

Rethinking the Indonesia Smart Program (PIP): A Policy Review and Solutions for Better Student Outcomes

Roudoh¹⁾, Wanada Siti Salsabilah²⁾, Aji Wahyudin³⁾, Suci Hidayati⁴⁾

¹⁾ Universitas Islam Negeri Sulthan Thaha Saifuddin Jambi, Indonesia

²⁾ Universitas Islam Negeri Sulthan Thaha Saifuddin Jambi, Indonesia

³⁾ Institut Agama Islam Faqih Asy'ari Kediri, Indonesia

⁴⁾ Universitas Islam Negeri Maulana Malik Ibrahim Malang, Indonesia

e-mail Correspondent: raudhoh@uinjambi.ac.id

Received: 14-11-2024

Revised: 05-01-2025

Accepted: 07-01-2025

Info Artikel

Abstract

Keywords:

Analysis, Policy, Smart Indonesia Program (PIP), learning achievement

The Indonesia Smart Program (PIP), initiated by the government, is a financial assistance scheme targeting students from economically disadvantaged families to ensure equitable access to education. As stipulated in the Ministry of Education and Culture Secretary General Regulation No. 3 of 2021, PIP aims to reduce barriers to education by increasing enrollment rates, providing opportunities for continued schooling, and minimizing dropout rates. By allocating substantial educational subsidies, the program seeks to alleviate financial burdens, enabling students to focus on their education. This research examines the effectiveness and challenges of PIP implementation, employing William Dunn's public and educational policy analysis framework. The findings highlight that PIP has positively influenced student participation and academic achievement, particularly for underprivileged groups. However, the study identifies critical issues in the distribution process, including potential misuse of funds by schools or parents. To address these concerns, stringent monitoring by schools and committees is essential to ensure funds are used as intended. This study underscores PIP's role as a strategic policy solution to bridge educational inequalities while calling for enhanced transparency and accountability in its implementation. Recommendations are provided to optimize fund utilization and ensure the program's long-term impact on improving education access and quality.

Kata kunci:

Analisis, Kebijakan, Program Indonesia Pintar (PIP), prestasi belajar

Abstrak.

Program Indonesia Pintar (PIP) yang digagas pemerintah merupakan skema bantuan keuangan yang menyasar siswa dari keluarga kurang mampu untuk menjamin pemerataan akses pendidikan. Sebagaimana ditetapkan dalam Peraturan Sekretaris Jenderal Kementerian Pendidikan dan Kebudayaan Nomor 3 Tahun 2021, PIP bertujuan untuk mengurangi hambatan pendidikan dengan meningkatkan angka partisipasi, memberikan kesempatan untuk melanjutkan sekolah, dan meminimalkan angka putus sekolah. Dengan mengalokasikan subsidi pendidikan yang cukup besar, program ini berupaya meringankan beban keuangan, sehingga siswa dapat fokus pada pendidikan mereka. Penelitian ini mengkaji efektivitas dan tantangan pelaksanaan PIP, dengan menggunakan kerangka analisis kebijakan publik dan pendidikan William Dunn. Temuan penelitian menyoroti bahwa PIP telah memengaruhi partisipasi siswa dan prestasi akademik secara positif, khususnya bagi kelompok kurang mampu. Namun, penelitian ini mengidentifikasi masalah kritis dalam proses penyaluran, termasuk potensi penyalahgunaan dana oleh sekolah atau orang tua. Untuk mengatasi masalah ini, pemantauan ketat oleh sekolah dan komite sangat penting untuk memastikan dana digunakan sebagaimana mestinya. Studi ini menggarisbawahi peran PIP sebagai solusi kebijakan strategis untuk menjembatani kesenjangan pendidikan sekaligus menyerukan peningkatan transparansi dan akuntabilitas dalam

pelaksanaannya. Rekomendasi diberikan untuk mengoptimalkan pemanfaatan dana dan memastikan dampak jangka panjang program dalam meningkatkan akses dan kualitas pendidikan.

INTRODUCTION

Education is a cornerstone of national development, and the Indonesian government has taken significant steps to address challenges in this sector. One such effort is the allocation of increased budgetary resources in the field of education, as mandated in the APBN (Adiwijaya, 2022; Saputra, 2016; Sudaisy, 2024). Through this initiative, the government seeks to provide equitable access to education for all citizens (Bhuwania et al., 2024). A key program designed to achieve this goal is the Smart Indonesia Program (Program Indonesia Pintar or PIP), introduced via Presidential Instruction No. 7 of 2014 (Kholik et al., 2024; Nadia et al., 2024; Zamaludin et al., 2024) (Kholik et al., 2024; Nadia et al., 2024; Zamaludin et al., 2024). This initiative builds on the earlier Student Aid Program (BSM), targeting students from economically disadvantaged families across various educational levels, including SD/MI, SMP/MTs, SMK/SMA/MA, and non-formal education institutions like PKBM and training centers. Under the framework of Permendikbud Number 12 of 2015, the program was refined to provide financial assistance to school-age children from families holding the Prosperous Family Card (KKS) or meeting specific eligibility criteria (Libra et al., 2024). Administered through the Smart Indonesia Card (KIP), this program operates under the Ministry of Education and Culture (Kemendikbud) in collaboration with the National Team for the Acceleration of Poverty Reduction (TNP2K) (Musdalifah & Hayat, 2024). The legal foundation for the program is rooted in Article 34 (1) and (3) of the 1945 Constitution, Law No. 25 of 2004 on the National Development Planning System, and Presidential Instruction No. 7 of 2014, among other legislative instruments (Pracelia et al., 2024; Wayes, 2024).

First launched in 2014, the Smart Indonesia Program targets individuals aged 6 to 21 years from low-income families (Putri, 2024; Surtiari et al., 2024). It aims to reduce the financial barriers to education by providing cash assistance to cover essential school-related expenses, such as uniforms, books, bags, shoes, and transportation. Despite its noble objectives, the program has faced challenges in its implementation. By 2019, efforts to improve the distribution and utilization of KIP funds were ongoing to ensure that students could fully benefit from this initiative. According to the Ministry of Tourism data from 2016, economic constraints are a primary factor contributing to school dropouts among children aged 7-17 years, with 39.48% citing lack of funds, 9.77% needing to earn a living, and 1.17% expressing shame due to their families' economic conditions. Data from BPS (2019-2020) further revealed that the PIP has contributed to an increase in learning enthusiasm, with the percentage of students' engagement rising to 60.7% and 61.3% at the SMA/MA level, respectively, compared to previous years (Kabaderan et al., 2024; Meilianna, 2024). The primary objectives of PIP, as outlined in the Ministry of Education and Culture's General Secretary Regulation No. 3 of 2021, are to expand access to education, increase school enrollment rates, ensure educational continuity, and reduce dropout rates. However, there are still gaps in program implementation, with reports of ineligible recipients benefiting from PIP while many economically disadvantaged families remain unserved (Rahayuningsih & Sirait, 2020).

To evaluate the effectiveness of PIP, this study employs the theoretical framework of public policy analysis as articulated (Putra et al., 2024). Dunn (2004) in (Kraus et al., 2023) defines policy analysis as a multidisciplinary problem-solving discipline that integrates knowledge from behavioral and social sciences to assess and enhance policy quality. This study also draws on

findings by (Emeliazola & Karim, 2024; Suarni & Nurbaya, 2024), which highlight the role of Islamic education financing management principles in optimizing education budgets. According to their research, factors such as the equitable allocation of funds through programs like BOS, BOSDA, SISKIN, and PIP significantly influence the success of educational initiatives (Karundeng & Maulana, 2024). Furthermore, SISDIKNAS Law No. 20 of 2003 Article 11 Paragraph 2 mandates that the government ensure access to basic education without imposing financial burdens on families. The Smart Indonesia Program has demonstrated its impact on increasing school participation (APS), gross enrollment rates (APK), and net enrollment rates (APM). However, various challenges persist, necessitating further examination of its implementation and outcomes (Nurokhmah, 2021).

This study aims to provide an in-depth analysis of the Smart Indonesia Program as a government policy aimed at improving student achievement in formal education. Focusing on the Al-Hidayah Kebon IX Sungai Gelam Education Foundation's Madrasah Aliyah unit, this research seeks to measure the program's impact on academic performance and elucidate the benefits experienced by students receiving PIP assistance.

RESEARCH METHODS

This research uses a descriptive qualitative method which aims to deeply understand the events, phenomena and interactions that occur in the lives of individuals or groups. (Aspers & Corte, 2019; Baxter & Jack, 2008). This method utilizes a case study approach in which researchers collect data from individuals or groups through interviews and observations. (Patton, 2014).

Data collection techniques involve document testing and structured interviews. (Abbey & Meloy, 2017). Document testing was used to analyze administrative data related to the implementation of the Smart Indonesia Program (PIP) at the research location, such as financial reports, lists of aid recipients, and policy documents. Meanwhile, structured interviews were conducted with interview guidelines designed to extract specific information from respondents. Respondents in this study were Islamic Religious Education Subject Teachers and Deputy Head of Curriculum at the Al-Hidayah Foundation, Kebon IX.

The study was conducted in January 2024 at Madrasah Aliyah Yayasan Al-Hidayah Kebon IX. This location was chosen because it represents a school with PIP implementation that is relevant to the research objectives. The data collected were analyzed inductively to identify patterns, themes, and relationships between PIP implementation and its impact on improving student learning achievement. Data validity was maintained through triangulation of sources and methods to ensure credible and accountable findings. The data analysis process was carried out through the following stages, Data Collection, Data Reduction, Data Presentation, Conclusion Drawing and Verification (Miles et al., 2013).

RESULTS AND DISCUSSION

Results

From the results of interviews conducted on important elements of the implementation of government policies on PIP, the AL-Hidayah Kebon IX foundation at the Madrasah Aliyah unit level, objective information was obtained including:

Interview with the vice principal for curriculum at the Madrasah Aliyah level dated 01-05-2024 at 10.00 WIB, it can be seen that the Al-Hidayah Kebon IX Sungai Gelam Foundation is a school that was established in 1976. When the Al-Hidayah Foundation was first established, they

called themselves a school, not a school. For the Madrasah Aliyah level, it was established in 2016. However, this school is still in the development stage. This foundation already has three levels, namely Madrasah Ibtidaiyyah, Madrasah Tsanawiyah and Madrasah Aliyah. In addition, the Al-Hidayah Kebon IX foundation is also equipped with TPQ. Focusing on this research at the Madrasah Aliyah level, it has a total of 46 students in the 2023-2024 academic year, consisting of 15 students in class X, 18 students in class XI, and finally 18 students in class XII.

The number of locals at the MI level is 8 classes, the Mts unit level is 7 classes and the MA level is 3 classes. One class is limited to 25 children, so if the number is excessive, they will be included in the next class. The curriculum used still has differences, namely class X has implemented the Merdeka curriculum. While classes XI and XII still implement the K-13 Curriculum.

Regarding the government policy, namely the Smart Indonesia Program, the deputy head of curriculum was very cooperative in answering the interview questions submitted. In implementing PIP at the Al-Hidayah Kebon IX foundation at the Madrasah Aliyah level, they tend to follow the procedures that have been set by the Ministry of Religion. The committee's decree was issued by the Ministry of Religion and signed by the Commitment Making Officer, Director of Curriculum, Facilities, Institutions, and Madrasah Student Affairs, and was approved by the Director General of Islamic Education (Sekolah, 2024).

The filing stage for PIP recipients who have been submitted, processing of files by the technical instructions determined by the Ministry of Religion. Students who are eligible to receive PIP have been determined based on student data from EMIS which has been entered into the digital information system at the Ministry of Religion.

PIP assistance is usually received in two (2) periods. For period one (1) of 2024 in February, 4 students received PIP assistance consisting of class X = 0, XI = 1 student, and class XII = 1 student. Each child received Rp. 900,000, - which was disbursed through a designated bank under the supervision of teachers and the PIP recipient committee.

According to the Deputy Head of Curriculum, there was an increase in the achievement of children who received PIP assistance "If from the academic achievement it is indeed not much, but the children who received PIP became more enthusiastic about going to school, came on time, dressed neatly, were more respectful and polite. Their achievements were shown from their daily behavior". From this question, it can be seen that there is a positive relationship between PIP assistance and children's achievements. Although it is not as significant as the government's initial expectations, it still needs to be appreciated.

There are several obstacles faced by the school regarding the receipt of PIP assistance at Madrasah Aliyah Al-Hidayah Kebon IX, in 2023 there was a student who received PIP assistance who often skipped school. "There was once, ma'am, a child was given PIP assistance and then disappeared. Asked where the money was, he just kept quiet. Then it disappeared again. Unfortunately, the child is still registered as a student receiving PIP assistance. Until now, he is still in school but it's getting worse. Likes to skip school!" continued the deputy head of curriculum. From this incident, the school finally took action in the form of strict supervision of the money received by the child. Namely, it is directly budgeted for monthly Infaq, administration, and others. If the money is indeed excessive, it will be given to the child.

This solution is also useful for schools, namely the PIP assistance report that will be submitted to the Ministry of Religion. "When the money has been disbursed, the children return to school. Then we instruct the children to go to the TU room to pay off all arrears, fees, and other

school needs. So that the school no longer needs to collect from students. The remaining money is returned to the students. However, students must still report every expense from the PIP assistance money.

The interviews conducted by the researcher were by Esterberg's theory "a meeting held by two people to exchange information or something ideas by way of question and answer, so that they can be narrowed down into one conclusion or meaning in a particular topic". An interview is a meeting held by two people to exchange information or an idea by way of question and answer so that it can be narrowed down into a conclusion or meaning on a particular topic. The interviews conducted are useful as a process of collecting information from individuals or groups which can later be concluded.

Berdasarkan pada uraian diatas maka dapat ditemukan hal menarik seperti pada tabel 1 berikut :

Table 1 Main Findings of PIP Implementation at Al-Hidayah Senior High School

No	Findings	Explanation
1	History and development of the Foundation	<ol style="list-style-type: none"> 1. Al-Hidayah Kebon IX Foundation has a long history since it was founded in 1976, with the Madrasah Aliyah unit only being established in 2016. 2. This foundation covers three levels of formal education: Madrasah Ibtidaiyyah (MI), Madrasah Tsanawiyah (MTs), and Madrasah Aliyah (MA), as well as non-formal institutions such as TPQ.
2	Implementation of Government Policy through PIP	<ol style="list-style-type: none"> 1. The Smart Indonesia Program (PIP) at Madrasah Aliyah Al-Hidayah Kebon IX is implemented according to the procedures set by the Ministry of Religion. 2. Data on PIP recipients is based on the EMIS system, indicating the application of digital technology in student data collection. 3. Disbursement of PIP funds is carried out in two periods each year, with strict supervision from the school and the PIP recipient committee.
3	Impact of PIP on Students	<ol style="list-style-type: none"> 1. PIP assistance has a positive impact, although not academically significant, such as increasing student enthusiasm, discipline, and polite behavior. 2. There is a positive relationship between PIP acceptance and students' daily behavior, although its impact on academic achievement is still limited.
4	Obstacles and Solutions in PIP Implementation	<ol style="list-style-type: none"> 1. One of the challenges is the behavior of PIP recipient students who do not utilize the assistance properly, such as often playing truant. 2. The solution implemented by the school involves strict supervision of the use of PIP funds, with direct allocation for school needs such as donations and administration.

		3. PIP financial reports are also an important part of school accountability to the Ministry of Religion.
5	School Innovation in PIP Fund Management	<ol style="list-style-type: none"> 1. Schools ensure that PIP funds are optimally utilized for students' educational needs. 2. The monitoring and reporting model implemented demonstrates a commitment to transparency and efficiency in the use of assistance.
6	Conclusion and Reflection	<ol style="list-style-type: none"> 1. The implementation of PIP at Madrasah Aliyah Al-Hidayah Kebon IX is going quite well, although there is still room for improvement, especially in the supervision of students receiving assistance. 2. The social impact of PIP is more pronounced in changes in student behavior, who become more motivated and disciplined.

DISCUSSION

In responding to the problems of education in Indonesia, the government has made many policies that make it easier for people to access education. In formulating policies, the government takes steps that are in line with Willian Dunn's policy theory, namely the government conducts an analysis of previous policies, then obtains information that is utilized, then analyzes the policy using the inquiry method and finally makes a decision (Aziz et al., 2020; Rina et al., 2018; Yulianti, 2022).

Previous Policy Analysis: PIP as a Solution for Access to Education for the Poor

Previous education policy analysis shows that the government has conducted an in-depth evaluation of existing education policies, including the problems of access to education faced by the underprivileged. The results of this analysis gave birth to programs such as the Smart Indonesia Program (PIP), which aims to provide financial assistance to students so that they can continue their education without being constrained by economic factors. This approach reflects the effective use of digital data to support evidence-based policies.

In the process, the method of collecting information through interviews shows that the PIP policy not only considers financial needs but also its impacts, both in academic and non-academic forms. Schools directly observe changes in the behavior and motivation of recipient students. The government has established clear procedures in implementing PIP, such as channeling funds through designated banks, strict supervision, and reporting on the use of funds. This step reflects structured and directed decision-making.

Previous education problems were the high number of children dropping out of school, for children who grow up in underprivileged families are very vulnerable to dropping out of school due to economic limitations. Limited financial assistance in the field of education, previous education assistance programs, such as poor student assistance, are considered not to have fully resolved the problem because of their limited coverage and management and finally the geographical gap where remote and less accessible areas often experience delays in aid distribution or are even not touched at all.

This answers the research conducted by (Nugraha et al., 2024; Sugita et al., 2024), The right to education for children from poor families is one of the fundamental rights that must be guaranteed by the state in order to realize the welfare of society as a whole without discrimination. (Marchania & Prabawati, 2024) in line with this research, which revealed that the evaluation of the family hope program on the education component in Sidorejo Village has been effective in improving the standard of living of the community, as well as efficient and responsive in overcoming this problem.

PIP Policy Contribution to Access to Education

PIP is a policy that really facilitates access to education, in line with the government's goal of overcoming financial barriers for students from underprivileged families (Sari & Riansi, 2024). This policy aims to increase school participation rates and reduce dropout rates. At the local level, such as at Madrasah Aliyah Al-Hidayah Kebon IX, the program has been shown to help students become more motivated to attend school, although its impact on academic achievement is still limited.

The increase in student motivation can be seen from changes in behavior, such as being more disciplined in following lessons, being more diligent in attending school, and being more active in learning activities. However, the academic achievement of PIP recipient students did not show a significant increase. This shows that in addition to financial assistance, additional interventions such as academic support and tutoring are still needed to improve the overall quality of education.

In addition to the above, the PIP program focuses on targeted financial assistance, through the Education Management Information System (EMIS), the government identifies students who are entitled to receive assistance based on certain criteria, such as ownership of a Family Welfare Card (KKS), Economic status recorded in national social data and students who come from families with low economic levels but are not recorded in social data, based on school recommendations. This data-driven approach ensures that assistance is given to those who really need it.

School Response to PIP Policy

Schools play a role not only as implementers of government policies, but also as parties that can adjust the implementation of these policies according to local needs and conditions. This adjustment is made to ensure that the policy truly provides direct benefits to the targeted students. One real example is how several schools allocate funds from the Smart Indonesia Program (PIP) directly for students' educational needs, such as purchasing textbooks, school uniforms, stationery, or other needs related to the learning process. With this approach, schools strive to ensure that the aid funds are used appropriately and truly support the sustainability of students' education.

This proactive step reflects the responsibility of schools to not only implement policies formally, but also adjust the implementation to suit the specific needs of local communities. In this way, schools help bridge the gap between national policies and local needs, so that policies such as PIP can more effectively achieve their main goal, namely increasing access to education for students from underprivileged families.

In addition to responsive implementation, schools also conduct policy evaluations to ensure the effectiveness and sustainability of PIP implementation. Based on the theory of policy evaluation put forward by William N. Dunn, a good policy requires continuous evaluation to

measure its success, identify obstacles, and determine steps for improvement. In the context of PIP, field evaluations show that not all students receiving assistance optimally utilize the funds provided. Some students may use the funds for other needs that are not in line with the program's objectives, thus reducing the positive impact that the policy should have had.

This finding is an important basis for increasing supervision and improving the implementation mechanism of PIP in the future. One step that can be taken is to tighten supervision of the use of funds, provide clearer guidance to students and parents regarding the main objectives of PIP, and ensure transparency in the distribution and use of funds. In addition, further socialization needs to be carried out to increase the understanding of all related parties, including students, parents, and teachers, so that the funds provided can be utilized optimally according to students' educational needs.

Overall, the adaptive school response, accompanied by ongoing evaluation, shows the importance of the active role of educational institutions in optimizing the benefits of policies such as PIP. These efforts not only ensure that the policy achieves its stated objectives, but also help create a more inclusive and sustainable education system, which ultimately contributes to improving the quality of education nationally.

Discrepancy in the Amount of Funds Received

One of the problems that emerged in the implementation of PIP was the discrepancy between the nominal funds that students should receive and the amount received. Based on information in the PIP Brochure, high school students are entitled to receive IDR 1,000,000 per year. However, in practice, students only receive IDR 900,000. This discrepancy is of particular concern even though it does not directly indicate the practice of corruption, collusion, and nepotism (KKN).

Factors that may be the cause of this discrepancy include: Administration fees, such as account opening fees or minimum balances set by the bank. Other additional costs, including funds transfer fees or fund management by related parties and other technical needs, which may not have been explained transparently to aid recipients. Although these technical reasons are acceptable, efforts need to be made to increase transparency in the fund distribution process so that public trust in this program is maintained

Positive Impact of PIP on Education

In general, the Smart Indonesia Program is considered capable of increasing students' motivation to attend school, providing educational opportunities for the underprivileged, and even contributing to improving student achievement. Research conducted at a private Madrasah Aliyah shows that this program has succeeded in disproving the assumption that the government prioritizes public schools.

Private schools registered in the central data have the same rights and obligations to receive PIP benefits. The only difference lies in how each school manages the program. This disproves the assumption that the government prioritizes public schools, seen from the rights for private schools by Ensuring that private schools registered in the central data receive an allocation of PIP funds that are equal to public schools. Furthermore, it shows transparency in implementation, as shown by Providing clear reports regarding the distribution and use of PIP funds in private schools to build public trust

However, as explained earlier, there are several shortcomings in the implementation of PIP that need to be fixed. For example, although this program increases student motivation to attend school, its impact on academic achievement still needs to be improved. In addition, the discrepancy in the nominal funds received by students needs further attention so as not to create a negative perception of this program.

The following is a table of the impact of PIP on Madrasah Aliyah.

Table 2 Analysis of the Impact of the Smart Indonesia Program on Madrasah Aliyah Students

Category	Impact	Notes
Motivation	Increase	Students are more disciplined, arrive on time, and are enthusiastic about learning.
Academic Achievement	Moderate	Small changes in values, but improvements in behavior.
Access to Education	Expanded	Helping underprivileged students stay in school.
Inclusivity	Reinforced	Equal opportunities for public and private schools.

CONCLUSION

The conclusion of the study of the government program Program Indonesia Pintar as a solution to improve the achievements obtained that William Dunn's theory in the implementation of education policies, especially in the central government, provincial government, and district government, is related. Namely, how to formulate policies, analyze policies, and develop a policy is largely based on William Dunn's theory. Furthermore, the Indonesia Pintar Program (PIP) is a policy issued by the central government. This is based on the results of an evaluation of the needs of school children, that there are school children who need help, especially in funding. The Indonesia Pintar Program was created to be a solution to this problem in the form of social assistance funds.

From the data that has been found at the Yayasan Al-Hidayah Kebon IX, especially at Madrasah Aliyah Al-Hidayah, it was found that the central government policy program in the form of PIP has been able to become one of the solutions to improve student achievement in schools, especially for students from underprivileged families. With the PIP, students' learning needs can be met and students are more motivated to learn. However, for the future distribution of funds, many improvements and evaluations are still needed so that supervision can be carried out optimally, especially for schools and parents so that PIP funds are not misused or misappropriated.

REFERENCES

- Abbey, J. D., & Meloy, M. G. (2017). Attention by design: Using attention checks to detect inattentive respondents and improve data quality. *Journal of Operations Management*, 53–56, 63–70. <https://doi.org/10.1016/j.jom.2017.06.001>
- Adiwijaya, A. (2022, August 8). Effectiveness of the Implementation of Education Budget Arrangements in the APBN/APBD Based on the 1945 Constitution Article 31 paragraph (4) and Law No. 20 of 2003 concerning the National Education System Article 49

- paragraph (1) related to the Covid 19 Pandemic. Proceedings of the 2nd International Conference on Law, Social Science, Economics, and Education, ICLSSEE 2022, 16 April 2022, Semarang, Indonesia. <https://eudl.eu/doi/10.4108/eai.16-4-2022.2319705>
- Aspers, P., & Corte, U. (2019). What is Qualitative in Qualitative Research. *Qualitative Sociology*, 42(2), 139–160. <https://doi.org/10.1007/s11133-019-9413-7>
- Aziz, A. A., Nurfarida, R., Budiyantri, N., & Zakiah, Q. Y. (2020). Model Analisis Kebijakan Pendidikan. *Tapis: Jurnal Penelitian Ilmiah*, 4(2), Article 2. <https://doi.org/10.32332/tapis.v4i2.2575>
- Baxter, P., & Jack, S. (2008). Qualitative Case Study Methodology: Study Design and Implementation for Novice Researchers. *The Qualitative Report*, 13(4), 544–559. <https://doi.org/10.46743/2160-3715/2008.1573>
- Bhuwania, P., Mukherji, A., & Swaminathan, H. (2024). Women's education through empowerment: Evidence from a community-based program. *World Development Perspectives*, 33, 100568. <https://doi.org/10.1016/j.wdp.2024.100568>
- Emeliazola, & Karim, H. A. (2024). Finance Management Invest in Improving the Quality of Learning in MTSN 1 Bukittinggi. *ICMIE Proceedings*, 1, 42–50.
- Kabaderan, N., Canon, S., & Payu, B. R. (2024). Pengaruh Karakteristik Demografi Terhadap Tingkat Kesejahteraan Masyarakat Di Indonesia. *Journal of Economics and Regional Science*, 4(2), Article 2. <https://doi.org/10.52421/jurnal-esensi.v4i2.525>
- Karundeng, E. H. K., & Maulana, A. O. (2024). Pengaruh Kepemimpinan dan Kapasitas Sumber Daya Manusia terhadap Kualitas Laporan Bantuan Operasional Sekolah Daerah dalam Mewujudkan Akuntabilitas: *ABIS: Accounting and Business Information Systems Journal*, 12(2), Article 2. <https://doi.org/10.22146/abis.v12i2.96169>
- Kholik, B., Budiyantri, M. N., & Putra, R. (2024). Evaluasi Program Indonesia Pintar (Pip) Sebagai Upaya Pemerataan Pendidikan Di Sd Negeri 1 Jejaw. *Inovasi Pembangunan: Jurnal Kelitbangan*, 12(3). <https://doi.org/10.35450/jip.v12i03.631>
- Kraus, S., Ferraris, A., & Bertello, A. (2023). The future of work: How innovation and digitalization re-shape the workplace. *Journal of Innovation & Knowledge*, 8(4), 100438. <https://doi.org/10.1016/j.jik.2023.100438>
- Libra, R., Oktapani, S., & Noerdin, Z. (2024). Peningkatan Pemahaman Siswa SMK Muhammadiyah 2 Pekanbaru terkait Peraturan Menteri Pendidikan dan Kebudayaan RI Nomor 82 tahun 2015 tentang Pencegahan dan Penanggulangan Tindak Kekerasan di Lingkungan Satuan Pendidikan. *SOCIALI: Jurnal Pengabdian Kepada Masyarakat*, 2(1), 65–74.
- Marchania, A. D., & Prabawati, I. (2024). Evaluasi Program Keluarga Harapan (Pkh) Pada Komponen Pendidikan Di Desa Sidorejo Kecamatan Krian Kabupaten Sidoarjo. *Publika*, 451–464. <https://doi.org/10.26740/publika.v12n2.p451->
- Meilianna, R. (2024). Evaluasi Bantuan Langsung Tunai Pemerintah dan Nonpemerintah Terhadap Pengeluaran Masyarakat (Evaluation of Government and Non-Government Cash Assistance on Expenditure). *Jurnal Ekonomi dan Kebijakan Publik*, 15(1), Article 1. <https://doi.org/10.22212/jekp.v15i1.3262>
- Miles, M. B., Huberman, A. M., & Saldana, J. (2013). *Qualitative Data Analysis: A Methods Sourcebook*. SAGE Publications.

- Musdalifah, L., & Hayat, H. (2024). Implementation Of Smart Indonesia Program (Pip) Policy In Equalizing Education In Indonesia. *INDONESIAN JOURNAL OF SOCIAL POLITIC AND POLICY STUDIES*, 1(01), Article 01. <https://doi.org/10.69957/ijspss.v1i01.1705>
- Nadia, N., Kurnianingsih, F., & Setiawan, R. (2024). Implementasi Program Indonesia Pintar (PIP) Tingkat Sekolah Menengah Atas di Kota Tanjungpinang Tahun 2023: Studi di SMAN 4 Tanjungpinang. *Jembatan Hukum : Kajian Ilmu Hukum, Sosial Dan Administrasi Negara*, 1(3), 181–194. <https://doi.org/10.62383/jembatan.v1i3.521>
- Nugraha, P. N., Wismayanti, K. W. D., & Wirantari, I. D. A. P. (2024). Program Pemberdayaan Masyarakat Dalam Rangka Peningkatan Pendidikan Non Formal (Studi Kasus Anak Pedagang Asongan di Kota Denpasar). *Cognoscere: Jurnal Komunikasi Dan Media Pendidikan*, 2(1), Article 1. <https://doi.org/10.61292/cognoscere.133>
- Patton, M. Q. (2014). *Qualitative Research & Evaluation Methods: Integrating Theory and Practice* (Fourth Edition). SAGE Publications. <https://books.google.co.id/books?id=CM9BQAAQBAJ&printsec=copyright&hl=id#v=onepage&q&f=false>
- Pracelia, V. R., Widodo, D., & Radjikan, R. (2024). Implementasi Program Keluarga Harapan Melalui Kartu Indonesia Pintar Dalam Upaya Pemerataan Pendidikan Di Kota Surabaya – Jawa Timur. *Triwikrama: Jurnal Ilmu Sosial*, 4(3), Article 3. <https://doi.org/10.6578/triwikrama.v4i3.4362>
- Putra, F., Rahman, A., & Kasim, A. (2024). Evaluation of the scholarship program by the education fund management institute in Indonesia. *International Journal of Evaluation and Research in Education (IJERE)*, 13(5), Article 5. <https://doi.org/10.11591/ijere.v13i5.26195>
- Putri, D. A. K. (2024). Implementation of the Indonesia Pintar Program (PIP) at Primary School Level in Citangkil District. *Journal of Geopolitics and Public Policy (JOGPP)*, 2(1), Article 1.
- Rahayuningsih, S., & Sirait, R. A. (2020). (PDF) *Efektivitas Program Indonesia Pintar*. ResearchGate. https://www.researchgate.net/publication/346531025_Efektivitas_Program_Indonesia_Pintar
- Rina, H., Setiawati, B., & Subadi, W. (2018). Evaluasi Kebijakan Sertifikasi Guru Di Sekolah Menengah Pertama Negeri 1 Tanjung Kabupaten Tabalong. *JAPB*, 1(1), Article 1.
- Saputra, A. (2016). Kebijakan Pemerintah Terhadap Pendidikan Inklusif. *Golden Age: Jurnal Ilmiah Tumbuh Kembang Anak Usia Dini*, 1(3), Article 3. <https://doi.org/10.14421/jga.2016.13-01>
- Sari, F., & Riansi, E. S. (2024). Peran Stakeholder Dalam Mengatasi Ketimpangan Pendidikan Di Daerah Terpencil: Tantangan Dan Solusi. *Pendas : Jurnal Ilmiah Pendidikan Dasar*, 9(04), Article 04. <https://doi.org/10.23969/jp.v9i04.20436>
- Suarni, A., & Nurbaya, S. (2024). Mosque Financial Management And Halal Economy Ecosystem: An Analysis Of Muhammadiyah Mosques In South Sulawesi, Indonesia. *iBAF E-Proceedings*, 11(1), Article 1. <https://doi.org/10.33102/vvgpdp28>
- Sudaisy, F. (2024). Peran Program Indonesia Pintar (PIP) dan Keberlanjutan Pendidikan Peserta Didik di SMA Darul Hikmah Mataram. *Jurnal Ilmiah Profesi Pendidikan*, 9(4), 2325–2330. <https://doi.org/10.29303/jipp.v9i4.2780>
- Sugita, I. M., Ratmini, N. K. S., Wardhani, I. A. S. K., & Ariani, N. P. (2024). Perlindungan Hukum Terhadap Hak Atas Pendidikan Anak Miskin Di Kabupaten Karangasem. *Metta : Jurnal Ilmu Multidisiplin*, 4(3), Article 3. <https://doi.org/10.37329/metta.v4i3.3498>
- Surtiari, G. A. K., Wannewitz, M., Prasetyoputra, P., Siagian, T. H., & Garschagen, M. (2024). Indonesia's social protection system: The relevance of informal social protection to

- strengthen adaptation to climate change. *Journal of Integrative Environmental Sciences*.
<https://www.tandfonline.com/doi/abs/10.1080/1943815X.2024.2375995%4010.1080/tfocoll.2024.0.issue-World-Risk-and-Adaptation-Futures>
- Wayes, G. (2024). Suatu Kajian Teologis Mikha 6:8 Terhadap Program Kartu Indonesia Pintar (Kip) Sebagai Upaya Pemerintah Mengurangi Kemiskinan Dan Pemerataan Pendidikan . *Jurnal Penggerak*, 6(1), Article 1. <https://doi.org/10.62042/jtp.v6i1.82>
- Yulianti, R. Y. (2022). Evaluasi Kebijakan Tambahan Penghasilan Pegawai (Tpp) Dalam Meningkatkan Disiplin Pegawai Negeri Sipil Di Kota Banjar. *Jurnal Pemerintahan Dan Politik*, 7(2), Article 2. <https://doi.org/10.36982/jpg.v7i2.2109>
- Zamaludin, M. E., Meigawati, D., & Sampurna, R. H. (2024). Implementasi Program Kartu Indonesia Pintar Dalam Upaya Pemerataan Pendidikan Sekolah Dasar Negeri. *ELSE (Elementary School Education Journal): Jurnal Pendidikan dan Pembelajaran Sekolah Dasar*, 8(2), Article 2. <https://doi.org/10.30651/else.v8i2.19168>