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<td>Date: 18 July 2018</td>
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<td>Time: 15.00 – 17.30</td>
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THE ROLE OF JAKARTA SMART CARD AND HEALTH CARE INSURANCE TO IMPROVING SOCIAL WELFARE

Siti Nurjanah, Universitas Negeri Jakarta, Indonesia
Herlitah, Universitas Negeri Jakarta, Indonesia
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ABSTRACT
This study aims to determine the effect of whether Kartu Jakarta Pintar and BPJS Kesehatan on Welfare Society in DKI Jakarta in 2014-2016. The research method used in this research is by using panel data that combine time series and cross section method. The time series data used in this research is in 2014-2016 which is calculated every quarter and cross section data used is 6 cities / districts in DKI Jakarta. The data used are quarterly data obtained from BPS, Pusat PelayananPendanaan Personal dan Operasional Pendidikan (P4OP) Dinas Pendidikan Provinisi DKI Jakarta Office, BPJS Jakarta Regional IV Office. This research uses panel data regression model with random effect model. The results of partial analysis show Kartu Jakarta Pintar and BPJS Kesehatan have a significant positive effect on Community Welfare in DKI Jakarta. The results of the simultaneous analysis show Kartu Jakarta Pintar and BPJS Kesehatan have a significant positive effect on the Welfare Society in DKI Jakarta. The variation of influence of both free variables shows the value of $R^2$ equal to 0.746583. This value indicates that 74% of public welfare variation in DKI Jakarta is influenced by Kartu Jakarta Pintar and BPJS Kesehatan. While the rest is influenced by other factors outside the research model.

Keywords: Jakarta smart card, social health insurance providers, prosperity society, human development index

HOW TO DEVELOP CULTURAL CAPITAL IN ORDER TO IMPROVE ACADEMIC ACHIEVEMENT FROM A GENDER PERSPECTIVE

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ABSTRACT
This article illustrates how cultural capital can improve student academic achievement and discusses how it can be developed among students. Good academic achievement is supported by the cultural capital owned by the students. This capital is important because it contains value, ethics and empowerment. Cultural capital in this article is the involvement and participation of students in extracurricular and cultural activities and a reading climate, all of which can preventively overcome the social climate and strengthen the social interaction of the less able students with the academic community. The research methodology used in the article is descriptive and qualitative. In this way, analysis of culture capital building is made by exploring students' self potential in order to improve their academic achievement. Gender affects cultural capital and resulting enhancement of academic achievement. From the results of the calculations made, it can be concluded that female students are exposed to such capital from an early age, are
HOW TO DEVELOP CULTURAL CAPITAL IN ORDER TO IMPROVE ACADEMIC ACHIEVEMENT FROM A GENDER PERSPECTIVE

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This article illustrates how cultural capital can improve student academic achievement and discusses how it can be developed among students. Good academic achievement is supported by the cultural capital owned by the students. This capital is important because it contains value, ethics and empowerment. Cultural capital in this article is the involvement and participation of students in extracurricular and cultural activities and a reading climate, all of which can preventively overcome the social climate and strengthen the social interaction of the less able students with the academic community. The research methodology used in the article is descriptive and qualitative. In this way, analysis of culture capital building is made by exploring students' self potential in order to improve their academic achievement. Gender affects cultural capital and resulting enhancement of academic achievement. From the results of the calculations made, it can be concluded that female students are exposed to such capital from an early age, are used to discipline and more often spend their time involved in useful activities that add to their insight. They believe that extracurricular activities and student organizations can improve their academic performance, as well as allowing them to assess their friends who may be following negative currents of modernization, which may undermine their cultural capital and have an impact on any decline in their academic achievement. Another case, male students who recognize that the environment greatly affects the value of habituation that forms the cultural capital that affects their academic achievement.

Keywords: academic achievement, cultural capital, education, gender, social science

INTRODUCTION

Education is an activity that shapes human development and helps people become good and useful human beings. The measure of educational success is the academic achievement of students. Students in the context of this study are teenagers, so they are still in a period of transition and adjustment. Teenagers in general cannot be separated from the problems that may affect their academic achievement.

Academic achievement is procured by students in various ways; some students have high achievement, some moderate, and there are also students who have low achievement. This is of course influenced by various factors, both internal ones (derived from within students themselves) and external ones (derived from outside the students). Academic achievement can be seen at the end of each lecture. When students learn that their academic achievement is not good enough, then the consequence is that they will try to improve this. A factor that may affect academic achievement is cultural capital, which is the development of education by improving academic achievement in a humanist way, and can be enjoyed by all community groups or campus academic communities.

In addition to the leaders who must be aware of this, the academic community, or in this case the students, must be able to build awareness through the strengthening of cultural capital. It is important because it contains values, ethics and empowerment. Culture is the fruit of human thought through the process of creation, taste and intention and runs through everyday life; if optimized it can certainly encourage educational improvement and academic achievement.

The cultural capital that a person possesses can also differ because it can be influenced by gender. These differences can be affected, among other factors, by the hormonal conditions of each gender. Women are generally more calm than men and are more reactive in accepting new things.

At present, there are diverse conditions that come from various regions on campuses, which are necessary for the development of education-based cultural capital and multicultural capital. If carefully examined, culture-based and multicultural education are important for strengthening the sense of nationalism.
Building education with good academic achievement is supported by the cultural and multicultural capital of students, meaning that the values of local wisdom and diversity are highly regarded without discrediting minority groups, including increasing preventive activities to cope with student crime, such as character building, and the independence of the young generation. Good academic cultural capital is built through student participation in academic activities by upholding good values and ethics.

If we expect the existence of competent output and character, then the educational environment, in this case the campus, should also be able to provide a good academic culture. If a positive campus academic culture can be applied to maximum effect, it will be able to encourage the growth of the social climate and healthy interaction amongst the academic community. It can also help in exploring the potential of students themselves, allowing them to develop not only in the mind, but also from the heart, in sports, and in taste which can ultimately improve student academic achievement. Cultural capital within the campus involves participation in cultural activities, a reading climate, and extracurricular activities that can support improvement in student academic achievement.

Cultural activities in this regard include, for example, visiting historic places that can provide new knowledge; a reading climate that can also provide knowledge and insight that many students who have a cognitive ability that is directed to the intellectual abilities, ability to think and intelligence will be achieved beyond any other students. Extracurricular activities can provide targeted psychomotor skills that can encourage students to improve their academic performance. From previous studies, Eryanto and Swaramarinda (2013), it can be seen that the results and conclusions of the research can vary, which may be due to the varying characteristics of each country studied. Recognizing that cultural capital has an influence on student academic achievement, the researcher is interested in examining this phenomenon from a gender perspective with students of the Faculty of Economics, State University of Jakarta.

LITERATURE REVIEW

Academic achievement

Academic achievement is the result of lessons learned from learning activities in schools or colleges that are cognitive, and usually determined through measurement and assessment. The academic achievement of students during college education is measured by course assessment, semester assessment, final year academic assessment and the final assessment of the study program. The benchmark used in academic achievement is the Grade Point Average (GPA).

According to Sobur (2006), academic achievement is a change in terms of behavioral skills, or an ability that can increase over time not due to the growth process, but to the existence of learning situations. The embodiment of the learning process can be either oral or written, and the skills and problem solving can be directly measured or assessed by standardized tests.

Meanwhile, according to Chaplin, cited by Thantawy (2004), educational or academic achievement is a specified level of attainment or proficiency in academic work as evaluated by teachers by standardized tests, by teachers’ tests, or by a combination of the two.

Furthermore, according to Suryabrata (2006), academic achievement is the final learning achievement achieved by students within a certain time period, which in the case of school students is usually expressed in the form of numbers or symbols. From these numbers or symbols, other people or students themselves will be able to know the extent of achievement. Thus, academic achievement in school is another form of the mastery of lesson material that has been achieved by students; report cards can be used as the last learning outcome of the mastery of the lesson.

The definition of academic achievement by Azwar (2002) is evidence of the improvement or achievement obtained by a student as a statement of whether or not there has been progress or success in education programs. In addition, Djamarah (2002) defines academic achievement as the result obtained in the form of impressions that result in changes in the individual as the end result of learning activities.

Based on this discussion, it can be concluded that academic achievement is the result of achievement, ability or skill that produces change over a certain time period because of the learning
effort, which can be measured or assessed by teachers’ evaluations, standardized tests, or by a combination of the two, expressed in terms of numbers or symbols.

Cultural Capital

The term ‘cultural capital’ is not often discussed or heard by ordinary people, and little research on it is associated with the field of education, in this case the campus. Cultural capital is the capital of a student able to act well and ethically. Associated actions are the habits or customs of students who are assessed in everyday life as individual beings and as social beings. Some notions of cultural capital have been expressed by the following researchers.

Lamont and Lareau (1988) argue that "At the most general level of cultural capital of science to knowledge of the dominant conceptual and normative codes inscribed in a culture. Cultural capital is used by individuals or groups positioned at different levels in social hierarchies as a means of promoting social relations. Consequently, cultural capital enables individuals and families with knowledge of institutionalized high-status cultural signals (attitudes, preferences, formal knowledge, behaviors, goods and credentials) to exclude others from advantages of social positions or high-status groups ".

According to Bourdieu (1986), cultural capital is the skills, education, and advantages that people have, which give them a higher status in society. Parents provide their children with cultural capital by transmitting the attitudes and knowledge needed to succeed in the current educational system.

Types of Cultural Capital

Bourdieu distinguishes cultural capital into three types of capital, namely:

1. Tangible cultural capital; i.e. cultural capital embodied either consciously or acquired passively from "inheriting" the properties of oneself. It is used not in the genetic sense, but in the sense of acceptance from time to time, usually through the socialization, culture and traditions of the family.

2. Cultural capital of objectification; i.e. cultural capital that can be seen from the object. It consists of physical objects held, such as scientific instruments or artwork.

3. Cultural capital institutionalized; i.e. cultural capital consisting of institutional recognition, generally in the form of cultural capital qualifications owned by an individual. This is particularly prominent in the labour market, where it allows a diverse range of cultural capital to be presented in qualitative and quantitative measures and compared to other people's measured cultural capital.

Gender

Echols and Shadily (cited in Sutinah, 2004) state that gender means sex. Gender is a visible difference in men and women when viewed from the perspective of values and behaviour. However, gender is actually different from sex.

Gender is a group of attributes, behaviours, positions, and socially-culturally-shaped roles of men and women. For example, women are considered to be gentle, emotional, motherly, and so forth, while men are considered, for example, to be strong, rational and powerful. In fact, these properties are unnatural, because they do not last forever, and can still be changed. That is, there are men who are emotional and gentle, and women who are strong and rational (Minister of Women Empowerment, 2002).

Fakih (cited in Sutinah, 2004) argues that the various social injustices affecting women are due to the close relationship between gender differences and gender inequalities and the structure of society's widespread injustice.

Previous Research Findings

Two previous studies were reviewed, namely the results of the research conducted by Mads Meier Jaeger, (2010) and by the authors themselves are Henry Eryanto and Darma Rika Swaramarinda (2013). In this case, for this article, the authors only looked at one variable studied by previous researchers, i.e. cultural capital, but with additional assessment from a gender perspective. Research conducted by Mads Meier Jaeger (2010) provides a new estimate of the impact of cultural capital on academic achievement. The results of the study found that (1) cultural capital (measured by indicators of
participation in cultural activities, reading climate, and extracurricular activities) had a positive effect on children's reading and the value of mathematics tests, (2) the influence of cultural capital in general weaker than previously reported, and (3) the effect of cultural capital varies across different SES groups. The model used by Jaeger was:

\[ Y_{ijt} = \alpha + C_{ijt} \beta_1 + X_{it} \beta_2 + d_{ijt} \beta_3 + k_i \beta_4 + \epsilon_{ijt} \]

where i is the child (i = 1, ..., N) in family j (j = 1, ..., J) at time t (t = 1, ..., T). There are four types of explanatory variable in the model.

Variable C is a cultural capital variable that has ijt because they differ between individuals (different children have different values, so are given index i), between families (different siblings have different values, therefore index j) and between individuals over time (children have different values at different points in time, so are given index t).

Variable X is the income of parents who only have it because they vary from individual and time, but not in family.

Variable D is the child's gender and age, and has subscript ij because these vary between individuals and families, but not over time.

Variable K is parental education, which only has subscript i because this varies between individuals, but not between families or individuals. The term normal-distributed error summarizes the impact of all the observed variables that also affect academic achievement.

The second research, conducted by Eryanto and Swaramarinda (2013) used the following equation:

\[ A_i = \alpha + \beta_1 C_i + \beta_2 PE_i + \epsilon_i \]

where the variables used are academic achievement (A), influenced by cultural capital (C) and parent education level (PE).

The research was conducted using a survey method. The study used questionnaire-shaped instruments for cultural capital variables and secondary data from the campus to measure each variable of academic achievement and parental education level. The data for cultural capital consists of several indicators got from questionnaire, while other variables in the form of secondary data are in the form of ordinal data.

Academic achievement and parents education level are using ordinal data. According to Priyatno (2010), ordinal data is data categorization results that are not equivalent and can not be calculated arithmetically. Cultural capital uses questionnaires based on indicators of cultural capital variables expressed in 34 point statements. Parental education level is seen from the secondary data sourced by universities who viewed the information system used on the campus, that is SIAKAD UNJ, on education data of parents.

**Cultural Capital and Academic Achievement from the Gender Perspective**

The cultural capital possessed by a student can have an impact on their academic achievement, as stated by some experts from their research results. Bourdieu (1973), The most dominant class culture functions as the culture that can dominate the different stages of the culture. Students who have been nurtured with cultural forms from childhood will have the greatest possibilities for achievement in academic life.

According to Jaeger (2010), cultural capital is a scarce resource which equips individuals with knowledge, practical skills and a sense of "the rules of the game" in the educational system, which is recognized and rewarded by institutional gatekeepers and peers.

De Graaf and Kraaykamp (2000) add that children who have more cultural capital are more comfortable at school, communicate more easily with teachers, and are therefore more likely to do well. Susan (2002) states that women are able to enlarge the modalities in the community, either in the form of social capital, economic and cultural.

From the studies mentioned above, it can be seen that students’ gender can affect their cultural capital, which will have an impact on improving academic achievement. It can therefore be concluded that cultural capital can affect academic achievement.
RESEARCH METHOD

This research uses the descriptive quantitative survey method and the data is analysed by content analysis. The research uses primary data from observations of the respondents, who were students selected according to gender.

RESULTS AND DISCUSSION
Discussion On Developing Cultural Capital In Order To Improve Academic Achievement from a Gender Perspective

The discussion in this article follows the previous research conducted by Jaeger (2010) with the addition of attention to gender. The research has proven the hypothesis that there is a positive influence of cultural capital on academic achievement, meaning the higher the cultural capital of a student, the higher his or her academic achievement. There are three types of cultural capital: tangible cultural capital; cultural capital of objectification; and capital of institutional culture.

There are basic personality differences between girls and boys; boys generally individualistic, aggressive, impatient, more assertive, more confident, more in control of the task, and more dominant. Girls are more 'warm', nurturing, more tolerant of others, and much praised. But this condition is not absolute everywhere.

The academic achievement of students can be influenced by cultural capital because it includes the values of character formation or the personality of each individual who has experienced it. If the individual has experienced habituation from when they were younger, in terms of receiving positive and constructive learning patterns, then automatically in adulthood it will be easy to become an individual with good academic value.

73% of female students state they have experienced such habituation since their early age, whereas only 42% of male students were habituated to character formation early on. This is because female students can address the existing learning environment to create comfortable learning conditions. Male students are more susceptible to environmental impact and achieve slower maturity than women.

Conversely, if at an early age individuals are in an environment that is less supportive of the application of patterns of positive character formation, then most likely it will be difficult for them to compete in academic terms than their peers, although it is possible there may be other individuals from poor environmental conditions who will achieve good academic grades.

The factors mentioned above are very influential on one's environment. Environmental conditions will form habits for the individuals who experience them; that is, the value of habituation that will be cultural capital for them in achieving their academic activities. 74% of male students recognize that the environment greatly affects the value of habituation which shapes their cultural capital.

The Faculty of Economics UNJ has diverse students from different backgrounds. These backgrounds are the cultural capital of these individuals in learning process on campus. 64% of female students and 51% of male students stated they came from areas outside Jakarta.

Previous research has explained that the cultural capital of FE UNJ students strongly influences academic value. If we examine the results of these studies, then this is indeed the case. The strong relationship between cultural capital and the academic value of FE UNJ students, can be the result of more overseas students (from outside Jakarta, others city in Indonesia) than students from within the city itself. Their sincerity and readiness to continue their education in college is a great asset to their success.

Students from outside Jakarta will work hard, hoping to obtain a scholarship or become outstanding student, that will facilitate their entry into the world of work. In addition, they are also used to the discipline of time, and accustomed to spending time on activities that will add insight. 78% of females are already accustomed to discipline and more often spend their time engaged in useful activities and add their insights, while the male student figure is only 36%.
Habits that they bring that can transmit other students to also spur the spirit of competing in a positive way. Open debate activities, faculty and campus extracurricular activities and student organizations are all related to the development of self potential and will certainly be cultivated by students because they will use the existing time to increase their potential.

Such habituation will directly increase the academic value of the student, and will even also indirectly increase the academic value of other students, because they will compete in a positive way.

Extracurricular activities and student organizations in campus institutions are also able to increase student academic value. They will gain experience directly, not only in theory. These activities can explore students’ sensitivity in dealing with events significantly beyond the theoretical knowledge they gain in class. 83% of female students believe that extracurricular activities and student organizations can improve their academic achievement, while 67% of male students believe this.

The unification of theories that students learn in lectures with extracurricular activities or student organizations they follow is a cultural capital within the campus so that they are expected to be ready for their own future. On the other hand, there are also contradictory students who participate in the flow of modernization, which will undermine the cultural capital they already have. This will weaken the academic value they achieve. Conditions such as this that must be considered further; cultural capital in general will help students to obtain or improve their academic value. 87% of female students and 54% of male students believed that their friends who follow a negative stream of modernization will undermine their cultural capital, which will have an impact on the decline in their academic achievement.

Building the value of cultural capital is not as easy as thought, it should be planted early in students who are still in primary education. Character building formation is very beneficial in one’s golden age. The hope of character formation at a young age is that children have embedded positive values not only from learning process activities, but also from the social norms that apply to the community. The result of the formation of habituation is that in the future it will be cultural capital for them to be able to develop into a whole person.

CONCLUSION

Gender affects cultural capital and thus enhances academic achievement. Female students experience such habituation from an early age, are used to discipline and more often spend their time involved in useful activities that add to their insight. They also believe that extracurricular activities and student organizations can improve their academic performance and that their friends who follow negative currents of modernization will undermine their cultural capital, which will have an impact on the decline of their academic achievement. Male students show that the environment greatly affects the value of habituation, which will form a cultural capital that affects their academic achievement.

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