



Improving Educational Equity through the Smart Indonesia Card for College: Policy Implementation and Challenges

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ABSTRACT

The Smart Indonesia Card for College (KIP-Kuliah) is a government program designed to promote educational equity by providing financial assistance to economically disadvantaged students pursuing higher education. This study examines the implementation of KIP-Kuliah at Nahdlatul Ulama University Sidoarjo (UNUSIDA) and Maarif Hasyim Latif University (UMAHA), focusing on policy communication, resource availability, administrative structure, and implementation challenges. Using a qualitative descriptive approach and George Edward III's policy implementation model, this research finds that KIP-Kuliah has successfully supported underprivileged students by reducing financial barriers. However, several challenges remain, including limited communication between funding institutions and universities regarding quotas and disbursement procedures, a lack of budget for program socialization, and inefficiencies in the verification and selection process, which are still being conducted manually. Despite these obstacles, the program benefits from strong parental support, adequate campus resources, and effective coordination between KIP-Kuliah administrators and financial offices. The study concludes that while KIP-Kuliah effectively enhances educational access, improving communication channels, increasing socialization efforts, and implementing an expert system for scholarship selection are necessary to optimize program execution.

INTRODUCTION

Education is the key to national development, as stipulated in Article 31 of the 1945 Constitution, which guarantees the right of every citizen to receive education and requires the government to finance basic education (Rahmani, 2022). To improve the quality of education and make it a top priority, the government has launched various programs, including the Smart Indonesia Program (PIP), to support education, especially for low-income citizens. One of the government's initiatives is the Smart Indonesia Card (KIP), which is regulated in the Regulation of the Minister of Education and Culture of the Republic of Indonesia Number 10 of 2020 concerning the Smart Indonesia Program, as a step to ensure equal access to education for all citizens (Sebu, 2023; Selviana et al., 2024).

Nahdlatul Ulama University of Sidoarjo (UNUSIDA) is one of the Private Universities in Sidoarjo Regency which is under the auspices of the Ministry of Education, Culture, Research, and Technology (Kemendikbud Ristek), in addition to Nahdlatul Ulama University of Sidoarjo and Maarif Hasyim Latif University of Sidoarjo, it has also been trusted to organize the KIP College Scholarship Program. Implementing BIDIKMISI (KIP College Scholarship) at Nahdlatul Ulama University of Sidoarjo began in 2017. Since 2020, the Bidikmisi Program has been replaced by the Indonesia Smart Card College Program (KIP-Kuliah) (Pramudita et al., 2024; Sakhiyya & Rahmawati, 2024; Swanda et al., 2024).

The details of the number of students receiving KIP-Kuliah scholarships at Nahdlatul Ulama University of Sidoarjo are as follows:

Table 1. List of Number of Students Receiving KIP-Kuliah Scholarships

No	Year	Nahdlatul Ulama University of Sidoarjo	Maarif Hasyim Latif Sidoarjo
1	2021	175 People (Study Program C)	110
2	2022	60 People (Study Program C)	47
3	2023	59 People (Study Program A), 10 people (Study Program B), 80 people (Study Program C)	32

Source: UNUSIDA Student Affairs Section (2024)

Meanwhile, the KIPK registration flow at Nahdlatul Ulama University is as follows:

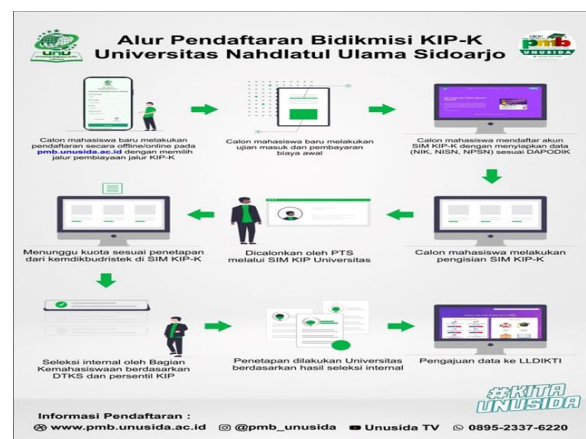


Figure 1. UNUSIDA KIP-K Registration Flow

The Smart Indonesia Program (PIP), which is realized through the distribution of the Smart Indonesia Card (KIP), is expected to overcome the problem of poverty and also improve the quality of education, and can guarantee that students from underprivileged families continue to attend school so that they are able to continue their education at a higher level (Aslinda et al., 2024; Ninghardjanti et al., 2023; Ridwan, 2023). This achievement has been proven by Dimmera & Purnasari (2020), through their research, where the PIP policy through KIP has had a positive impact on students who receive assistance so that they can realize equal education.

Similar conditions have also been proven through research Romlah et al., (2023) & Todapa (2024), where the results show that the implementation of PIP has gone as expected; therefore, it can help students meet educational needs and increase equitable access to education for underprivileged students and can even increase students' enthusiasm to continue school, however in its implementation PIP needs to be evaluated periodically because there are several gaps between its implementation and design.

These findings are, in fact, different from the conditions at Nahdlatul Ulama University Sidoarjo (UNUSIDA) and Maarif Hasyim Latif University Sidoarjo (UMAHA). Through the results of observations and field studies in the early stages, researchers found that several students dropped out of their studies due to economic problems. This certainly creates a gap between the targets of the PIP policy and real conditions in the field.

Table 2. List of Number of Students Dropping Out of Studies at
UNUSIDA & UMAHA

No	Name of University	Year 2021	Year 2022	Year 2023
1	Nahdlatul Ulama University of Sidoarjo	10	5	12
2	Maarif Hasyim Latif Sidoarjo	2	1	2

Source: Academic Section of UNUSIDA, 2024

Funding for higher education is not only intended for educational activities but also for research and community service activities, as well as to support student activities. They are often victims of the skyrocketing cost of education.

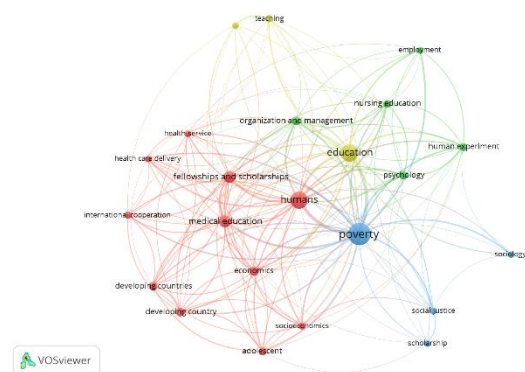
Research by Asnawi et al., (2021), the Smart Indonesia Program (PIP), by comparing education outcomes before and after program implementation. The results show that PIP contributes positively to increasing access to education for low-income families, although there are challenges in terms of the accuracy of recipient data and delays in the disbursement of funds—the success of the KIP program in increasing access to education in Indonesia. The results of the study show that the KIP program has succeeded in increasing access to education in Indonesia, although there are still several obstacles that need to be overcome so that this program can be more effective and on target (Sufni, 2024).

Research by Ninghardjanti et al., (2023), evaluated the effectiveness of the Smart Indonesia Program using the CIPP (Context, Input, Process, Product) evaluation model in 20 vocational high schools in Central Java. The results show that this program is quite successful in increasing access to education for underprivileged students, with high evaluation scores in all four aspects. However, this study also revealed several fundamental problems, such as the lack of synchronization of data between agencies, which causes the distribution of aid to be

inappropriately targeted, as well as the weak reporting and supervision system that does not fully meet the principle of accountability. Researchers recommend improving the data system, preparing uniform SOPs, and digitizing program monitoring and evaluation.

Meanwhile, a study conducted by Ulum & Wildana (2019), highlighted the KIP program from the perspective of human rights and public policy. They assessed that although this program is normatively intended to fulfill the right to education, there is still a paradox in substance. The government focuses too much on the financial assistance aspect, whereas education problems in Indonesia are more complex and include things such as teacher quality, school infrastructure, and regional inequality. This study also emphasizes that the distribution of the program is not yet even, and the approach used is more curative than solving the root of the education problem.

Meanwhile, research by Budiman (2023), on the implementation of KIP in vocational high schools in Kayuagung District, South Sumatra. The results of the study showed that this program had a positive impact on reducing the dropout rate and increasing student participation in education. However, the main challenge lies in the lack of public understanding of this program, as well as administrative obstacles such as delays in the disbursement of funds. This makes the effectiveness of the program not yet fully optimal. Overall, these three studies show that although the smart card program in Indonesia has good intentions and has demonstrated positive impacts, there are still many aspects that need to be improved, especially in terms of data, distribution, public understanding, and monitoring of implementation in the field.



Based on what has been stated above, the research is interested in analyzing further the Smart Indonesia Program through KIP-K at Nahdlatul Ulama University, Sidoarjo and Maarif Hasyim Latif University, Sidoarjo and presenting it in a study entitled "Implementation of Permendikbud Number 10 of 2020 concerning the Smart Indonesia Program (PIP) at Nahdlatul Ulama Higher Education in Sidoarjo Regency," because the KIP program is part of an effort to provide free education to underprivileged children.

This is important for the sake of taking steps to improve and perfect the implementation of PIP through KIP in the future. Therefore, this study was conducted with the aim of analyzing the implementation process of the Smart Indonesia Card Scholarship for College (KIP-K) at Nahdlatul Ulama Colleges in Sidoarjo Regency (Nahdlatul Ulama University of Sidoarjo and

the Maarif Hasyim Latif University of Sidoarjo) and analyzing the supporting and inhibiting factors in the implementation of the distribution of the Smart Indonesia Card-College (KIP-K) at Nahdlatul Ulama Colleges in Sidoarjo Regency (Nahdlatul Ulama University of Sidoarjo and Maarif Hasyim Latif University of Sidoarjo).

METHOD

This study uses a descriptive qualitative approach to analyze the implementation of KIP-Kuliah at Nahdlatul Ulama University of Sidoarjo (UNUSIDA) and Maarif Hasyim Latif University (UMAHA). The selection of this method is based on the purpose of the study, namely to deeply understand the implementation of the policy and the challenges faced (Lichtman, 2023). Edward III (1980), policy implementation theory is used as an analytical framework with four primary indicators: communication, resources, disposition, and bureaucratic structure.

The data used in this study consists of primary and secondary data. Primary data were obtained through in-depth interviews with KIP managers at UNUSIDA and UMAHA, including the Head of the PMB Section, the Head of the Student Affairs Section, and KIP-K recipient students. Interviews were conducted with semi-structured guidelines to obtain a broader perspective on program implementation. Meanwhile, secondary data were collected through literature studies from scientific journals, official government reports, and documents related to the KIP-Kuliah policy (Loeb et al., 2017).

The data collection process was carried out in several stages: (1) initial observation of the research location to understand the context of KIP-Kuliah implementation, (2) interviews with stakeholders and student recipients, and (3) documentation of policies and related reports. The data obtained were then analyzed using interactive analysis techniques that include data reduction, data presentation, and drawing conclusions (Stenberg & Maaranen, 2022).

RESULTS AND DISCUSSION

This study describes the implementation of the Smart Indonesia Program through KIP-K at UNUSIDA and UMAHA. Based on the findings of the research results above, the discussion focuses on two main aspects, namely the Implementation of the Smart Indonesia Program through the Smart Indonesia Card and the factors that support and hinder the implementation of the Smart Indonesia Program at UNUSIDA.

Implementation of the Smart Indonesia Program

The stages of policy development include policy agenda, policy formulation, policy adoption, implementation, and evaluation. Marvin (2021), describe implementation as the process of running, organizing, and pursuing alternatives that have been decided based on applicable laws. The implementation of the Smart Indonesia Program is based on the Regulation of the Minister of Education and Culture No. 10 of 2020. The Smart Indonesia Program, hereinafter referred to as PIP, is cash assistance from the government given to students whose parents are unable/less able to finance their education (Cisalada, 2022; Mendra & Bachtiar, 2024). The implementation of KIP-K at UNUSIDA and UMAHA can be described in four aspects: communication, resources, disposition, and bureaucratic structure.

Policy Communication

As Edward explained, policy communication is the process of conveying policy information from policymakers to policy implementers. PIP is communicated from the central government to the distributing institution and then delivered to the Campus and then to prospective students through the distributing institution. PIP is socialized in a coordination meeting with the management of each university (Nugraha, 2020; Supardi, 2024). As conveyed by NB, "The first socialization from the Chancellor was delivered at the UNUSIDA Internal Rapim (Leadership Meeting), the socialization was continued by the PMB section at certain events or informed when prospective new students register at PMB UNUSIDA" (WAW/NB/30/05/2024). The material delivered by the distributing institution (LLDIKTI) is complete, but the perceptions of receiving and understanding PIP vary. Socialization about PIP at UNUSIDA and UMAHA is not carried out routinely and only at certain events, such as during the promotion of the PMB section and coordination of Campus development programs as conveyed by JS, "Usually we socialize information about the KIP-K scholarship to prospective students when they are going to register for PMB UMAHA" (WAW/JS/14/06/2024).

UNUSIDA and UMAHA socialize PIP to students through verbal notification, especially to students who have KIP when they register as new students. Sometimes, students do not know that they have a card, so parents will be proactive and ask the Campus about what scholarships are provided by the Campus. This actually helps in terms of proposing prospective KIP-K recipients. Policy communication is not only about conveying programs to target groups; ideally, it also discusses the challenges or difficulties faced so that alternative solutions to these challenges are obtained (Gaus et al., 2019).

Based on the results of interviews and documentation carried out, KIP-K communication on Campus is still at the stage of general program delivery and has not discussed the problems that arise with the program. The target group that was socialized directly involved the PIP manager so that important information about PIP would be conveyed in full. Policy communication includes three dimensions, namely the transmission dimension, clarity, and consistency. In the transmission dimension, PIP has been transferred to the target group (students), and the formulation of the program is also precise in terms of legal basis, mechanism, targets, and objectives. In terms of consistency, the communication of KIP-K is still lacking because PIP communication is only at certain events.

Resource

The theory of policy implementation is determined by the content of the policy and the context of the policy. The content of the policy includes the resources deployed (Sulasmi et al., 2023). The resources deployed are humans, equipment, capital, and information. "If Human Resources in the sense of KIP managers at UNUSIDA I think it is sufficient, there are 5 (five) KIP managers consisting of the chairman, operator and members" (WAW/NB/30/05/2024). There are 5 (five) PIP managers at UNUSIDA from the student affairs department and assisted by PMB staff, while at UMAHA, there are 4 (four) PIP managers. Based on the results of interviews and observations, the number of managers is sufficient and able to carry out their duties and roles.

The equipment resources provided at UNUSIDA and UMAHA are complete and can support the implementation of

PIP. The equipment resources in question are buildings, computers, and wifi. The completeness of technology provided by the campus endorses the implementation of PIP, especially when proposing prospective PIP recipients at UNUSIDA for KIP applicant data entry through SIM PMB and SIM KIP Kemdikbud, while at UMAHA, the data entry is through Langitan UMAHA and SIM KIP Kemdikbud. Information resources also support the implementation of PIP. The information provided by the central government is complete, and the campus is also given technical instructions for implementing PIP during socialization. The PIP management on campus is quite active in seeking information related to recipient decrees, fund disbursement decrees, and other information pertaining to PIP. The campus and difficulties associated with KIP recipient data are due to limited information on the card. The campus has difficulty tracking students who have not/have received KIP, so prospective PIP recipients are some who have not been right on target.

Capital resources also determine the implementation of PIP. PIP funds come from the central government and are charged to the APBN (Sulasmai et al., 2023; Syamsurijal, 2019). The funds are divided among students whose parents are less well off, so the amount of funds obtained is still insufficient to finance education. Budget limitations also have an impact on socialization, so socialization is not carried out routinely (Saputra, 2018).

Disposition

Disposition is the character and characteristics possessed by policy implementers. This character can be in the form of commitment and loyalty in implementing policies (Almond & Coleman, 2015; Gendzier, 2019; Mansur, 2021). As explained by Van Meter and Van Horn, the implementer's disposition includes three essential things, namely, the implementer's response to policies that affect the implementer's attitude, cognition, and intensity of disposition. The entire academic community supports the implementation of PIP at UNUSIDA and UMAHA. Based on the results of interviews and observations, the KIP-K managers of UNUSIDA and UMAHA carry out their duties in terms of informing students and also making it easier for students to apply for KIP-K scholarships. From the description above, it is clear that KIP managers are committed and responsible in carrying out their roles. As stated by NB, "For students from families who are unable or do not have KIP-K, all of this is proposed by the Campus through a special format, because the campus also hopes that no more students will drop out of their studies due to costs" (WAW/NB/29/05/2024). The campus also proposes students who meet the criteria for PIP recipients. This indicates that the campus understands the criteria for PIP recipients set by the government.

Based on the results of interviews, students at UNUSIDA who received the scholarship used the KIP-K funds for educational purposes and campus activities. This was conveyed by MD, "The impact that I felt after receiving the KIP-K scholarship was very helpful in covering campus activities" (WAW/MD/05/29/2024). It is clear that from the student's answer, he has a compliant attitude in using PIP funds, but based on the results of the interview, when it was time to collect accountability reports, on average, they were not on time.

Bureaucratic Structure

The bureaucratic structure in this study is limited to the role and strategy of the campus in implementing PIP. At UNUSIDA, PIP management at the Campus level is handed over to the

student affairs section, which also serves as the KIP manager and is assisted by PMB staff in implementing PIP. The Head of the Student Affairs Bureau also serves as the Chairperson, the Head of the Student Services Section also serves as the operator, while the PMB staff conveys information to students who register at UNUSIDA about the requirements that must be collected for the proposal, AY said "For students who are interested in the KIP-K scholarship, as a first step, we (PMB UNUSIDA) will help enter data on prospective KIP recipients and KPS numbers/ certificates of poverty into the SIM PMB UNUSIDA" (WAW/AY/30/05/2024), then those in charge of entering data on proposed students in the Basic Education Data System (deposit) are from student affairs staff and financial staff who are in charge of checking students (PIP recipients) who still have a shortage of campus payments when the funds have been disbursed, the funds can be used to pay off the shortfall. "Information about the KIP-K scholarship, we (PMB UMAHA) convey as a form of campus promotion to prospective applicants, which will then be followed up by the KIP UMAHA manager." (WAW/JS/14/06/2024).

Meanwhile, at UMAHA, the management of PIP at the campus level is handed over to the KIP manager specifically who collaborates with the Director of Student Affairs and is assisted by PMB staff during the socialization of the KIP scholarship when students register and convey what requirements must be collected for the proposal, while the person in charge of entering the proposed student data in the Dapodik system is the UMAHA KIP Operator. From the findings above, there is a cooperation between the KIP-K implementation personnel on campus. Based on interview data and documentation, the campus has carried out this role. The strategy carried out by UNUSIDA and UMAHA in implementing PIP is to facilitate the collection of the required requirements and try to propose students who are eligible to be proposed. The essence of implementation is the impact that arises after the program is declared valid. When viewed from the objectives of PIP as stated in the PIP technical instructions, the expected effect is to reduce the dropout rate and increase the participation of poor people in obtaining educational services (Nikmah et al., 2020). When viewed from the PIP recipient (students), the impact is to help students buy campus equipment and reduce education costs (Yusup et al., 2019).

Factors Supporting and Hindering the Implementation of PIP

Supporting factors for policy implementation include parental support, information, cooperation between managers, and adequate facilities. As explained by Kadji (2015), there are 4 factors that cause the success and failure of implementation, namely information, policy content, support, and potential sharing. Information should be provided continuously so that there is no distortion of the formulated policy. The information that is a supporting factor here is related to the use of KIP and the Decree (SK) regarding PIP recipients. Clear and complete information is essential for KIP Managers at the University so that the information provided to students is more accurate and does not cause multiple interpretations.

Support can be a supporting and inhibiting factor for implementation. Support provided by parents to the campus, such as parents playing an active role in preparing the files needed when applying for KIP. This is as stated by NB, "Support from parents is invaluable for the campus, and parents help prepare files for submission; sometimes children do not know that their parents have a KKS card, which card is one of the requirements for submission" (WAW/NB/30/05/2024). The third factor is the

cooperation between managers and students, which significantly influences the implementation of PIP. As explained by Van Meter and Van Horn in the variable of inter-organizational relations, the implementation of a program requires support and coordination with other parties. Therefore, coordination and cooperation between agencies are needed for the success of the program. Another factor that supports the implementation of PIP at UNUSIDA and UMAHA is adequate facilities.

Based on the results of interviews, observations, and documentation carried out, it can be concluded that the facilities provided by the campus are satisfactory and support the program. The facilities or equipment used in the implementation of PIP include computers and Wi-Fi, while for the system, at UNUSIDA, there is SIM PMB, and at UMAHA, there is the Langitan system. Van Meter and Van Horn explained that resources influence the implementation of policies. The resources in question are human resources and non-human resources such as facilities, capital, and information. Budi Widodo explained that the inhibiting factors for the use of PIP include the lack of socialization about PIP, information notifications that are constantly delayed, inappropriate disbursement times, and inaccuracy in the time of collecting LPJ. From the research results presented, it was found that obstacles in the implementation of PIP include the lack of coordination between the distributing institution and the campus regarding the exact quota amount each year or the certainty of the time of disbursement of funds. Furthermore, what hinders the implementation of PIP is the information related to the validity of PIP recipient data.

The campus has proposed students who are considered to have met the criteria for PIP recipients, but these students are not determined as prospective recipients by the government, while students who are proposed through the faction route are determined as prospective PIP recipients. The campus is confused because it does not know the exact reason why the proposed students did not pass or if it is because the administration of the proposed students has been met. The accuracy of the target of PIP assistance recipients is a problem in society. The accuracy in question is that students who receive PIP have met the criteria and the accuracy of the use of PIP funds. Based on the research results obtained, PIP recipients at UNUSIDA and UMAHA, proposed by the campus, are appropriate, although some who need it did not pass due to the limited regular quota from the distributing institution.

Regulation of the Minister of Education and Culture of the Republic of Indonesia Number 10 of 2020 concerning the Smart Indonesia Program explains that prospective PIP recipient students can be proposed by stakeholders to the technical directorate according to the target priorities and requirements set, then validation of the proposed data is carried out against Dapodik (Basic Education Data). The regulation clearly states that students proposed by stakeholders will receive PIP if the data has been validated through the Dapodik system and if the data entered in Dapodik is correct. The stakeholders who propose the students are the Commission, which usually handles the education sector in the Sidoarjo area. The number of students proposed is based on the quota system. Another inhibiting factor is the distribution of the use of funds. The campus has difficulty supervising the use of PIP recipient funds. This is because the implementation, especially living costs, is directly given to KIP-K scholarship recipients. Students are required to make reports on the use of funds, but often, students are not on time when submitting them.

CONCLUSION

The implementation of the Smart Indonesia Card for College (KIP-Kuliah) at UNUSIDA and UMAHA has contributed significantly to improving educational equality by providing financial support for underprivileged students. This program is supported by the availability of adequate resources, the active involvement of parents, and good coordination between managers, the finance department, and central institutions. However, there are still a number of obstacles in the implementation of the program, especially in policy communication, limited budget for socialization, and the verification and selection process, which is still carried out manually.

In addition, the lack of communication between universities and distributing institutions regarding the determination of quotas and the mechanism for disbursing funds also hampers the effectiveness of the program. This study is limited to the implementation of KIP-Kuliah at two private universities, so it does not fully reflect the impact of this program on other higher education institutions. In addition, the approach used is more qualitative, and although it provides in-depth contextual insights, it does not fully describe the statistical trend of KIP-Kuliah's national implementation. Further research is recommended to cover more universities, use quantitative analysis to measure the impact of the program more systematically and explore the possibility of implementing a technology-based system in the selection of scholarship recipients to make it more efficient and fair.

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