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# KIP-K as a Government Strategy in Achieving Equitable Access to Higher Education in the City of Tasikmalaya

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## ABSTRACT

This research aims to analyse the role of the Smart Indonesia Card for Higher Education Programme (KIP-K) as a government policy instrument in ensuring equitable access to educational services for underprivileged communities in the City of Tasikmalaya. The study employs a descriptive qualitative approach, with data collection techniques involving in-depth interviews, observation, and documentary analysis that include beneficiary students as well as programme administrators at higher education institutions. Data analysis was conducted thematically, applying source and technique triangulation to ensure data validity. The findings indicate that KIP-K functions effectively as an affirmative state policy in reducing structural barriers to educational access, promoting study continuity, and strengthening the academic responsibility of aid recipients.

However, the effectiveness of policy implementation continues to face challenges related to administrative procedures, inadequate policy dissemination, and limited information literacy among target groups. This research concludes that KIP-K represents a relevant public policy instrument in realising the principles of social justice and the fulfilment of citizens' constitutional rights in the field of education. The limitations of this study lie in its geographical scope and qualitative approach, thus necessitating further research with a broader methodological design.

## INTRODUCTION

Education is a fundamental right of every citizen and a constitutional obligation of the government to ensure its fulfilment. This provision is affirmed in Article 31 of the 1945 Constitution of the Republic of Indonesia (UUD NRI 1945), which states that every citizen has the right to education and that the government is obliged to finance it. In this context, education is not merely viewed as an individual need but also as a strategic instrument for realising social justice and sustainable human resource development. Therefore, the fulfilment of the right to education



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forms an integral part of the state's responsibility in guaranteeing citizens' constitutional rights (Hidayah & Achmad, 2021).

At the higher education level, the issue of equitable access becomes increasingly critical, as relatively high tuition fees often pose the primary barrier for secondary education graduates from underprivileged families. This situation has the potential to widen social disparities if not addressed through affirmative government policies. Higher education plays a strategic role in enhancing individuals' intellectual capacity, skills, and social mobility, such that inequalities in access to higher education can directly impact uneven social and economic development (Gutama et al., 2022). Poverty and limited access to quality education are directly interrelated, necessitating integrated and sustainable policies to address them (Nikmah et al., 2020).

As a manifestation of the state's responsibility to guarantee the right to education, the Indonesian government has developed various educational assistance policies, one of which is the Smart Indonesia Programme (Program Indonesia Pintar or PIP), subsequently extended to higher education through the Smart Indonesia Card for Higher Education (Kartu Indonesia Pintar Kuliah or KIP-K). This programme targets pupils and students from economically disadvantaged or vulnerable families to ensure they continue to have opportunities to access decent education (Rahayu & Syahputra, 2022). The Smart Indonesia Card (KIP) itself evolved from the Poor Students Assistance Programme (Bantuan Siswa Miskin or BSM), aimed at reducing dropout rates by providing educational cash assistance to school-age children from families holding Prosperous Family Cards (Kartu Keluarga Sejahtera or KKS) or those meeting specific criteria (Sari et al., 2021).

In the context of higher education, KIP-K is designed as an affirmative policy instrument to overcome economic barriers that have long been the primary factor in unequal access to higher education. Normatively, KIP-K is regulated as educational assistance in the form of tuition fee waivers and living cost support disbursed through non-cash mechanisms to ensure transparency and accountability (Ministerial Regulation on Education and Culture No. 10 of 2020; Secretary-General Decree of the Ministry of Education, Culture, Research, and Technology No. 14 of 2022). Thus, KIP-K is not merely understood as financial aid but as a government policy strategy for achieving equitable access to higher education. The government's role in implementing KIP-K aligns with the concept of public service, positioning the government as the primary actor in providing effective, efficient, transparent, and accountable services (Rizqiputri & Isharyanto, 2024).

The implementation of educational assistance programmes, including KIP-K, must adhere to principles of efficiency, effectiveness, transparency, accountability, propriety, and benefit to ensure that the policies are accurately targeted and accountable in line with national priorities



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(Karningsih, 2021). From a public policy perspective, affirmative programmes such as KIP-K align with principles of justice and non-discrimination, as they are designed to correct long-standing structural inequalities in society, particularly in access to public services in education.

The City of Tasikmalaya is one region characterised by diverse socio-economic conditions among its population, with the majority coming from lower-middle economic groups. This makes equitable access to higher education a particular challenge. Data on educational assistance recipients indicate that the need for educational support in the Tasikmalaya region is relatively high and ongoing. In 2023, the Smart Indonesia Programme (PIP) reached 43,220 pupils in the City of Tasikmalaya and 76,043 pupils in Tasikmalaya Regency, totalling 119,263 PIP recipients in the Tasikmalaya area (Antara News, 2023). The high number of recipients reflects the significant reliance of the community on educational assistance policies as a means of maintaining educational continuity.

This need for educational assistance extends to the higher education level through the KIP Kuliah programme. However, the number of KIP Kuliah recipients remains relatively limited compared to the number of applicants, indicating a gap between the high societal demand for higher education assistance and the programme's limited capacity at higher education institutions. This situation raises questions about the extent to which KIP-K is effective as a government strategy in achieving equitable access to higher education, particularly at the local level.

Several previous studies have examined the implementation of KIP and KIP-K in various contexts. Larasati et al. (2022) found that the implementation of KIP Kuliah still faces challenges such as limited information, lack of transparency, and delays in fund disbursement. Harlina et al. (2023) highlighted inaccuracies in targeting recipients, including those who are economically capable. Meanwhile, Jumanah and Rosita (2022) emphasised that the implementation of the Smart Indonesia Programme continues to encounter issues of inaccurate recipient data, weak policy dissemination, and low public understanding of the programme's objectives. Although these studies provide important insights into the dynamics of educational assistance implementation, research specifically positioning KIP Kuliah as a strategy for equitable access to higher education in a regional context, particularly the City of Tasikmalaya, remains relatively limited. This gap forms the basis for the novelty of this scholarly article.

Based on the foregoing discussion, the primary research problem in this study is how the Smart Indonesia Card for Higher Education serves as a government strategy in achieving equitable access to higher education in the City of Tasikmalaya, along with the factors influencing the effectiveness of its implementation. This research proceeds from the hypothesis that KIP-K has the potential to contribute positively to expanding higher education access for underprivileged



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communities, but its success is highly dependent on the quality of policy implementation, including the effectiveness of dissemination, targeting accuracy, transparency, and coordination among stakeholders. This aligns with findings that the quality of policy implementation significantly determines the government's success in achieving equitable public services (Rizqiputri & Isharyanto, 2024; Fathullah & Isharyanto, 2023).

Accordingly, the objective of this article is to describe and analyse in depth the role of the Smart Indonesia Card for Higher Education as a government strategy in realising equitable access to higher education in the City of Tasikmalaya. This research is expected to provide contextual understanding of the dynamics of KIP Kuliah implementation at the regional level, identify challenges faced, and offer conceptual contributions to the development of more inclusive and sustainable educational assistance policies. Regions, identifying the challenges faced, and providing conceptual contributions for the development of more inclusive and sustainable education assistance policies.

### METHOD

This research employs a descriptive qualitative design with the aim of gaining an in-depth understanding of the role of the Smart Indonesia Card for Higher Education (KIP Kuliah) as a government strategy in achieving equitable access to higher education in the City of Tasikmalaya. The qualitative approach was selected because it focuses on processes, experiences, and the dynamics of educational policy implementation within a natural social context, without any manipulation of research variables (Amrizal et al., 2020). Through this approach, the researcher seeks to capture the meaning of the KIP Kuliah policy as perceived and directly experienced by programme administrators and beneficiaries alike. Descriptive qualitative research is also understood as an effort to obtain a profound understanding of the concepts and phenomena under study, rather than being oriented towards numerical or statistical data; thus, this study emphasises empirical exploration and interpretation of the phenomenon of equitable access to higher education currently under analysis (Wardana & Mursyidah, 2025).

The research design adopted is descriptive in nature, aiming to systematically and factually depict the conditions of KIP Kuliah policy implementation at the regional level. Through this design, the study is directed towards presenting the reality of programme implementation as it is, encompassing the recipient selection mechanisms, the aid disbursement process, as well as the various benefits and challenges arising in policy execution. Accordingly, this research is not intended to test hypotheses but rather to provide contextual understanding of how the KIP Kuliah policy is implemented as an instrument for equitable access to higher education in the City of Tasikmalaya.



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Data collection was carried out through in-depth interviews, observation, and documentary analysis. In-depth interviews served as the primary technique for eliciting information from informants directly involved with the KIP Kuliah programme, such as programme administrators at higher education institutions and beneficiary students. Interviews were conducted in a semi-structured manner to provide the researcher with a question guideline while allowing flexibility to explore informants' experiences and views more broadly. In addition, observation was undertaken to obtain an empirical picture of administrative processes and programme implementation practices within the higher education environment. Meanwhile, documentary analysis involved examining policy documents, KIP Kuliah implementation guidelines, reports on aid recipients, and other relevant supporting data pertinent to the research focus. The combination of these three techniques aims to yield comprehensive data and enhance the depth of the research analysis.

The research instruments in this study consist primarily of the researcher themselves, supported by semi-structured interview guidelines, observation notes, and a list of documents to be analysed. The interview guidelines were developed based on the research objectives and related literature on educational policy implementation to ensure consistency in data elicitation across informants. Observation notes were used to record situations, processes, and interactions relevant to KIP Kuliah implementation, while the document list served as a guide for collecting and classifying written data. The flexibility in using these instruments aligns with the characteristics of qualitative research, which emphasise data depth and the researcher's sensitivity to the research context.

Data analysis was conducted in a descriptive qualitative manner, following the stages of data reduction, data display, and conclusion drawing. Data reduction involved selecting and focusing on data relevant to the research objectives, whether obtained from interviews, observations, or documentation. The reduced data were then presented in the form of systematic thematic narratives to clearly identify emerging patterns, trends, and meanings. The conclusion-drawing stage was carried out interpretatively by linking empirical findings to the conceptual framework employed in the research. This analysis process was performed iteratively and simultaneously with data collection, thereby enabling further deepening and clarification of research findings (Salsabilah et al., 2024).

To ensure data validity, this research applied triangulation techniques, both source triangulation and method triangulation. Source triangulation was achieved by comparing information obtained from various informants, while method triangulation involved comparing data from interviews, observations, and documentation. The application of triangulation aims to enhance the credibility and trustworthiness of the research findings, ensuring that the results are scientifically accountable (Susanto & Jailani, 2023).



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## RESULTS AND DISCUSSION

The Smart Indonesia Card for Higher Education Programme (KIP-K) is an affirmative government policy instrument designed to guarantee the fulfilment of the right to higher education for citizens, particularly underprivileged community groups. Normatively, this policy embodies the state's responsibility as mandated in Article 31 of the 1945 Constitution of the Republic of Indonesia (UUD NRI 1945), which affirms that every citizen has the right to education and that the government is obliged to finance it. In this context, higher education is not merely understood as an individual need but as a strategic instrument for realising social justice and sustainable human resource development (Hidayah & Achmad, 2020).

The findings of this research provide an empirical overview of the role of KIP-K as a government strategy in achieving equitable access to higher education in the City of Tasikmalaya, while also revealing the dynamics of benefits and challenges encountered at the local level.

**Table 1.** Implementation of KIP-K in Equitable Access to Higher Education in the City of Tasikmalaya

Theme	Empirical Findings	Analytical Implications
Socio-Economic Background of Recipients	The majority of KIP-K recipients come from low-income families.	KIP-K is appropriately targeted at underprivileged community groups.
Role of KIP-K in Access Decisions	KIP-K serves as a determining factor in students' courage to apply to higher education institutions.	Financial support has a significant influence on access to higher education.
Change in Orientation After Completing Secondary School	Without KIP-K, students tend to enter employment directly after completing secondary school.	KIP-K shifts choices from employment to further study.
Living Cost Support	Living cost assistance reduces economic anxiety and supports study continuity.	KIP-K functions as a policy for both access and retention.
Psychological Impact and Academic Motivation	Students feel recognised and encouraged to enhance their academic responsibility.	KIP-K possesses symbolic and motivational dimensions.
Higher Education Institution Perspective	Higher education institutions consider KIP-K to increase participation of underprivileged students.	KIP-K is effective as a strategy for equitable higher education.
Role of Schools in Dissemination	Schools play an important role, but dissemination is not yet even.	Information gaps hinder equitable access.
Administrative and Non-Financial Challenges	The registration process is complicated, along with psychological barriers and information literacy issues.	Policy effectiveness is influenced by structural and psychosocial factors.

Sources: Research Data, 2025



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Field findings show that the majority of KIP-K recipients come from families with lower middle economic conditions. The family's economic limitations are perceived as the main obstacle in continuing their education to higher education. One of the informants stated, "If there is no KIP-K, it is likely that I will not go to college, maybe immediately work after graduating from high school" (M1 Interview, 2025). These findings are in line with the view that the high cost of higher education has the potential to widen social disparities if not intervened through government affirmative policies (Gutama et al., 2022).

Another student's informant's statement that said, "After knowing that there is a KIP-K, then I dare to try" (M3 Interview, 2025), corroborates the finding that an individual's decision to access higher education is not only determined by academic ability, but is also greatly influenced by the availability of financial support. This is relevant to the findings of Nikmah et al. (2020) who stated that poverty and limited access to education are directly related, so that policy interventions in the education sector are key factors in breaking the chain of social inequality.

Furthermore, the results of the study show that the presence of KIP-K has significantly shifted the orientation of post-high school choices from the world of work to higher education. Some students revealed that without the help of KIP-K, the most realistic option after graduating from high school is to immediately work to help the family economy. Statement of the student informant, "The plan is to work immediately. After KIP-K, I became brave enough to register for college" (M2 Interview, 2025), showing that KIP-K functions as a catalyst that opens up opportunities for social mobility through higher education. These findings reinforce the concept that higher education has a strategic role in increasing individuals' intellectual capacity, skills, and social mobility (Gutama et al., 2022).

In addition to tuition fee waiver, living expenses assistance is the aspect that is most benefited by KIP-K recipients. One of the students stated, "Not only is UKT free, but there is also assistance with living expenses" (M4 Interview, 2025). This living cost assistance allows students to meet basic needs without having to work excessively, so they can focus more on academic activities. In terms of policy, this assistance scheme is in line with the KIP-K design which is not only oriented towards early access, but also on the sustainability of student studies through integrated financing of education and living costs (Permendikbud No. 10 of 2020; Persesjen of the Ministry of Education and Culture No. 14 of 2022).

From the perspective of university managers, KIP-K is seen as an affirmative instrument that directly increases higher education participation for low-income groups. The statement of the university manager, "Most of these KIP-K students will indeed not go to college if there is no this program" (Interview P2, 2025), strengthens the view that KIP-K plays a role as a correction mechanism for structural inequality in access to higher education. This is in line with the



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principles of justice and nondiscrimination in public policy, where affirmative programs are designed to correct long-standing social inequality (Karningsih, 2021).

Interestingly, KIP-K recipients not only interpret this program as financial assistance, but also as a form of recognition and state support for their academic potential. The expression of the student informant, "KIP-K is not only about money, but the recognition that we have equal opportunities" (M5 Interview, 2025), shows the symbolic dimension of public policy. This dimension contributes to the strengthening of students' academic identity and confidence, which ultimately has a positive impact on motivation and commitment to learning.

Experience during the study period shows that KIP-K also forms the attitude of academic responsibility of the beneficiaries. Some students stated that there was a moral motivation to maintain their achievements as a form of appreciation for state assistance, "I feel that I have to study more seriously because I have been assisted by the state" (M6 Interview, 2025). These findings show that education assistance policies not only have an impact on the structural aspects of access to education, but also on the formation of students' academic attitudes and behaviors.

Although it has a positive impact, this study also found challenges in the implementation of KIP-K. The registration and selection process is perceived to be quite complicated due to the many administrative requirements, especially related to the verification of the family's economic condition. One student stated, "The registration process is quite complicated, there are many documents that must be prepared" (M3 Interview, 2025). However, this administrative complexity is understood as part of the accountability mechanism to ensure the accuracy of program targets, as well as the principles of transparency and accountability in public services (Karningsih, 2021).

In the framework of public services, KIP-K can be understood as a form of service organized by the government to meet the needs of the community in the field of higher education. Public services include all service activities carried out by the government in order to meet the basic needs of the community, including the provision of funding support and the guarantee of the sustainability of studies (Rizqiputri & Isharyanto, 2024). Thus, the effectiveness of KIP-K is highly dependent on the quality of the public service system that supports its implementation.

At the policy implementation level, universities carry out KIP-K by referring to national guidelines that are top-down. The university manager stated that the entire process follows the technical provisions of the central government (P1, 2025). This condition limits the space for local innovation, although the institutional responsibility of universities in ensuring the accuracy of targets remains large. Experience in policy implementation in other regions shows that local



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regulatory support and inter-agency coordination can improve the quality of public services (Fathullah & Isharyanto, 2024).

The role of schools also emerged as an important factor in the early stages of the implementation of KIP-K, especially in the socialization process to students in the final grade of high school/equivalent. However, the results of the study show that socialization is not evenly distributed, especially in suburban areas. The statement "I only found out about KIP-K from a friend, not from school" (Interview C1, 2025) indicates a weak distribution of information. These findings are in line with previous research that highlighted the limitations of socialization as one of the main obstacles in the implementation of educational assistance programs (Larasati et al., 2022; Jumanah & Rosita, 2022).

In addition to limited information, psychological barriers such as low self-confidence of students from underprivileged families also affect the decision to continue higher education. Concerns about the cost of living and competitiveness in college remain despite the availability of educational aid. This emphasizes that equitable access to higher education does not only depend on financial assistance schemes, but also on the quality of mentoring, information literacy, and psychological strengthening of prospective students. KIP-K plays a significant role as the government's strategy in expanding and equalizing access to higher education in Tasikmalaya City. However, its effectiveness is largely determined by the quality of policy implementation, including socialization, target accuracy, transparency, cross-stakeholder coordination, and psychosocial support for potential recipients.

### CONCLUSION

This study concludes that the Indonesia Smart College Card (KIP-K) contributes significantly to the equitable distribution of access to higher education in Tasikmalaya City. This program effectively overcomes the economic barriers of low-income communities through tuition fee exemptions and living assistance, as well as an affirmative policy that increases student academic motivation, confidence, and retention, thereby supporting the fulfillment of constitutional rights to education. The hypothesis is proven, with effectiveness dependent on the implementation of the policy. Despite this, the effectiveness of KIP-K is hampered by uneven socialization, complex administrative procedures, and non-financial barriers such as low information literacy. This research is also methodologically limited as a descriptive qualitative study with a scope only in Tasikmalaya City, so the findings are difficult to generalize. It is recommended to strengthen systematic socialization through schools and local governments; simplifying procedures by maintaining accountability and literacy assistance; as well as follow-up research using a mixed methods approach and regional expansion. This improvement will strengthen KIP-K as an instrument of social justice in inclusive higher education.



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