited to students whose parents are employed and earning a minimum salary. There are a couple of small, but interesting, student loan programs being piloted by the Sampoerna Foundation and the Aceh Polytechnic. These indicate

the continued interest in Indonesia in the concept of student loans that was reinforced by the responses of secondary students to the idea of loans. Most of the students expressed an understandable preference for scholarships over loans, but also saw the benefits of loans. About half of the current HEI students responded that they would be willing to borrow if they could and of those who said they would not borrow, the vast majority saw that student loan programs could be helpful to other students.

Assessment of Success of Existing Programs in Meeting the Government's Access and Participation Objectives

In order to assess the success of existing public and private sector student financial assistance programs in meeting the government's objectives, the HELM project staff reviewed existing government data, met with DIKTI and donor staff, HEI administrators, and provincial government officials responsible for scholarships and conducted a quantitative survey of Indonesian higher education students and structured interviews with secondary school students and school principals.

The research found that while approximately 20 to 25 percent of students receive scholarships, application and acceptance data for the Bidikmisi program indicates that demand for financial assistance is not being met, especially for economically disadvantaged students.

Given that students must be from the top 30 percent of their graduating class to be eligible for a needs-based Bidikmisi scholarship, it can be difficult for HEIs to find enough students who meet the academic requirement as economically disadvantaged students have received fewer of the advantages that can lead to success such as family involvement and supplemental tutoring. As of September 6, 2012, only 38 percent of the available Bidikmisi scholarship slots had been filled (Sundari 2012), which indicates the need to lower the academic requirements and/or introduce supplemental measures. Supplemental measures could include encouraging universities to admit a certain number of lower scoring economically disadvantaged students on a provisional basis with the students then required to maintain a certain GPA (and assigning them tutors or mentors) or to participate in a summer or semester long remedial program.

The adequacy of the individual scholarship programs appears to differ with some programs covering both tuition fees and living costs (or some portion thereof) and others covering living costs or tuition fees alone. Several key informants asserted that government scholarship resources were being spread too thin and that, as a consequence, the individual awards were not adequate to cover all of the costs of low income students.

Most public scholarships in Indonesia are channeled through the HEIs who are responsible for their distribution sometimes using criteria supplied by government, but often being free to set their own criteria. Most scholarship programs, with the exception of the Bidikmisi program, require that students apply to their HEI for the scholarship once they are enrolled, which appears to do little to mitigate the cost concerns of students

in senior secondary school who have to pay for examination and registration fees before learning if they will be accepted for a scholarship or not.

Conditions Necessary for Student Loans

The research revealed renewed interest in Indonesia in student loans as a means of increasing the affordability of higher education at the point of use. Loans have been recently discussed in Parliament and several private initiatives are underway. It is widely understood that if student loans are to work, programs must be carefully designed to avoid the weaknesses of the now-defunct *Kredit Mahasiswa* program and those that are evident in many loan programs around the world

If a public student loan program is to be considered in Indonesia, careful thought must be given to its specific objectives, design and the conditions that make successful loan collection more likely such as the presence of unique identifier numbers (by which borrowers can be tracked), a robust taxation system that can be used for means-testing and loan collection, and credit bureaus. While Indonesia has or is in the process of developing or strengthening all of these, additional income verification and collection measures would have to be built into a loan program as almost two-thirds of the active labor force is in the informal sector. Graduate unemployment and its impact on repayments would also have to be considered in the design of a student loan program.

One of the most obvious conditions required for successful student loan programs, is interest on the part of students in borrowing. Student responses to questions about student loans in the student survey and interviews revealed a general willingness to borrow indicating an enormous potential demand for a student loan program.

Designing a Loan Scheme – Policy Implication and Possible Models

While it had been originally envisaged that the HELM project staff together with DIKTI would make recommendations for changes to existing student financial assistance programs to address the weaknesses and environmental challenges identified and for the design and implementation of alternative or additional programs that will increase the access of economically disadvantaged students to higher education, this activity will begin at the student financial assistance discussion forum, over the course of which various scholarship and loan mixes will be modeled and costed out. The report did, however, provide some preliminary thoughts on what a student loan scheme in Indonesia could look like in terms of numbers of students reached and cost.

APPLICABILITY TO OTHER DELIVERABLES

This assessment will prove useful to the HELM program and to DIKTI by informing the upcoming HELM collaborative discussion forum but more importantly, by assisting the operationalization of the new Higher Education Law in which is described a renewed focus on increased access, with a revised student loan program specifically identified. The HELM

collaborative forum on Student Financial Assistance is planned for late October 2012 and will provide an opportunity to further analyze the research outlined in this report, discuss global best practice, and inform policy.

ANNEX A: BIBLIOGRAPHY

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ANNEX B: DATA COLLECTION INSTRUMENTS

Annex A is comprised of the survey instruments used in the three research topics described in the text.

Instrument 1 Principals

Discussion Guide

Principals

Prepared By: PT. Myriad
Prepared For: Indonesia Higher Education
Leadership and Management (HELM)

30th April 2012

Pendahuluan *Introduction*

Moderator:

Pedoman wawancara ini berlaku sebagai “checklists” untuk anda. List pertanyaan yang ada di dalam pedoman ini akan diperlakukan sebagai menu, dimana topik pembicaraan dapat dipilih dari daftar yang ada. Narasumber dapat saja mengarahkan pembicaraan menjadi subjek lain, atau dapat pula mengganti alur atau flow wawancara. Oleh karena itu, cermati pertanyaan yang sudah sempat dibahas pada bagian sebelumnya, sehingga tidak perlu diulang ketika tiba pada bagian yang seharusnya.

This interview guideline is granted as the ‘checklists’ for you. The list of questions in this guidelines will be treated as a menu, where the subject can be chosen from the list. The interviewee may direct the conversation to another subject, or can also change the flow of interview. Therefore, please to pay attention on the topic which already discussed previously so that we don’t need to repeat the question

Tujuan Penelitian *Research Objectives*

A. Tujuan Utama *Main Objective*

- Untuk memahami bagaimana siswa-siswi SMU yang berasal dari keluarga ekonomi menengah kebawah yang memiliki performa akademik diatas rata-rata berencana melanjutkan pendidikan tinggi- dari sudut pandang sekolah
To understand how do the Senior High School students-with above average academic records but with poor economic background pursuing their study- from School perspectives

B. Tujuan Spesifik *Specific Objectives*

- Untuk mengidentifikasi, berdasarkan data Sekolah, hal yang dilakukan oleh siswa-siswi yang berasal dari keluarga ekonomi menengah ke bawah yang memiliki performa akademik diatas rata-rata setelah mereka lulus dari SMU
To identify from the school records, what do secondary students with above-average academic records from poorer economic background do after they complete their secondary school
- Untuk mengidentifikasi jumlah siswa SMU yang berhasil meneruskan pendidikan ke tingkat Universitas, Politeknik, Institut, Sekolah Tinggi, atau Akademi
To identify numbers of students who end up in universities, polytechnics, institutes, Sekolah Tinggi, or Accademy
- Untuk mengidentifikasi jumlah siswa yang memiliki kemampuan secara akademik untuk melanjutkan ke tingkat pendidikan yang lebih tinggi namun tidak bisa karena terkendala oleh keadaan ekonomi mereka
To identify numbers of students who have skills to proceed but prevented from doing so for financial reasons
- Untuk memahami apa yang dilakukan oleh siswa-siswi tersebut selain melanjutkan pendidikan ke institusi pendidikan tinggi
To understand what do the students do instead of pursuing their study

Lamanya interview: 90 menit
Length of interview: 90 minutes

I	Pembukaan <i>Introduction</i> <ul style="list-style-type: none"> • Moderator memperkenalkan diri <i>Moderator introduce herself / himself</i> • Berikan gambaran tentang topik riset <i>Give overview about the research topic</i> • Jelaskan kepada peserta bahwa tidak ada pendapat yang salah atau yang benar <i>Explain to the respondents that there is no right or wrong on their answers</i> • Jelaskan bahwa kerahasiaan pendapat dan masukan akan dijaga <i>Explain that the information will be kept confidential</i> 	5 menit <i>minutes</i>
II	Pendapat tentang Lingkungan Sekitar Sekolah <i>Opinion about School Catchment</i>	25 menit <i>minutes</i>
	A. Pendapat Umum tentang Lingkungan Sekitar Sekolah <i>General Preview About The School Cathment</i> <ol style="list-style-type: none"> 1. Dapatkah Anda menceritakan secara umum keadaan lingkungan sekitar sekolah ini berada? (biarkan responden menjawab secara spontan) <i>Could you tell me in general about the surrounding areas in which your school is located? (let's the respondents answer spontaneously)</i> 2. Bagaimana keadaan sosial masyarakat disekitar sekolah ini berada? PROBE <i>How about the social condition of people living in the surroundings of this school?</i> <ol style="list-style-type: none"> a. Kondisi Sosial Masyarakat seperti keakraban, gotong royong, individualisme? <i>People' Social Condition such as communality or individuality?</i> b. Bagaimana dengan kondisi Ekonomi Masyarakat sekitar? Apakah umumnya golongan ekonomi mampu? Ataukah golongan ekonomi menengah? Ekonomi bawah? <i>How about People's economic condition? Do they come from upper economic class? Or Middle-class? Or Low class neighbourhood?</i> c. Secara umum, apa pekerjaan penduduk sekitar? <i>In general, what is their occupation?</i> B. Kualitas Sekolah <i>School's Quality</i> <ol style="list-style-type: none"> 1. Apakah sekolah ini telah terakreditasi? PROBE <i>Has this school been accredited? PROBE</i> <ol style="list-style-type: none"> a. Bila ya <i>If Yes</i> <ul style="list-style-type: none"> - Akreditasi apa yang didapatkan oleh sekolah ini? <i>What is accreditation obtained by this school?</i> - Mengapa sekolah ini berhasil mendapatkan akreditasi tersebut? (biarkan responden menjawab secara 	

	<p>spontan) kemudian PROBE: <i>Why does this school able to get the good accreditation? (let's the respondent answers spontaneously), then PROBE:</i></p> <ul style="list-style-type: none"> ✓ Dari sisi guru/pengajar? <i>The teacher?</i> ✓ Dari sisi fasilitas sekolah? <i>School's facilities?</i> ✓ Dari sisi siswa? <i>The students?</i> ✓ Dari sisi penghargaan/prestasi yang pernah diterima Siswa atau Sekolah di berbagai event? <i>School or student achievement in several events?</i> ✓ Lainnya? <i>Others?</i> <p>b. Bila tidak atau belum terakreditasi <i>If not accredited yet</i> - Mohon jelaskan alasannya? <i>Please explains the reasons</i></p> <p>2. Prestasi akademik apa yang telah diterima oleh sekolah ini? <i>What are academic achievements that have been accepted by this school?</i></p> <p>3. Selain prestasi akademik apakah sekolah ini juga berhasil meraih prestasi dibidang non-akademik seperti prestasi pada kegiatan ekstrakurikuler? PROBE <i>Besides academic achievements, does this school accept non-academic achievements like extraculicular's achievements? PROBE</i></p> <p>a. Bila ya, apa prestasinya? <i>If yes, what are the achievements</i> b. Bila tidak, kenapa demikian? <i>If no, why is it so?</i></p> <p>4. Menurut Anda, apakah sekolah ini hanya mengutamakan pencapaian akademik siswanya saja? Kenapa? Ataukah juga mengutamakan pencapaian non-akademik? Kenapa? <i>Based on your opinion, does this school put more emphasized on academic accomplishment? Or it also prioritizes on non-academic accomplishment? Why?</i></p> <p>C. Biaya Sekolah <i>School Fees</i> Pada sesi ini kami ingin mengetahui pembiayaan pendidikan disekolah ini. <i>In this session we would like to dig more about school fees in this school.</i></p> <p>1. Apakah di sekolah ini terdapat uang pembangunan yang ditagihkan kepada siswa-siswa yang baru masuk disekolah ini? PROBE</p>	
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	<p><i>Is there any initial fee (entrance fee) that is charged to the new students of this school? PROBE</i></p> <p>a. Bila Ya <i>If Yes</i></p> <ul style="list-style-type: none"> - Berapa kisaran uang pembangunan/gedung yang harus dibayarkan oleh siswa disini? <i>What is the range of initial/entrance fee that should be paid by the students?</i> - Apakah ada toleransi atau pengurangan untuk siswa yang berasal dari keluarga tidak mampu? <i>Is there any waiver or reduction for the students who come from poor family?</i> - Apakah terdapat sistem subsidi silang yang diberlakukan untuk menolong siswa yang tidak mampu? <i>Is there any cross-subsidy system that is implemented to help students who come from poor family?</i> - Dapatkah Anda memperkirakan persentase siswa-siswa yang <i>Could you estimate the percentage of the students who</i> <ul style="list-style-type: none"> ✓ Tidak dapat membayar uang pembangunan sekolah sama sekali? <i>Can not pay the initial/entrance fees at all?</i> ✓ Hanya dapat membayar setengah atau kurang? <i>Only able to pay half or less than it?</i> <p>b. Bila Tidak <i>If Not</i></p> <ul style="list-style-type: none"> - Kenapa Sekolah ini tidak membebankan uang pembangunan? <i>Why does this school not charge initial/entrance fee to the students?</i> <p>2. Apakah disekolah ini terdapat uang sekolah bulanan yang harus dibayarkan oleh siswa? PROBE detail as in 1a dan 1b <i>Is there any monthly tuition fee? PROBE (ask in details as in 1 a and b)</i></p> <p>3. Adakah biaya lain yang perlu dibayarkan oleh Siswa sekolah ini? Biaya apa saja? <i>Are there any other fees that are charged to the students in this school? Could you elaborate the fees?</i></p> <p>D. Kesiswaan <i>Student Body</i></p> <p>1. Bagaimana pendapat Anda mengenai siswa disekolah ini secara umum? (biarkan responden menjawab secara spontan), kemudian PROBE: <i>What is your opinion towards the students in this school in general? (let's the respondents answer spontaneously)</i></p> <ul style="list-style-type: none"> a. Dari sisi kedisiplinan? <i>Discipline side?</i> b. Dari sisi sikap dan perilaku? <i>Attitude and behaviour sides?</i> c. Dari sisi motivasi belajar? <i>Learning motivation side?</i> d. Dari sisi pencapaian akademik? <i>Academic achievements side?</i> 	
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	<p>e. Dari sisi pencapaian non-akademik? <i>Non-academic achievements side?</i></p> <p>f. Lainnya? <i>Others?</i></p> <p>2. Apakah Anda melihat bahwa siswa-siswa disekolah ini berbeda dari siswa-siswa sekolah lain disekitar wilayah ini? (biarkan responden menjawab secara spontan), kemudian PROBE: <i>Do you see that the students in this school are different from students at other nearby schools? (let's the respondents answer spontaneously), then PROBE:</i></p> <p>a. Apakah mereka lebih baik dibandingkan siswa di sekolah lain? Kenapa? Dan dalam bidang apa lebih baik? <i>Do you think that they are better than other students at other nearby schools? Why? In what field are they better?</i></p> <p>b. Apakah mereka sama saja dengan siswa disekolah lain? Kenapa? <i>Do you think that they are similar with students at other nearby schools? Why?</i></p> <p>c. Apakah mereka kurang dibandingkan siswa disekolah lain? Kenapa? Dan dalam bidang apa kurang? <i>Do you think that they are inferior than the other students at nearby schools? Why? In what field are they less?</i></p>	
III	Prestasi Akademik <i>Academic Success</i>	20 menit <i>minutes</i>
	<p>Sekarang, mari kita berdiskusi mengenai prestasi akademik yang didapatkan oleh sekolah ini. <i>Now, let us discuss about academic success that has been achieved by this school</i></p> <p>1. Dapatkah Anda menginformasikan persentase tingkat kelulusan atau jumlah siswa yang lulus selama 3 tahun berturut-turut? Apakah lulus 100% atau terdapat beberapa yang tidak lulus dan akhirnya harus mengikuti ujian ulang? Berapa jumlah lulusan per tahun nya secara rata-rata? <i>Could you inform us graduation rates of this school in three consecutive years? Could you tell us the number of graduates annually?</i></p> <p>a. Tahun 2009? <i>Year of 2009?</i></p> <p>b. Tahun 2010? <i>Year of 2010?</i></p> <p>c. Tahun 2011? <i>Year of 2011?</i></p> <p>Kemudian PROBE: <i>Then, PROBE:</i></p> <p>a. Bila terdapat tingkat kelulusan 100%, upaya apa yang Sekolah Anda lakukan untuk menciptakan tingkat kelulusan 100% tersebut? <i>If there is 100% graduation rates, what are the efforts that have been done by the schools?</i></p> <p>b. Bila terdapat beberapa siswa yang tidak lulus, tanyakan: <i>If there are some students who fail to graduate, ask:</i></p>	

	<ul style="list-style-type: none"> - Hal apa yang menyebabkan beberapa siswa tersebut tidak lulus? <i>What are factors that caused the students fail in their final exam?</i> - Apakah ketidak-lulusan beberapa siswa tersebut membuat prestasi dan akreditasi sekolah ini menurun? Kenapa? <i>Does the fail of some students decrease the accreditation level of this school? Why?</i> <p>2. Dapatkah anda menceritakan apa yang dilakukan oleh para siswa setelah lulus dari SMA ini? <i>Could you tell us what happen to the graduated students?</i></p> <p>3. Berapa persen dari para lulusan yang melanjutkan pendidikan ke jenjang pendidikan tinggi? PROBE <i>How many percentages of them who continuing their study to higher degree institutions? PROBE</i></p> <ul style="list-style-type: none"> - Dari sekian persen yang melanjutkan ke jenjang pendidikan yang lebih tinggi, kira-kira berapa persen yang melanjutkan ke: PROBE <i>From those who continued their study to higher degree institutions, could you give us an estimation how many of them who attend : PROBE</i> <ul style="list-style-type: none"> ✓ Universitas? <i>Universities?</i> ✓ Politeknik? <i>Polytechnics?</i> ✓ Sekolah Tinggi? <i>Advanced Schools?</i> ✓ Institut? <i>Institutes?</i> ✓ Akademi? <i>Academy?</i> - Dari yang tidak melanjutkan pendidikannya ke jenjang yang lebih tinggi, apa yang umumnya dilakukan oleh para lulusan tersebut? PROBE <i>Those who could not attend higher education instutions, what did they do? PROBE</i> <p>4. Apakah diantara siswa disekolah ini ada yang mendapatkan beasiswa untuk melanjutkan pendidikan yang lebih tinggi? PROBE: <i>Is there any student in this school who obtain scholarship to continue their study to higher education leve? PROBE</i></p> <ul style="list-style-type: none"> - Berapa orang siswa yang mendapatkan beasiswa tersebut? <i>How many students who obtain the scholarship?</i> - Dari mana beasiswa tersebut berasal? <i>What is the source of that scholarship?</i> - Siapa yang mengajukan beasiswa tersebut? Apakah pihak sekolah ataukah siswa tersebut sendiri? <i>Who proposes that scholarship? Is the school or the students itself?</i> - Apakah beasiswa tersebut didapat karena prestasi? 	
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	<p>Atau kebutuhan finansial? Atau keduanya? <i>Is the scholarship based on merit? Or based on financial need? Or both?</i></p> <ul style="list-style-type: none"> - Apakah beasiswa tersebut full atau tidak? <i>Is it full scholarship or not?</i> - Apakah siswa yang mendapatkan beasiswa memanfaatkan/mengambil beasiswa yang mereka dapatkan? Kenapa ya dan kenapa tidak? <i>Do the students who got the scholarship take the scholarship that they got? Why does they take it? And why does not they take it?</i> <p>5. Apakah diantara siswa disini ada yang masuk keperguruan tinggi negeri melalui jalur PMDK? PROBE <i>Is there any student who enter public university through PMDK way? PROBE</i></p> <ul style="list-style-type: none"> - Berapa jumlah siswa yang masuk? <i>How many students who get the privilage of PMDK?</i> - Apakah mereka memanfaatkan PMDK tersebut? <i>Do they take it?</i> - Untuk yang tidak memanfaatkan, kenapa mereka bersikap demikian? (biarkan responden menjawab secara spontan), kemudian PROBE: <i>For those who do not take it, what are their reasons? (let's the respondents answer it spontaneously), then PROBE:</i> <ul style="list-style-type: none"> ✓ Ketidak-sesuaian jurusan yang didapat? <i>Unmet desire of major obtained?</i> ✓ Ketidak-mampuan finansial? <i>Financial inability to attend the university (such as inability of paying living cost, books, etc)</i> ✓ Lainnya? <i>Others?</i> <p>6. Dapatkah anda memperkirakan berapa persentase atau jumlah siswa yang berhasil masuk ke universitas/institut/akademi/sekolah tinggi/ politeknik negeri? Bagaimana dengan institusi pendidikan tinggi swasta? <i>Could you tell us how many percentage of students who attend public higher degree institution? How about private higher education institutions?</i></p>	
IV	<p>Kendala Untuk Melanjutkan Pendidikan yang Lebih Tinggi <i>Barriers to Continue The Study to Higher Education Level</i></p>	15 Menit <i>minutes</i>
	<p>Sekarang mari kita berdiskusi mengenai kendala-kendala yang mungkin dihadapi oleh para siswa yang tidak melanjutkan ke tingkat pendidikan yang lebih tinggi. <i>Now, let's discuss about barriers that possibly faced by the students who do not continue their study to higher education level.</i></p>	

	<p>1. Menurut perkiraan anda, berapa banyak siswa sekolah anda yang memiliki cita-cita untuk melanjutkan pendidikan mereka ke tingkat yang lebih tinggi? <i>Based on your estimation, how many percentages of students in this school who have willingness to pursue their education to higher education level?</i></p> <p>2. Dari sekian banyak siswa yang ingin melanjutkan studi ke tingkat yang lebih tinggi, berapa persen yang tidak dapat melanjutkan ke tingkat yang lebih tinggi? <i>Of those who want to go on to higher education, what percentage is not able to?</i></p> <p>3. Apakah menurut Anda para siswa yang tidak dapat melanjutkan pendidikan mereka merupakan siswa yang sebenarnya secara kemampuan akademi dapat melanjutkan pendidikan mereka ke tingkat yang lebih tinggi? Bila ya, dapatkah Anda memperkirakan berapa persen siswa yang berada dalam kondisi tersebut? <i>According to your opinion, do the students who can not go to higher education level, actually, have academic ability to continue their study to higher education level? If yes, can you predict how many percentage of the students are in that condition?</i></p> <p>4. Menurut Anda, faktor apa yang membuat para siswa tersebut tidak melanjutkan ke pendidikan yang lebih tinggi? (biarkan responden menjawab secara spontan), kemudian PROBE: <i>In your opinion, what are the barriers for the students who could not continue their study to higher education level? (let's the respondents answer it spontaneously), then PROBE:</i></p> <ol style="list-style-type: none"> Motivasi? <i>Motivation?</i> Ekspektasi keluarga? <i>Family's expectation?</i> Isu Budaya? <i>Cultural issue?</i> Isu Gender? <i>Gender issue?</i> Isu finansial? <i>Financial issue?</i> Isu sosial seperti gelar tidak menjamin seseorang mendapatkan pekerjaan yang layak dan sesuai? <i>Social issue like degree does not guarantee someone get proper and suitable job?</i> Lainnya? <i>Others?</i> <p>5. Dari beberapa faktor yang telah Anda sebutkan tadi, faktor manakah yang menjadi hambatan utama para siswa tidak</p>	
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melanjutkan ke pendidikan yang lebih tinggi? Kenapa?

*From the factors that you have mentioned, what factors are **the main barrier** for the students who do not continue their study to higher education level? Why?*

MODERATOR:

Hanya tanyakan pada yang Menyebutkan Isu Keuangan

Only ask to those who mentioned financial issue

6. Menurut Anda, seberapa besar isu keuangan berpengaruh terhadap kelanjutan pendidikan para siswa di sekolah ini? (biarkan responden menjawab secara spontan), kemudian PROBE:

Based on your opinion, to what extent the financial issue influence the continuity of the students' education, then PROBE:

a. Apakah hal ini menjadi faktor penentu dalam melanjutkan pendidikan ke tingkat yang lebih tinggi? *Does this issue become the first determinant in student's decision to pursue their education?*

b. Apakah hal ini hanya menjadi salah satu pertimbangan dalam melanjutkan pendidikan ke tingkat yang lebih tinggi? *Does this issue only become one of consideration factor in their decision?*

7. Menurut Anda, ketika terdapat siswa yang tidak dapat melanjutkan sekolah karena adanya kendala keuangan, seberapa besar hambatan tersebut? PROBE:

In your opinion, when there are students who can not continue their study to higher education level because of financial barrier, how significant the barrier? PROBE

a. Apakah mereka benar-benar tidak mampu membayar? *Can't they totally pay the education's fee?*

b. Apakah mereka masih memiliki sedikit kemampuan membayar, namun tidak dapat membayar semuanya? Bila ya, PROBE:

Do they only face some financial barriers? If Yes, PROBE:

– Hal apa saja yang mereka mampu bayar?

	<p style="text-align: center;"><i>What things are they able to pay?</i></p> <p style="text-align: center;">– Hal apa saja yang mereka tidak mampu bayar?</p> <p style="text-align: center;"><i>What things are not they able to pay?</i></p> <p>8. Apakah menurut Anda, bantuan keuangan merupakan jawaban untuk menghadapi kendala ini? Kenapa? <i>In your opinion, does the financial assistance become the answer to face this barrier? Why?</i></p> <p>9. Sejauh ini adakah bantuan dari pemerintah untuk membantu siswa-siswa yang tidak beruntung secara financial tersebut melanjutkan pendidikan ke lembaga pendidikan tinggi? Bila ya, PROBE:</p> <p style="text-align: center;"><i>So far, are there any financial assistance from government to help those unfortunate students to pursue their education to higher education institutions? If yes, PROBE:</i></p> <ol style="list-style-type: none"> a. Apa bentuk bantuan tersebut? <i>What is the form of the assistance?</i> b. Adakah kuota untuk bantuan tersebut? Bila ada, untuk berapa siswa? <i>Is there any quota of the assistance? If any, for how many students that the assistance is available?</i> c. Apa syarat bantuan tersebut? <i>What are the requirements of to receive the assistance?</i> d. Apakah ada siswa disekolah ini yang mendapatkan bantuan tersebut? <i>Is there any student in this school got the assistance?</i> e. Apakah menurut Anda bantuan tersebut signifikan membantu para siswa melanjutkan pendidikan mereka? <i>According to your opinion, is the assistance significantly help the students to continue their study to higher education level?</i> 	
V	<p>Konsep Peminjaman Uang dan Bantuan Keuangan <i>Concept of Borrowing Money and Financial Assistance</i></p>	15 Menit <i>Minutes</i>
	<p>A. Konsep Peminjaman <i>Concept of Borrowing</i></p> <ol style="list-style-type: none"> 1. Menurut Anda, apa sesungguhnya makna dari “meminjam uang untuk pendidikan” secara umum? <i>Based on your opinion, what is the meaning of</i> 	

	<p><i>“borrowing money for education” in general?</i></p> <p>2. Bagaimana persepsi Anda mengenai konsep “meminjam uang untuk pendidikan” secara umum?</p> <p><i>How is your perception about the concept of “borrowing money for education” in general?</i></p> <p>3. Dalam persepsi anda, bagaimana sebaiknya mekanisme dari “meminjam uang untuk pendidikan”? Mohon jelaskan secara detail, PROBE</p> <p><i>Based on your perception, how is the ideal mechanism of “borrowing money for education”? Please explain in details, then PROBE:</i></p> <p>a. Siapa yang memberikan? <i>Who lends the money?</i></p> <p>b. Cara pendaftaran? <i>How is the registration process?</i></p> <p>c. Aliran dana? (biarkan responden menjawab secara spontan), kemudian PROBE:</p> <p><i>How is the flow of the money? (let’s the respondents answer it spontaneously), then PROBE:</i></p> <p>– Apakah langsung ke universitas/sekolah tinggi/akademi/institut tempat siswa yang menerima bantuan sekolah ataukah diberikan langsung ke siswa tersebut?</p> <p><i>Is it directly go to the university/ Sekolah Tinggi/ Academy/ Institute where the students who receive the financial assistance study or is it directly go to the students?</i></p> <p>d. Besarnya dana yang dikucurkan? <i>The amount of given money?</i></p> <p>e. Cara pengawasan? <i>Monitoring mechanism?</i></p> <p>f. Lainnya? <i>Others?</i></p> <p>B. KONSEP Bantuan Keuangan <i>Financial Assitance Concept</i></p> <p>Saya akan menjelaskan sedikit mengenai bantuan keuangan yang dimaksud dalam penelitian ini.</p> <p>Bantuan keuangan ini merupakan pinjaman keuangan untuk mahasiswa. Pinjaman ini bukanlah kredit yang berasal dari bank komersial. Melainkan, pinjaman ini merupakan program bantuan keuangan yang bertujuan untuk menjamin semua</p>	
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siswa dapat melanjutkan dan menyelesaikan pendidikan mereka ke jenjang yang lebih tinggi. Pinjaman ini dijamin oleh pemerintah dan menawarkan pengembalian dengan bunga yang sangat rendah dan jangka waktu yang panjang dari pada yang ditawarkan oleh bank komersial. Para siswa tidak harus melakukan pengembalian hingga mereka lulus; sejumlah bantuan dapat diberikan bagi mereka yang belum memiliki pekerjaan permanen.

The student loans are not consumer loans offered by commercial banks, but rather loans that would be offered as a part of a government student loan program aimed at ensuring that all students have access to the financial resources they need to access and complete higher education studies. These loans would have some form of government guarantee, and offer softer repayment terms than commercial banks - including lower interest rates and longer repayment terms. Students would not be required to start repayment until after their studies are complete; some assistance may be made available for those who have not yet secured employment.

1. Bila ada program seperti ini di Indonesia, menurut anda apakah para siswa tersebut akan menggunakannya? (biarkan responden menjawab dengan spontan), kemudian PROBE:

If there is a program like this in Indonesia, according to your opinion, will the students use it? (let's the respondents answer it spontaneously), then PROBE:

- a. Bila Ya, kenapa demikian? *If yes, why is it so?*
- b. Bila Tidak, PROBE apakah karena *If not, PROBE, is it because*
 - Adanya suku bunga? *There is interest?*
 - Kekhawatiran memiliki hutang? *Worry to have some debts?*
 - Lainnya? *Others?*

2. Apakah kelebihan dari program ini? *What are the advantages of this program?*
3. Apakah kekurangan dari program ini? *What are the disadvantages of this program?*
4. Apakah program ini mungkin dijalankan di Indonesia? Kenapa? *Is this program feasible to be implemented in*

	<p><i>Indonesia? Why?</i></p> <p>5. Apa kendala yang akan dihadapi ketika program ini dijalankan di Indonesia? <i>What are the barriers that will be faced if this program is implemented?</i></p> <p>6. Apa kelebihan program bantuan keuangan ini dibandingkan dengan program beasiswa umumnya yang telah ada saat ini? <i>What are the advantages of this students' loan compared with scholarship program that exist nowadays?</i></p> <p>7. Apa kekurangan program bantuan keuangan ini dibandingkan dengan program beasiswa yang umumnya ada saat ini? <i>What are the disadvantages of this students' loan compared with scholarship program that exist nowadays?</i></p>	
VI	Tahapan Selanjutnya <i>Next Steps</i>	10 menit <i>Minutes</i>
	<p>A. Alternatif <i>Alternatives</i></p> <p>1. Apakah Anda pernah mendengar kabar mengenai beberapa siswa Anda yang tidak melanjutkan sekolah ke jenjang yang lebih tinggi? Apa yang mereka lakukan sekarang? (biarkan responden menjawab secara spontan?), kemudian PROBE:</p> <p><i>Have you heard any information about some students who did not continue their study to higher education level? What do they do right now? (let's the respondents answer it spontaneously?), then PROBE:</i></p> <p>a. Menikah dan mengurus anak? <i>Get married and take care their children?</i></p> <p>b. Mengambil kursus-kursus tertentu seperti kursus masak, menjahit? <i>Take vocational courses like cooking course, computer, language, secretary, sewing, etc?</i></p> <p>c. Bekerja? <i>Work?</i></p> <p>d. Menganggur? <i>Unemployed?</i></p> <p>e. Belajar atau mengikuti les agar lolos dalam ujian masuk universitas di tahun berikutnya? <i>Learn or follow some tutoring to pass the next universities' entering test?</i></p> <p>f. Lainnya? <i>Others?</i></p>	

	<p>2. Sepengetahuan Anda, apakah para siswa yang tidak dapat melanjutkan pendidikan ke tingkat yang lebih tinggi melakukan upaya tertentu agar mereka dapat melanjutkan sekolah mereka? PROBE:</p> <p><i>From information that you got, did the students who could not continue their study to higher education level do some certain efforts so they could continue their study? PROBE</i></p> <p>a. Bila Ya <i>If Yes</i></p> <ul style="list-style-type: none"> – Upaya apa yang mereka lakukan? <i>What kind of efforts have they done?</i> – Apakah upaya tersebut berhasil untuk membuat mereka melanjutkan sekolah? <i>Do their efforts success to make them continuing their study?</i> <p>b. Bila Tidak <i>If Not</i></p> <ul style="list-style-type: none"> – Mengapa mereka tidak melakukan upaya tertentu? <i>Why did not they do some efforts?</i> <p>3. Apakah selama ini sekolah berusaha untuk membantu para siswa tersebut untuk melanjutkan pendidikan ke tingkat yang lebih tinggi? (biarkan responden menjawab secara spontan, kemudian PROBE:</p> <p><i>So far, do your school try to help those unfortunate students to continue their study to higher level of education? (let's the students answer it spontaneously), then PROBE:</i></p> <p>a. Bila Tidak <i>If Not</i></p> <ul style="list-style-type: none"> – Mengapa demikian? <i>Why is it so?</i> <p>b. Bila Ya <i>If Yes</i></p> <ul style="list-style-type: none"> – Apa bentuk bantuan yang diberikan? <i>What is the form of assistance given?</i> – Dari mana sumber bantuan tersebut? Apakah murni dari pendanaan sekolah ataukah terdapat donatur? <i>Where is the source of that assistance? Is it pure from the school budget or is there any donors?</i> <p>B. Rekomendasi <i>Recommendations</i></p> <p>E. Menurut Anda adakah kerugian yang dialami oleh</p>	
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	<p>INDONESIA ketika para generasi penerus ini tidak dapat melanjutkan pendidikan ke tingkat yang lebih tinggi terutama para siswa yang memiliki kemampuan istimewa dalam bidang akademik? (biarkan responden menjawab secara spontan), kemudian PROBE:</p> <p><i>According to your opinion, is there any lost that the nation will experience if the next generation who have excellent academic record but they can not continue their study to higher education level? (let's the respondents answer it spontaneously), then PROBE:</i></p> <p>a. Bila Ya <i>If Yes</i></p> <ul style="list-style-type: none"> - Apa kerugian yang dialami negara? <i>What are the losts?</i> <p>b. Bila Tidak <i>If Not</i></p> <ul style="list-style-type: none"> - Kenapa demikian? <i>Why is it so?</i> <p>F. Apa rekomendasi yang Anda sarankan kepada Pemerintah Indonesia untuk meningkatkan jumlah siswa yang masuk ke pendidikan tinggi seperti Universitas, Akademi, Sekolah Tinggi, dll? Jelaskan secara detail</p> <p><i>What are your recommendations to government to increase the number of students who enter higher education level like university, academy, advance school, polytechnic, etc? Please explain in detail.</i></p>	
VI	PENUTUP <i>CLOSING</i>	
	<p>Terimakasih atas kerjasama Bapak/Ibu</p> <p><i>Thank you very much for your cooperation</i></p>	

Instrument 2 Students

Discussion Guide

Students

Prepared By: PT. Myriad
Prepared By: PT. Myriad Prepared For: Indonesia Higher
Education Leadership and Management (HELM)

25th April 2012

Introduksi *Introduction*

Interviewer:

Pedoman wawancara ini berlaku sebagai “checklists” untuk anda. List pertanyaan yang ada di dalam pedoman ini akan diperlakukan sebagai menu, dimana topik pembicaraan dapat dipilih dari daftar yang ada. Narasumber dapat saja mengarahkan pembicaraan menjadi subjek lain, atau dapat pula mengganti alur atau flow wawancara. Oleh karena itu, cermati pertanyaan yang sudah sempat dibahas pada bagian sebelumnya, sehingga tidak perlu diulang ketika tiba pada bagian yang seharusnya.

This interview guideline is granted as the ‘checklist’ for you. The list of questions in this guidelines will be treated as a menu, where the subject can be chosen from the list. The interviewee may direct the conversation to another subject, or can also change the flow of interview. Therefore, please to pay attention on the topic which already discussed previously so that we don’t need to repeat the question

Tujuan Penelitian / *Research Objectives*

1. Memahami persepsi dan sikap siswa terhadap Pendidikan Tinggi *To understand students’ perception and attitude toward higher education*
2. Memahami impian dan ambisi siswa di bidang pendidikan *To understand their educational dreams and ambitions*
3. Mengetahui hambatan/kendala yang dihadapi dalam mencapai ambisi atau cita-cita mereka *To identify what barriers do they see to achieving the ambitions?*
4. Mengetahui persepsi dan sikap siswa terhadap pinjaman yang dapat membantu mereka mencapai cita-cita mereka *To understand their perception and attitude toward borrowing in order to pursue their education*

Target Responden *Target Respondent*

Murid SMA (kelas 2 atau 3) yang berprestasi akademik namun kurang/tidak mampu membiayai pendidikannya ke jenjang yang lebih tinggi di institusi pendidikan tinggi seperti Universitas, Institut, Akademi, Politeknik, Sekolah Tinggi

Senior High School students (grade 8 and 9) who have excellent academic performance but have financial barrier to pursue their education to higher education institution such as University, Institute, Academy, Polytechnic, or Advance School

Lamanya interview: 60 menit

Length of interview: 60minutes

Alur Diskusi <i>Flow of Discussion</i>		
I	Perkenalan <i>Introduction</i>	5 Menit <i>Minutes</i>
	<ul style="list-style-type: none">Moderator memperkenalkan diri <i>Moderator introduce herself / himself</i>Berikan gambaran tentang topik riset <i>Give overview about the research topic</i>Jelaskan kepada peserta bahwa tidak ada pendapat yang salah atau yang benar <i>Explain to the respondents that there is no right or wrong on their answers</i>Jelaskan bahwa kerahasiaan pendapat dan masukan akan dijaga <i>Explain that the information will be kept confidential</i>	
II	Gambaran umum kehidupan responden <i>General information about Respondent's life</i>	10 Menit <i>Minutes</i>
	<p>A. Kondisi keluarga <i>Family's condition</i></p> <p>1. Bisa anda sedikit ceritakan kepada kami tentang keluarga anda <i>Could you tell me a little bit about your family :</i></p> <ul style="list-style-type: none">a. Apakah ke dua orang tua anda masih ada? <i>Are both of your parents still alive?</i>b. Apa pekerjaan orang tua anda (bapak/ibu) PROBE: dimana, apa bidang pekerjaannya? <i>What is your parent's occupation (father/mother) ? PROBE : where s/he works at and what kind of job field do they do?</i>c. Apa pendidikan terakhir orang tua anda (bapak/ibu)? <i>What is the last education level of your parent (father/mother)?</i>d. Berapa jumlah saudara kandung anda, dan anda merupakan anak ke berapa PROBE: apakah semua bersekolah, kelas berapa saja? <i>How many siblings do you have? and please specify the order of you and your siblings in the family. PROBE: do all children go to school? And what grade are they now?</i> <p>B. Kondisi finansial keluarga <i>Family's financial condition</i></p> <p>1. Apakah anda terbiasa berdiskusi tentang aspek keuangan keluarga dengan orang tua anda? PROBE</p>	

	<p><i>Do you usually discuss about financial matters with your parents?</i> PROBE</p> <p>2. Se jauh mana anda mengetahui kondisi finansial keluarga anda? <i>How far do you know about the condition of your family's financial condition ?</i></p> <p>3. Umumnya, bagaimana cara orang tua anda menceritakan kondisi keuangan keluarga kepada anak-anaknya? Bagaimana cara tersebut? <i>In general, how do your parents explain financial matters to their children in your family?</i></p> <p>4. Apakah anda dan orang tua anda merasa mampu secara financial untuk dapat menyekolahkan anda ketingkat yang lebih tinggi? Mengapa demikian? <i>At current situation, do you think that you and your parents able to financially supporting you to pursue your education to higher education institutions? Why?</i></p> <p>C. Prestasi akademik <i>Academic's Achievement</i></p> <p>1. Apakah saat ini anda termasuk 10 besar di sekolah anda? <i>Are you currently among the TOP 10 students in this school?</i></p> <p>2. Bisa tolong diceritakan prestasi akademik anda dari kelas satu SMA hingga sekarang? <i>Can you tell me your academic achievement from the first year of Senior High School up to nowadays?</i></p>	
<p>III</p>	<p>Memahami secara umum persepsi dan sikap responden terhadap Pendidikan Tinggi <i>Understanding students' perception and attitude towards Higher Degree Education</i></p>	<p>15 Menit <i>Minutes</i></p>
	<p>1. Sebenarnya apa peran pendidikan bagi anda dan keluarga anda PROBE : apakah merupakan hal yang sangat penting atau justru tidak penting bagi anda dan keluarga anda? Mengapa? <i>Actually, what is the role of education for you and your family ? PROBE: is it the most important think for you and your family or it is not so important ? why ?</i></p> <p>2. Setelah lulus SMA nanti apakah anda berniat untuk meneruskan ke jenjang yang lebih tinggi lagi ? <i>After graduated from this Senior High School, do you intend to continue your study to higher level of education ?</i></p>	

<p>PROBE : alasan nya? <i>What is the reason?</i></p> <ol style="list-style-type: none"> 3. Apakah tujuan anda melanjutkan sekolah salah satunya adalah untuk membantu masalah finansial keluarga anda nantinya? Kenapa/kenapa tidak? <i>is one of your goal to continue your study in order to support family's financial problem in the future? Why/why not?</i> 4. Apakah orang tua anda setuju jika anda melanjutkan sekolah ke Perguruan tinggi ? <i>Do your parents agree if you continue your education to higher level?</i> <p>PROBE : alasan mengapa setuju/tidak setuju ? <i>PROBE: What is the reason to agree / or do not agree with it?</i></p> <ol style="list-style-type: none"> 5. Menurut anda, Perguruan tinggi seperti apa yang cocok atau ideal untuk anda ? <i>According to you, what kind of higher education institutions that is suitable for you?</i> 6. Apakah biaya kuliah mempengaruhi pilihan anda untuk meneruskan studi ke institusi pendidikan tinggi tertentu? <i>Does the education fee of higher education affect your choice in determining the place to study?</i> 7. Apakah anda lebih senang melanjutkan pendidikan di Institusi Pendidikan Tinggi Pemerintah atau Swasta? <i>Do you prefer to continue study in State University/Polytechnic/Sekolah Tinggi/Academy/ Advance education, etc or Private one?</i> 8. Menurut anda, bagaimana kualitas institusi pendidikan tinggi Negeri VS swasta ? <i>According to your opinion, how is the quality of State University/Polytechnic/Sekolah Tinggi/etc as compared to Private one?</i> 9. Dari berbagai pilihan Pendidikan Tinggi ini mana yang akan anda pilih, apakah : <i>From several choices of higher Education Institutions, which one will you choose?</i> <ul style="list-style-type: none"> ✓ Perguruan Tinggi <i>University</i> ✓ Politeknik <i>Polytechnic</i> ✓ Institut <i>Institute</i> ✓ Sekolah tinggi <i>College</i> ✓ Akademi <i>Academy</i> <p>PROBE : apa alasannya dan apa kekurangan dan kelebihan nya masing-masing?</p> <p><i>PROBE: What is the reason of it? And what are the advantages and disadvantages?</i></p> <ol style="list-style-type: none"> 10. Selain pilihan utama, apakah anda memiliki pilihan kedua untuk melanjutkan sekolah dari berbagai alternatif institusi pendidikan tinggi tersebut? <i>Beside the main choice, do you have alternative or second option to continue your education?</i> 11. Apa peran orang tua dalam pemilihan sekolah tersebut? <i>What is the role of your parents in choosing the type of higher education</i>

	<p><i>institution?</i></p> <p>PROBE : apakah hal tersebut ada hubungannya dengan masalah finansial keluarga anda?</p> <p><i>PROBE : Is this related to your family's financial condition?</i></p>	
IV	<p>Memahami impian dan ambisi responden di bidang pendidikan</p> <p><i>Understanding the respondents' dreams and ambition in education</i></p>	15 Menit <i>Minutes</i>
	<ol style="list-style-type: none"> 1. Bicara tentang karir anda di masa datang, sebenarnya apa yang menjadi cita-cita anda ? <i>Talking about your career in the future, actually what are your dreams ?</i> <p>PROBE : apa alasannya ? <i>PROBE : What is the reason of it?</i></p> <ol style="list-style-type: none"> 2. Untuk mewujudkan cita-cita anda tersebut bidang apa yang ingin anda pilih ? Mengapa? <i>To achieve your dreams, what Faculty or major will you take in that higher education institution? Why?</i> 3. Menurut anda, dengan kondisi finansial saat ini, apakah anda dapat melanjutkan studi di fakultas atau bidang yang anda minati tadi? Mengapa? <i>According to you, considering your financial situation, will you be able to take the major/faculty that you are interested the most?</i> 4. Apa peran orang tua dalam menentukan karir anda di masa datang? <i>PROBE What is the role of your parents in determining your future career? PROBE.</i> 5. Apakah peran tersebut ada hubungannya dengan masalah finansial keluarga anda ? <i>PROBE Do your parents' role in determining your future career relate to your family financial condition? PROBE</i> 	
V	<p>Hambatan/kendala dalam mencapai ambisi mereka. <i>Barriers/constraints in achieving their dreams/ambitions</i></p>	15 Menit <i>minutes</i>
	<ol style="list-style-type: none"> 1. Apakah ada kendala /hambatan yang membuat anda tidak dapat melanjutkan sekolah sesuai dengan cita-cita anda? <i>Are there any barriers that make you will not be able to achieve your dreams/ambitions?</i> <p>Biarkan responden menjawab secara spontan. <i>Let the respondent answer it spontaneously.</i></p> <p>PROBE : <i>PROBE</i></p> <ol style="list-style-type: none"> 1. Apakah kendala tersebut berhubungan dengan kondisi finansial keluarga anda? <i>Do the barriers relate to your family financial condition?</i> 2. Menurut perkiraan anda, apakah keluarga anda mampu untuk membiayai semua biaya di institusi pendidikan tinggi tersebut? <i>Do you think that your family will be able to pay all those costs?</i> 3. Jika tidak mampu, apakah keluarga anda akan melakukan apapun untuk membiayai anda? <i>If your family can not afford it, do your family would do</i> 	

	<p><i>or sacrifice anything to support your study ?</i></p> <p>Probe: apa usaha yang akan dilakukan? <i>PROBE: what effort will your family do?</i></p> <p>4. Selain masalah finansial, adakah kendala lain sehingga anda tidak dapat melanjutkan studi ke jenjang yang lebih tinggi? <i>In addition to financial barrier, are there any other barriers that prevent you to continue your study?</i></p> <p>Probe: apa saja hambatan tersebut. <i>PROBE: what are the other barriers</i></p> <p>MODERATOR: TANYAKAN PADA MEREKA YANG MERASA TIDAK AKAN DAPAT MELANJUTKAN STUDI KE PENDIDIKAN TINGGI</p> <p><i>MODERATOR: PLEASE ASK FOR THOSE WHO THINK THAT THEY COULD NOT PURSUE THEIR EDUCATION</i></p> <p>5. Apa yang ingin anda lakukan setelah lulus dari SMA? <i>what is your plan after graduating from this school?</i></p> <p>Jika tidak disebutkan, PROBE: <i>If not mentioning something, PROBE:</i></p> <ol style="list-style-type: none"> a. Apakah anda ingin langsung bekerja setelah lulus SMA? <i>Do you wish to get a job directly after graduated from Senior High School ?</i> b. Pekerjaan seperti apa yang akan anda lakukan? <i>What kind of job that you will to do it ?</i> c. Apakah anda Akan bekerja sambil kuliah? <i>Will you taking the job while study in higher education institution?</i> 	
<p>VI</p>	<p>Persepsi dan sikap responden terhadap pinjaman yang dapat membantu mereka mencapai cita-cita</p> <p><i>Perception and attitudes towards financial loan which can help them to achieve their ambitions/goals</i></p>	<p>15 MENIT <i>minutes</i></p>
	<p>1. Apakah anda pernah mendengar tentang pinjaman uang atau beasiswa yang diperuntukkan bagi orang-orang yang ingin melanjutkan study ke institusi pendidikan tinggi? <i>Have you ever heard about student loans that are intended for student who want to continue their study to higher education level?</i></p> <p>PROBE:</p> <ol style="list-style-type: none"> a. Apa saja pinjaman uang atau beasiswa yang Anda ketahui? <i>What kind of student's loan or scholarships do you aware of?</i> b. Manakah yang Anda lebih sukai, pinjaman uang atau beasiswa? Kenapa? <i>Which one do you prefer, student's loan or scholarships? Why?</i> c. Beasiswa dari mana yang Anda paling minati? Kenapa? 	

Which scholarships do you prefer at the most? Why?

- d. Pinjaman dari mana yang Anda minati?

Which students' loan do you prefer at the most? Why?

2. Apakah anda berminat untuk mengajukan pinjaman dalam rangka melanjutkan pendidikan tinggi tersebut? *Do you have any intention to apply for that loan so that you can pursue your higher education?*

Probe: apa alasannya? *Probe: What is the reason?*

Pada sesi ini kita akan membahas tentang Bantuan Keuangan.

Bantuan keuangan ini merupakan pinjaman keuangan untuk mahasiswa. Pinjaman ini bukanlah kredit yang berasal dari bank komersial. Melainkan, pinjaman ini merupakan program bantuan keuangan yang bertujuan untuk menjamin semua siswa dapat melanjutkan dan menyelesaikan pendidikan mereka ke jenjang yang lebih tinggi. Pinjaman ini dijamin oleh pemerintah dan menawarkan pengembalian dengan bunga yang sangat rendah dan jangka waktu yang panjang dari pada yang ditawarkan oleh bank komersial. Para siswa tidak harus melakukan pengembalian hingga mereka lulus; sejumlah bantuan dapat diberikan bagi mereka yang belum memiliki pekerjaan permanen.

The student loans are not consumer loans offered by commercial banks, but rather loans that would be offered as a part of a government student loan program aimed at ensuring that all students have access to the financial resources they need to access and complete higher education studies. These loans would have some form of government guarantee, and offer softer repayment terms than commercial banks - including lower interest rates and longer repayment terms. Students would not be required to start repayment until after their studies are complete; some assistance may be made available for those who have not yet secured employment.

3. Apakah anda berminat untuk mengajukan pinjaman tersebut? *Do you intend to apply for that loan?*

PROBE: apa alasannya? *What is the reason of it ?*

4. Apakah anda melihat pinjaman tersebut sebagai jalan keluar bagi anda untuk dapat melanjutkan sekolah sesuai dengan keinginan anda? *Do you see this loan as the way out for you to be able to attend the higher education institution that you expected?*
5. Apakah pinjaman tersebut akan memudahkan anda dan orang tua anda dalam membiayai anda bersekolah? *Will the loan make easier for you and your parents to fund your education cost?*
6. Menurut anda apakah ada keuntungan yang akan anda dapatkan dengan pinjaman tersebut? *Do you think there are some advantages that you will get from the loan?*

	<p>PROBE: apakah pinjaman ini dapat digunakan untuk membantu anda masuk ke institusi dan fakultas yang anda cita-citakan? <i>Probe: do you think this loan will help you in achieving your ambitions/dreams?</i></p> <p>7. Apakah menurut anda pinjaman ini memungkinkan untuk dilaksanakan di Indonesia? <i>Do you think that this kind of loan is feasible to be conducted in Indonesia?</i></p> <p>Probe: apa alasannya? <i>Probe: What is the reason of it?</i></p> <p>8. Jika tidak ada pinjaman seperti ini, apa usaha anda agar tetap dapat melanjutkan sekolah? <i>If there is no program like this, what is your attempt to be able to continue your education ?</i></p> <ul style="list-style-type: none"> ▪ Mencari pinjaman/beasiswa lain? <i>Search for other loans/scholarship?</i> ▪ Bekerja sambil sekolah? <i>Working while continuing study in higher education level?</i> ▪ Lainnya, sebutkan? <i>Others, please mention about it?</i> <p>MODERATOR: KHUSUS UNTUK YANG MENJAWAB TIDAK BERMINAT MENGAJUKAN PINJAMAN</p> <p><i>MODERATOR: ASK THIS QUESTION FOR THOSE WHO HAVE NO INTENTION TO APPLY FOR THE LOAN</i></p> <p>1. Apa alasan anda tidak ingin mengajukan pinjaman tersebut? <i>What is your reason for not applying for this loan ?</i></p> <p>Probe: apakah karena tidak mau berhutang, apakah berhutang tidak sesuai dengan ajaran agama yang dianut, lainnya sebutkan? <i>Probe: Is that because you do not want to have any debt? is having debt against your religion, or because of others factor? please mention it.</i></p> <p>2. Apakah memang menurut anda seseorang tidak perlu meminjam untuk membiayai sekolahnya? <i>Do you think that someone should not have any debt just for the shake of continuing their education?</i></p> <p>PROBE: mengapa? <i>Probe: What is the reason of it?</i></p> <p>3. Terlepas dari pinjaman uang untuk kepentingan pendidikan, jika Anda terpaksa meminjam uang kira-kira pada kondisi yang seperti apa, dan untuk kepentingan apa? <i>Regardless of lending money for educational purpose, if you are forced to lend some money, on what kind of conditions will you lend it, and for what purpose?</i></p>	
VI	PENUTUP <i>CLOSING</i>	
	<p>Terimakasih atas waktu dan masukannyaselamat pagi/siang/sore/malam</p> <p><i>Thank you for your time and your opinion.. . Good morning / Good afternoon / Good evening</i></p>	

No. Field:		No. Entry:		No. Interviewer:	
-------------------	--	-------------------	--	-------------------------	--

IDENTITAS RESPONDEN		
Nama :		
Alamat Rumah :		
Perumahan :		
Jalan :	Gg.	No.:
RT/RW :		
Kelurahan :		
No. Telepon yang dapat dihubungi :		
Rumah :		
Kantor (ext) :		
Handphone :		

KOTA	
Jabodetabek	1
Medan	2
Bandung	3
Makassar	4
Yogyakarta	5
Surabaya	6
Semarang	7
Palembang	8
Malang	9
Padang	10

IDENTITAS INTERVIEWER	
Nama interviewer	:
Tanggal interview	:
Mulai interview	:
Selesai interview	:
Witness	:
Recall	:

NAMA INSTITUSI:	
------------------------	--

TIPE INSTITUSI	
Universitas Negeri	1
Universitas Swasta	2
Institut	3
Sekolah Tinggi	4

JENIS INSTITUSI	
Negeri	1
Swasta	2

QUALITY CONTROL MANAGEMENT			
1. Quality Control	2. Quality Assurance	3. Data Entry	4. Data Coding

PENGANTAR	TANDA TANGAN RESPONDEN
<p>Selamat pagi/siang/sore. Nama saya interviewer dari perusahaan konsultan pemasaran yang sering melakukan penelitian di berbagai bidang. Saat ini kami sedang melakukan penelitian mengenai kehidupan siswa di universitas. Dapatkah Sdr/i meluangkan waktu sebentar untuk menjawab pertanyaan-pertanyaan kami? Jawaban-jawaban yang Sdr/i berikan, nantinya merupakan masukan yang sangat berharga bagi klien Kami dan juga bagi Sdr/i sebagai konsumen.</p>	

SCREENING

S1. Apakah dalam kurun waktu **6 bulan terakhir** Anda pernah diwawancarai oleh sebuah perusahaan riset/ konsultan untuk mencari informasi seperti yang sedang kami lakukan saat ini?

- Ya 1 **Stop**
- Tidak 2

S2. Apakah Anda atau salah satu dari keluarga Anda yang tinggal menetap dalam satu rumah ada yang bekerja pada:

- Perusahaan Media Massa (cetak/ elektronik) 1 **(Stop)**
- Perusahaan Riset Pemasaran 2 **(Stop)**
- Perusahaan Periklanan (Advertising) 3 **(Stop)**
- Perusahaan Perbankan/ Asuransi/ Leasing / Sekuritas (keuangan lainnya) 4 **(Stop)**

S3. Berapakah usia Anda saat ini?

- Kurang dari 17 tahun **(Stop)**
-tahun
- Lebih dari 25 tahun **(Stop)**

RINCIAN STUDI

K1. Apa fakultas/jurusan studi Anda saat ini?

- Pendidikan 1
- Kebudayaan dan Seni 2
- Ilmu Sosial, Bisnis, dan Hukum 3
- Matematika dan Ilmu Pengetahuan Alam 4
- Teknik Sipil, Teknik Mesin, dan Konstruksi 5
- Pertanian, Perhutanan, dan Perikanan 6
- Kesehatan dan Kesejahteraan Masyarakat 7

K2. Semester ke berapa studi Anda saat ini?

Semester ke

K3. Berapa nilai IPK Anda saat ini?

.....

K4. **(Cek panel institusi, tanyakan pada respondens jika jenis institusi = negeri)** apa jalur yang Anda gunakan untuk masuk ke perguruan tinggi?

SNMPTN Undangan	<input type="text" value="1"/>
SNMPTN Tertulis	<input type="text" value="2"/>
PMDK	<input type="text" value="3"/>
Lainnya.....	<input type="text" value="999"/>

PENGELUARAN PENDIDIKAN

- K5. Pada saat Anda pertama kali mendaftar di universitas ini, berapa biaya pendaftaran yang harus Anda bayar? Rp.....
- K6. Untuk **tahun akademik yang berjalan saat ini**, berapa jumlah total yang telah/ akan Anda bayarkan untuk biaya pendidikan dan biaya-biaya lainnya ke universitas?
Rp.....
- K7. Untuk **tahun akademik yang berjalan saat ini**, berapa jumlah total yang Anda bayarkan untuk buku kuliah, perlengkapan dan peralatan kuliah?
Rp.....
- K8. Untuk **tahun akademik yang berjalan saat ini**, berapa jumlah total yang Anda bayarkan **per bulan** untuk akomodasi/ tempat kos?
Rp.....
- K9. Untuk **tahun akademik yang berjalan saat ini**, berapa jumlah total yang Anda bayarkan **per bulan** untuk transportasi?
Rp.....
- K10. Untuk **tahun akademik yang berjalan saat ini**, berapa jumlah total yang Anda bayarkan **per bulan** untuk internet, biaya telpon seluler, dll?
Rp.....
- K11. Untuk **tahun akademik yang berjalan saat ini**, berapa jumlah total yang Anda bayarkan **per bulan** untuk makan?
Rp.....
- K12. Untuk **tahun akademik yang berjalan saat ini**, berapa jumlah total yang Anda bayarkan **per bulan** untuk pakaian dan keperluan pribadi (toiletis, dll)?
Rp.....
- K13. Untuk **tahun akademik yang berjalan saat ini**, berapa jumlah total yang Anda bayarkan **per bulan** untuk hiburan dan rekreasi bersama teman-teman?
Rp.....
- K14. Apakah Anda ikut menyumbang dalam pembiayaan keluarga setiap bulannya?
Ya
Tidak **Ke K16**
- K15. **(Cek K14, hanya ditanyakan pada responden yang berkode 1)** Berapa kira-kira jumlah uang yang Anda berikan tiap bulannya?
Rp.....

K16. Untuk tahun ini berapakah jumlah uang, yang bisa Anda tabung untuk digunakan di masa depan?
Rp.....

PENERIMAAN

K17. Untuk **tahun akademik yang berjalan saat ini**, berapa jumlah uang yang Anda terima dari orangtua Anda? (Semua jenis biaya termasuk biaya kuliah dan biaya-biaya yang mereka bayarkan secara langsung atas nama Anda)
Rp.....

K18. Untuk **tahun akademik yang berjalan saat ini**, berapa jumlah uang yang Anda terima dari anggota keluarga Anda yang lain selain dari orangtua Anda? (Semua jenis biaya termasuk biaya kuliah dan biaya-biaya yang mereka bayarkan secara langsung atas nama Anda)
Rp.....

K19. Untuk **tahun akademik yang berjalan saat ini**, apakah Anda menerima beasiswa dalam bentuk apapun?
Ya 1
Tidak 2 Ke K21

K20. **(Cek K19, hanya ditanyakan pada responden yang berkode 1)** Berapa jumlah beasiswa yang Anda terima?
Rp.....

K21. Untuk **tahun akademik yang berjalan saat ini**, apakah Anda menerima pendapatan dari bekerja?
Ya 1
Tidak 2 Ke K23

K22. **(Cek K21, hanya ditanyakan pada responden yang berkode 1)** Berapa jumlah yang Anda terima dari pekerjaan tersebut?
Rp.....

K23. Selama liburan yang lalu (Juli-Agustus 2011), apakah Anda menerima pendapatan dari bekerja?
Ya 1
Tidak 2 Ke K25

K24. **(Cek K23, hanya ditanyakan pada responden yang berkode 1)** Berapa banyak yang Anda **tabung** dari penghasilan tersebut?
Rp.....

K25. Sejauh yang Anda tahu, apakah orangtua Anda meminjam uang baik untuk membayar biaya pendidikan Anda atau menanggung Anda selama masa pendidikan Anda?
Ya 1
Tidak 2 Ke K27

K26. Dari siapa orangtua Anda meminjam? **(M)**

Anggota keluarga yang lain	<input type="checkbox"/> 1
Bank komersial	<input type="checkbox"/> 2
Kredit mikro (termasuk Bank Perkreditan Rakyat / BPR)	<input type="checkbox"/> 3
Teman dari keluarga	<input type="checkbox"/> 4

Koperasi di tempat kerja	5
Lainnya.....	999

KESULITAN KEUANGAN DAN PINJAMAN
--

K27. **[SHOWCARD]** Mana di antara pernyataan berikut ini yang paling tepat menggambarkan situasi keuangan Anda saat ini? (S)

Saya tidak mengalami kesulitan keuangan sama sekali	1
Saya mengalami sedikit kesulitan keuangan	2
Saya mengalami banyak kesulitan keuangan	3
Saya mengalami sangat banyak kesulitan keuangan	4

K28. Apakah Anda pernah berpikir untuk tidak melanjutkan kuliah karena beban keuangan?

Ya	1
Tidak	2

K29. Anda pernah meminjam uang dari seseorang untuk keperluan melanjutkan pendidikan Anda?

Ya	1
Tidak	2

Ke K32

K30. **(Cek K29, hanya ditanyakan pada responden yang berkode 1)** Dari siapa Anda meminjam uang tersebut? **(M)**

Teman	1
Saudara kandung	2
Pegadaian	3
Lainnya.....	999

K31. **(Cek K29, hanya ditanyakan pada responden yang berkode 1)** Sejak dimulainya masa pendidikan masa universitas Anda, berapa jumlah total yang telah Anda pinjam dari sumber-sumber tersebut?

Rp.....

K32. Seandainya ada program pemerintah yang memungkinkan Anda untuk meminjam uang untuk pendidikan Anda dengan tingkat bunga yang wajar dan jangka waktu pembayaran pinjaman yang panjang, apakah Anda mau menggunakannya?

Ya	1
Tidak	2

Ke K34

K33. **(Cek 32, hanya ditanyakan pada responden yang berkode 1)** Menurut Anda, apa manfaat utama menggunakan program semacam ini? (S)

Orangtua tidak perlu melakukan banyak pengorbanan	1
Anda tidak perlu banyak bekerja	2
Anda dapat belanja lebih banyak/ memiliki hidup yang nyaman	3

Langsung ke demografi

K34. **(Cek K32, hanya ditanyakan pada responden yang berkode 2)** Apa alasan Anda **tidak mau** menggunakan program semacam ini **(M)**?

Anda tidak perlu meminjam

Anda tidak merasa nyaman meminjam untuk pendidikan

Anda tidak merasa nyaman memiliki hutang

Anda tidak suka membayar bunga pinjaman

K35. **(Cek K32, hanya ditanyakan pada responden yang berkode 2)** Apakah di masa mendatang Anda berpikiran untuk meminjam dan membeli: **(M)**

Rumah

Kendaraan bermotor

Konsumsi yang membutuhkan biaya yang besar (komputer, TV)

K36. **(Cek K32, hanya ditanyakan pada responden yang berkode 2)** Walaupun Anda tidak mau menggunakan program tersebut, apakah menurut Anda pinjaman semacam itu akan berguna untuk mahasiswa lainnya?

Ya

Tidak

DEMOGRAFI

D1. Jenis kelamin:

Pria

Wanita

D2. Berapa jumlah saudara kandung Anda? (S)

Tidak ada

Satu

Dua

Tiga

Empat

Lima

Lebih dari lima

D3. Dari semua, berapa yang lebih tua dari Anda? (S)

Tidak ada

Satu

Dua

Tiga

Empat	<input type="text" value="5"/>
Lima	<input type="text" value="6"/>
Lebih dari lima	<input type="text" value="7"/>

D4. Berapa dari saudara Anda yang bersekolah di universitas? (S)

Tidak ada	<input type="text" value="1"/>
Satu	<input type="text" value="2"/>
Dua	<input type="text" value="3"/>
Tiga	<input type="text" value="4"/>
Empat	<input type="text" value="5"/>
Lima	<input type="text" value="6"/>
Lebih dari lima	<input type="text" value="7"/>

D5. Apakah pendidikan terakhir **Ayah Anda**? (S)

Tidak mengikuti pendidikan formal	<input type="text" value="1"/>
Pendidikan Dasar	<input type="text" value="2"/>
Pendidikan Menengah	<input type="text" value="3"/>
Pendidikan Menengah Atas	<input type="text" value="4"/>
Pendidikan Tinggi	<input type="text" value="5"/>

D6. Apakah pekerjaan **Ayah Anda** saat ini? (S)

Pimpinan Puncak (CEO, Presiden Direktur)	<input type="text" value="1"/>
Pimpinan Menengah Atas (Direktur, Manager)	<input type="text" value="2"/>
Pimpinan Menengah (Supervisor, Kabag)	<input type="text" value="3"/>
Pegawai staf	<input type="text" value="4"/>
Pegawai biasa (SPG, Satpam)	<input type="text" value="5"/>
Professional (Guru, Dokter, Pengacara)	<input type="text" value="6"/>
Pengusaha dengan karyawan ≤ 10 orang	<input type="text" value="7"/>
Pengusaha dengan karyawan > 10 orang	<input type="text" value="8"/>
Lainnya:	<input type="text" value="999"/>

D7. **[SHOWCARD]** Kira-kira berapa total pengeluaran bulanan keluarga Anda? (S)

Kurang dari Rp. 750.000	<input type="text" value="1"/>
Rp. 750.000 – Rp. 1.250.000	<input type="text" value="2"/>
Rp. 1.250.000 – Rp. 2.000.000	<input type="text" value="3"/>

Rp. 2.000.001 – Rp. 3.500.000	4
Rp. 3.500.0001 – Rp. 5.000.000	5
Rp. 5.000.001 – Rp. 7.500.000	6
Rp. 7.500.001 – Rp. 10.000.000	7
Lebih dari 10.000.000	8

D8. Dimanakah Anda saat ini tinggal? (S)

Tinggal bersama keluarga	1
Asrama mahasiswa/i	2
Tempat kos	3
Lainnya.....	999

ANNEX C: KEY INFORMANT MEETINGS

- AusAID
 - Diastika Rahwidiati
 - Rivandra Royono

- Commercial Banks
 - Bank Mandiri
 - BCA
 - BNI (Anita Indriyani and Hendradi Prasetyo)
 - Bank Bukopin (Tri Joko Prihanto, Member of Assessment and Development Committee, Perbanas, Indonesian Banks Association and Director of Finance and Planning, Bank Bukopin)

- Ministry of Education and Culture
 - Pak Agus Sartono, Deputy Minister
 - Pak Dadang at DIKTI
 - Pak Ahmad Mahmudin, DIKTI Program and Budgeting
 - Pak Edi Siswanto and Reny Herawati at DIKTI Learning and Students Unit
 - Mrs. Ida Kintamani, Researcher, Statistical Office, Ministry of Education and Culture (under the Secretary General)

- Paramadina University
 - Bima Priya Santosa, Deputy Rector for Operations and Finance
 - Tedy J. Sitepu, Director of Executive Office

- Politeknik Samarinda
 - M. Kasim, Head of Division – General Finance and Admin
 - Kartika Widyaningnun, staff of Finance Administration

- Provincial Education and Training Board, Province of Jakarta
 - Mrs. Lokasari
 - Mrs. Siti

- Universitas Hasunuddin
 - Prof. Dr. Idrus A. Paturusi, Rector
 - Dr. dr. A. Wardihan Sinrang, VR for Administration and Finance Affairs

- Universitas Indonesia
 - Dr. Multamia Lauder, Director of Education and Registrar
 - Junaidi, Head of the International Office
 - Dr. Ir. Muhammad Anis, VR for Academic and Student Affairs

- Universitas Negeri Jakarta
 - Dr. Soeprijanto, VR for Cooperation Affairs
 - Dr. H. Suryadi, VR for General Administration Affairs
 - Dr. Fakhruddin Arbah, VR for Student Affairs

- Universitas Negeri Makassar
 - Dr. Nurdin Noni, VR Cooperation and Development
 - Prof. Dr. H. Arismunandar, Rektor

- Universitas Mulawarman
 - Dr Nurdin Rasyid
 - Prof. Dr. H. Masjaya, VR for Administration and Finance Affairs

- World Bank
 - Ratna Kesuma, Operations Officer (Education)
 - Christopher James Smith, Consultant Higher Education

- Pak Augus Sartono, Deputy Minister, MENKO KESRA
- Laode S. Mursali, Ass. SME & SR PP Region Sulawesi, Pertamina
- M. Ruddy Prasajo Syaifulah, Agency Manager, PT Prudential Life Assurance.
- Martin Stottele, Head of Operations, SC Regional Office SE Asia, Swiss Contact (Swiss Foundation for Technical Cooperation);
- Mr. Syeron Syahril, Head of External Relations at the Sampoerna School of Education