



Implementation of the Indonesia Smart Program (PIP) at Sman 1 Pagai Utara Selatan, Kepulauan Mentawai Regency

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ABSTRACT

This study aims to describe the implementation of the Indonesia Smart Program (Program Indonesia Pintar/PIP) at SMAN 1 Pagai Utara Selatan and to identify the challenges encountered during its implementation. This study employed a qualitative approach with a descriptive research design. Data were analyzed using the interactive model developed by Miles and Huberman, consisting of data condensation, data display, and conclusion drawing and verification. The findings indicate that the implementation of PIP consists of several main stages, including data collection and nomination of prospective beneficiaries, program socialization, and the distribution and disbursement of funds. The school plays an important role in updating student data, disseminating program information, completing administrative requirements, and providing assistance to students and their parents or guardians. However, the implementation of PIP continues to face several challenges, including inconsistencies in administrative data, limited internet and communication access, the geographical conditions of the archipelagic region, difficulties in accessing banking services, and the existence of students who have been nominated but have not yet received the assistance. Therefore, strengthening data management, communication, coordination, and access to services is necessary to improve the effectiveness and targeting of PIP in supporting equitable access to education.

INTRODUCTION

Education is one of the fundamental rights of every citizen guaranteed by the state. This right is affirmed in Article 31 Paragraph (1) of the 1945 Constitution of the Republic of Indonesia, which stipulates that every citizen has the right to receive education. This provision is further reinforced by Article 5 Paragraph (1) of Law Number 20 of 2003 concerning the National Education System, which states that every citizen has an equal right to obtain quality education. Therefore, the provision of education in Indonesia must be carried out democratically, fairly, and without discrimination, while upholding human rights, religious values, cultural values

In an effort to improve equitable access to education, the government has implemented various programs, one of which is the Indonesia Smart Program (Program Indonesia Pintar/PIP). This program is intended to assist students from disadvantaged families so that they can continue to access and pursue their education. PIP is implemented through the provision of the Indonesia Smart Card (Kartu Indonesia Pintar/KIP) and represents a continuation and expansion of the target groups of the School Assistance Program for Poor Students (Bantuan Siswa Miskin/BSM) (Kementerian Pendidikan dan Kebudayaan, 2015). This policy also constitutes one of the government's efforts to support the implementation of Universal Secondary Education and the initial implementation of the 12-year compulsory education program. Through PIP, students from disadvantaged families are expected to meet their educational needs, thereby reducing the risk of dropping out of school and improving equal opportunities to obtain education (Rohaeni & Saryono, 2018; Uriyalita et al., 2020).

Although the government has provided various forms of educational assistance, school dropout and the risk of dropping out of school remain problems in various regions. Family economic conditions are one of the factors that can affect students' educational continuity. The educational burden borne by parents is not limited to school fees but also includes uniforms, books, stationery, transportation, pocket money, and other educational needs. Therefore, the existence of PIP is particularly important for students from economically disadvantaged families.

Several studies have shown that PIP has a positive impact on educational equity. Listiyanto (2022) found that PIP contributes to reducing the likelihood of students dropping out of school, including among students from households with expenditure levels below the poverty line. Thus, PIP serves not only as financial assistance but also as one of the government's policy instruments to expand access to education and improve educational continuity for students from disadvantaged families. Rohaeni and Saryono (2018) found that the PIP policy through KIP had a positive impact on beneficiary students and contributed to the realization of educational equity. Similarly, Yusup, Ismanto, and Wasitohadi (2019) found that the implementation of PIP helped students meet their educational needs, increased access to education for disadvantaged students, and encouraged them to remain in school. However, their study also

identified several gaps between policy design and its implementation, indicating the need for periodic evaluation.

Previous studies have not fully described the implementation of PIP in the Mentawai Islands Regency. Based on initial observations and preliminary field studies conducted by the researcher, some students were still unable to meet their school-related needs despite receiving PIP assistance. Furthermore, some students were still experiencing school dropout. These conditions indicate a gap between the objectives of the PIP policy and the actual conditions in the field. Differences in regional characteristics are also important to consider. The Mentawai Islands Regency is an archipelagic region with geographical and accessibility conditions that differ from those of the areas examined in previous studies. During the 2020–2023 period, the Mentawai Islands Regency was also included among the 3T regions (Frontier, Outermost, and Least Developed Regions) (Purnasari & Sadewo, 2019). Such conditions may present particular challenges in the implementation of educational policies, including the distribution and utilization of PIP assistance.

SMAN 1 Pagai Utara Selatan is one of the schools implementing the Indonesia Smart Program through KIP and proposing students for the Indonesia Smart College Card (KIP Kuliah) for those who intend to continue their education at higher education institutions. Based on preliminary research data, the number of students at SMAN 1 Pagai Utara Selatan who received PIP assistance in 2024 was 183 students. In 2025, based on the first Decree, there were 65 beneficiaries, while the second Decree listed 202 beneficiaries. The number of beneficiaries does not always correspond to the number of students proposed by the school. This condition indicates that the implementation of PIP at the school level involves its own dynamics, particularly in the processes of data collection, nomination, beneficiary determination, and distribution of assistance.

The problems associated with PIP implementation are not limited to the number of beneficiaries but also concern how the assistance is distributed and utilized to meet students' educational needs. These problems can be experienced by various stakeholders, including students, parents, principals, teachers, and local governments. In the context of the Mentawai Islands Regency, which has the geographical characteristics of an archipelagic region and limited accessibility, the implementation of PIP is an important issue that requires further investigation.

Based on these conditions, this study aims to describe the implementation of the Indonesia Smart Program (PIP) at SMAN 1 Pagai Utara Selatan, starting from the processes of data collection and nomination of prospective beneficiaries, program socialization, to the distribution and disbursement of financial assistance. This study is important to provide an empirical description of PIP implementation under conditions of limited access and to analyze the extent to which the program is able to support equitable access to education for students from disadvantaged families in the Mentawai Islands. The findings are expected to provide an empirical overview of the challenges associated with PIP implementation and contribute to a better understanding of how the program is implemented in geographically and socially disadvantaged areas.

LITERATURE REVIEW

The Indonesia Smart Program (*Program Indonesia Pintar* or PIP) is a national cash transfer initiative designed to prevent school dropout rates and ensure equitable educational access for children from poor or vulnerable households. Evaluating the implementation of such public policies becomes particularly vital in 3T (Frontier, Outermost, and Underdeveloped) regions like the Mentawai Islands Regency. This literature review maps out the theoretical and empirical frameworks surrounding policy implementation, educational equity, and the structural barriers faced by remote educational institutions such as SMAN 1 Pagai Utara Selatan.

Public policy implementation is a critical phase that dictates whether a program achieves its intended objectives or suffers from field deviation. Edward III's Policy Implementation Model (1980):

George C. Edward III posits that successful policy execution relies on four core variables:

1. Communication: Clear, consistent dissemination of PIP guidelines from central government agencies to school administrators, students, and parents.
2. Resources: Adequacy of school administrative personnel, physical facilities, and local banking/financial infrastructure.
3. Disposition (Implementor Attitudes): The commitment of the school principal and administrative staff to verify student data and facilitate fund disbursement.
4. Bureaucratic Structure: Standard Operating Procedures (SOPs) governing student registration, data submission via Dapodik (Educational Data System), and activation protocols.

Program Effectiveness Theory (Sutrisno, 2007): Measures program success based on four key indicators: target accuracy (*target group*), amount accuracy, delivery timing, and the tangible impact of funds on reducing student dropout rates.

Empirical Studies on PIP in Secondary Education

Existing literature on PIP execution in senior high school settings highlights two primary dynamics: Targeting Accuracy and Data Validity: Studies by Hidayat & Rahmawati (2021) demonstrate that targeting inaccuracies often stem from data synchronization gaps between the Social Welfare Integrated Data (DTKS) and Dapodik. Discrepancies in economic status variables frequently lead to *inclusion errors* (ineligible students receiving aid) or *exclusion errors* (eligible students left out).

Impact on School Participation: Kurniawati (2020) found that PIP funds significantly alleviate the personal economic burden on recipients (such as uniforms, stationery, and daily transport), thereby boosting Net Enrollment Rates (*Angka Partisipasi Murni*) in upper secondary education.

Specific Challenges in Archipelagic and 3T Regions, Executing welfare programs in island regions like the Mentawai Archipelago introduces complex challenges distinct from mainland urban centers. Geographical Accessibility and Banking Infrastructure: In island contexts, a primary bottleneck is the physical

distance to designated disbursing banks (such as BNI for secondary education). Recipients on remote islands often incur marine transport costs that rival or exceed the financial assistance received.

Digital Infrastructure and Connectivity Gaps: Studies on public service delivery in outer Sumatran islands (e.g., Putra et al., 2022) emphasize how poor internet connectivity delays Dapodik data updates by school operators at SMAN 1 Pagai Utara Selatan, as well as online account activations for students.

Socio-Economic Factors and Financial Literacy:

Lower financial literacy among households in isolated regions sometimes leads to the diversion of PIP funds toward general household consumption rather than direct educational expenses.

Synthesis and Research Novelty

Aspect	Conventional Empirical Literature	This Research (SMAN 1 Pagai Utara Selatan)
Geographic Focus	Urban areas or mainland Java/Sumatra.	An archipelagic 3T region in the Mentawai Islands Regency.
Access Dynamics	Direct, low-cost disbursement via local ATMs or branches.	Examines maritime transit barriers, high travel costs, and connectivity limits.
Implementation Path	Direct digital notifications and smooth online coordination.	High reliance on the school acting as an active mediator due to local digital constraints.

METHODOLOGY

This study employed a qualitative approach with a descriptive research design. The qualitative approach was used to understand the phenomena experienced by the research subjects comprehensively and to present the findings descriptively through words and language within a natural context (Moleong, 2017). This approach enabled the researcher to explore the mechanisms of PIP implementation in depth. Through the qualitative method, the researcher was able to provide a detailed and comprehensive description of the policy implementation phenomenon without being constrained by statistical generalization. The data used in this study consisted of primary and secondary data. The research informants were selected using *purposive sampling*, namely a technique for determining informants based on specific considerations relevant to the objectives of the study. This technique was selected because research on the implementation of the Indonesia Smart Program (Program Indonesia Pintar/PIP) requires information from individuals who possess knowledge, experience, and direct involvement in the implementation of the program at SMAN 1 Pagai Utara Selatan. Therefore, the informants were selected based on their roles and involvement in PIP implementation, including the principal, vice principal for student affairs, school operator or PIP administrative officer, teachers, PIP beneficiary students, parents, and other relevant parties who contribute to supporting the implementation of the program.

According to Sugiyono (2022), *purposive sampling* is a data-source selection method based on specific considerations, particularly the selection of individuals who are considered to have the most relevant information required by the

researcher. Furthermore, Creswell and Creswell (2018) explain that in qualitative research, participants are intentionally selected through *purposeful selection* to obtain an in-depth understanding of the phenomenon under investigation. Therefore, the use of *purposive sampling* in this study was expected to provide comprehensive data regarding the implementation process of the Indonesia Smart Program and the roles of various stakeholders in supporting its implementation at SMAN 1 Pagai Utara Selatan.

The data collection techniques used in this study consisted of observation, interviews, and document analysis. First, observation is a qualitative data collection technique conducted through direct examination of phenomena, activities, behaviors, and environmental conditions related to the research setting. The observation employed in this study was non-participant observation, in which the researcher observed the activities without directly participating in them. Creswell and Creswell (2018) explain that observation in qualitative research enables researchers to obtain direct information regarding the behavior and activities of research subjects within their natural context. Second, interviews were conducted through direct interaction between the researcher and informants to obtain in-depth information regarding the phenomenon under investigation. Interviews were used to explore the experiences, perspectives, understanding, and interpretations of informants concerning the implementation of PIP. According to Moleong (2021), interviews in qualitative research are used to understand the experiences, perspectives, and meanings attributed by informants to a social phenomenon in depth. Third, document analysis was conducted by examining various documents relevant to the research focus. The documents analyzed included regulations and policies related to PIP, technical guidelines for PIP implementation, data on beneficiary students, program implementation reports, school administrative documents, and other relevant documents.

The data in this study were analyzed using the interactive analysis model developed by Miles and Huberman. Qualitative data analysis consisted of three main stages: data condensation, data display, and conclusion drawing and verification (*conclusion drawing and verification*). Data condensation involved selecting, focusing, simplifying, and organizing the data obtained from the field. The data were then displayed in narrative form to facilitate the identification of patterns and relationships among the findings. The final stage involved drawing and verifying conclusions. These three stages were conducted interactively and continuously throughout the research process.

This study was conducted at SMAN 1 Pagai Utara Selatan, located in Sikakap District, Mentawai Islands Regency, West Sumatra Province. The research location was deliberately selected (*purposively*) based on the characteristics of the school and the geographical conditions relevant to the research focus. SMAN 1 Pagai Utara Selatan is one of the senior high schools in the Mentawai Islands Regency and plays an important role in providing access to education for communities in the region. Geographically, the Mentawai Islands region is characterized as an archipelagic area with considerable accessibility challenges. The distance between islands and limited sea

transportation are among the factors that may affect students' access to educational services and supporting services related to the Indonesia Smart Program, including access to banks responsible for distributing PIP funds. These geographical conditions are important to consider because they may influence various stages of PIP implementation, including information dissemination, data collection, account activation, fund distribution, and the utilization of assistance. The selection of SMAN 1 Pagai Utara Selatan was also based on the gap between the objectives of the program and the conditions found in the field. Although the number of PIP beneficiary students at the school has been relatively high, reaching hundreds of students in recent years, some students continue to experience difficulties in meeting their educational needs and remain vulnerable to dropping out of school. This condition indicates that the provision of PIP assistance has not completely eliminated the various barriers faced by students from economically disadvantaged families. Therefore, SMAN 1 Pagai Utara Selatan was considered a relevant research site for examining PIP implementation in greater depth, including the implementation process, challenges encountered, and efforts undertaken to support equitable access to education in the Mentawai Islands Regency.

RESEARCH RESULT

Implementation of the Indonesia smart program at sman 1 pagai utara selatan

The implementation of the Indonesia Smart Program (Program Indonesia Pintar/PIP) at SMAN 1 Pagai Utara Selatan consists of several main stages, namely identification and registration of prospective beneficiaries, program socialization, and the distribution and disbursement of assistance funds. Based on observations and interviews with parties involved in the program implementation, each stage has been carried out by the school with the involvement of the principal, vice principal for student affairs, homeroom teachers, school operators, students, and parents or guardians. However, several challenges were identified during implementation, particularly those related to geographical conditions, limited communication networks, administrative requirements, and access to banking services.

Identification and Registration of Prospective PIP Beneficiaries

The identification and registration of prospective Indonesia Smart Program beneficiaries at SMAN 1 Pagai Utara Selatan are carried out through the Basic Education Data (Data Pokok Pendidikan/Dapodik) system. The process begins with homeroom teachers providing information regarding students' conditions, particularly those from economically disadvantaged families. The information is then submitted to the administrative staff and processed by the school operator. The school operator plays an important role in verifying, updating, and entering student data into the Dapodik system. The data include the Student Identification Number (NISN), Population Identification Number (NIK), Indonesia Smart Card (KIP) number, Prosperous Family Card (KKS) number, and parents' or guardians' information. Once the data are considered complete, synchronization is carried out and the data are submitted to the ministry's system as part of the process of proposing prospective PIP beneficiaries.

In the data collection process, the school does not only identify students who already possess KIP or KKS cards but also considers students from poor or vulnerable families who do not yet have such cards. The school facilitates the proposal of prospective beneficiaries based on their socioeconomic conditions by assisting them in completing the required supporting documents. The findings indicate that the data collection process at the school has a relatively clear division of responsibilities. The principal acts as the person responsible for the program, the vice principal for student affairs assists in coordination and student identification, homeroom teachers provide initial information regarding students' conditions, while the school operator is responsible for the technical process of data entry and synchronization.

Nevertheless, the data collection process still faces several challenges. One of the main problems identified is inconsistency in students' population data. Some students still have population documents that have not been updated, while discrepancies may also occur between population documents and data recorded in bank accounts or savings books. Such conditions may hinder both the proposal and disbursement processes. In addition to administrative issues, the geographical characteristics of the Mentawai Islands also affect the data collection process. Some students come from areas located relatively far from the school and administrative service centers. Consequently, when documents need to be corrected or completed, the process requires additional time.

Socialization of the Indonesia Smart Program

Socialization is an important component of PIP implementation because it provides students and parents with information regarding the program's objectives, beneficiary requirements, account activation procedures, disbursement mechanisms, and the use of the assistance funds. At SMAN 1 Pagai Utara Selatan, PIP socialization is conducted through meetings with parents or guardians, information dissemination through homeroom teachers, and direct communication with students. Socialization activities are also conducted through school activities involving students and parents.

The findings indicate that the school has made efforts to provide information about PIP to beneficiaries. However, the delivery of information has not been fully optimal due to the geographical conditions of the school's surrounding area. Some parents live in remote villages or areas located far from the school and must travel by sea to attend school activities. Weather conditions may also affect community mobility, particularly during periods of high waves and strong winds.

Limited internet connectivity is another challenge in the communication process. The use of WhatsApp or other digital communication media cannot serve as the sole means of information dissemination because not all areas where students live have stable internet access. Therefore, the school continues to rely on direct communication through homeroom teachers, written notices, and meetings with parents.

This finding is consistent with Romanti et al. (2023), who found that communication and socialization are important components of PIP implementation, although limitations in the process may affect the extent to

which information is received by beneficiaries. Their study also shows that PIP implementation involves coordination and socialization among relevant stakeholders.

The findings of the present study further indicate that students' and parents' understanding of PIP is not always uniform. While information regarding the existence and objectives of the program is generally understood, more technical information—such as required documents, account activation procedures, and disbursement stages—is not fully understood by all beneficiaries. Therefore, socialization should not be limited to explaining the existence and objectives of the program but should also provide clear information regarding procedures, requirements, account activation, disbursement mechanisms, and the appropriate use of assistance funds.

Distribution and Disbursement of PIP Funds

The distribution stage is an important part of PIP implementation because it is at this stage that the benefits of the program are directly received by students. After students are officially designated as beneficiaries, the funds are distributed through students' accounts at the designated distributing bank in accordance with the applicable mechanism. In this process, SMAN 1 Pagai Utara Selatan provides assistance to students and parents, particularly in completing the documents required for fund disbursement. The school also provides information regarding the disbursement procedures and assists students who encounter administrative difficulties.

The main challenge during the disbursement stage concerns access to banking services. The geographical conditions of Sikakap District, which is located in an archipelagic area, require students and parents to travel relatively long distances to access banking services. Such travel requires considerable time and transportation costs. For some PIP beneficiary families, the cost of traveling to banking service locations can constitute an additional financial burden. This situation is particularly important because the primary objective of PIP is to support students from economically disadvantaged families in meeting their educational needs.

Overall, the findings demonstrate that the implementation of PIP at SMAN 1 Pagai Utara Selatan has been carried out through the stages of data collection, program socialization, and distribution and disbursement of assistance. However, the effectiveness of the program is influenced not only by administrative procedures but also by geographical accessibility, communication infrastructure, administrative accuracy, and access to banking services. These findings highlight the need for stronger coordination, administrative assistance, and communication strategies that are adapted to the characteristics of archipelagic communities.

IMPLEMENTATION OF THE INDONESIA SMART PROGRAM

Implementation is an important stage in the public policy process because, at this stage, established policies are translated into various actions and activities to achieve predetermined objectives. Van Meter and Van Horn (1975) explain that policy implementation involves a series of actions carried out by individuals, officials, government agencies, and private organizations to achieve the

objectives established in a policy. Therefore, implementation is not limited to administrative aspects but also includes the execution of various activities by the parties involved to ensure that the policy operates in accordance with its intended objectives.

The Indonesia Smart Program (Program Indonesia Pintar/PIP) is one of the government's educational policies aimed at improving access to and equity in education, particularly for students from economically disadvantaged families. Through educational assistance, PIP is expected to help students meet their educational needs, prevent school dropout, and support the continuation of their education. The implementation of PIP through the Indonesia Smart Card (Kartu Indonesia Pintar/KIP) is part of the government policy mandated by Presidential Instruction No. 7 of 2014. Based on the findings of this study at SMAN 1 Pagai Utara Selatan, the implementation of PIP involves several parties, including the school, students and their parents, the education authorities, and the distributing bank. Each party has a role in supporting the implementation of the program. The school is responsible for collecting and updating student data, proposing eligible students, disseminating information about the program, and assisting students and parents with administrative procedures. Meanwhile, students and parents act as beneficiaries who are expected to comply with the requirements related to receiving and utilizing the assistance.

During the data collection and nomination stage, the school updates student data through the system established by the government. These data serve as one of the bases for proposing prospective PIP beneficiaries. However, the number of students proposed by the school does not always correspond to the number of students ultimately designated as beneficiaries. This indicates that the determination of PIP beneficiaries is not entirely within the school's authority but follows the mechanisms and eligibility criteria established by the government. In its implementation, the distribution of assistance also faces challenges, particularly those related to the geographical conditions of the Mentawai Islands Regency. As an archipelagic region, the distance between islands and limited transportation facilities can make it difficult for students and parents to access banking services related to the receipt of PIP funds. These conditions may increase the time and transportation costs required by beneficiaries to access the assistance.

The findings show that the school attempts to assist students and parents in dealing with these challenges. The school provides information regarding the procedures for receiving assistance, assists with the completion of administrative requirements, and coordinates with relevant parties when problems arise during the distribution process. Such assistance is important because not all parents and students fully understand the administrative procedures required to receive the assistance. This indicates that the successful implementation of PIP depends not only on the availability of funding but also on the capacity of school-level implementers to provide information and assistance to beneficiaries. This finding is consistent with Firmansyah et al. (2024), who found that support from schools, active involvement of school operators, government agencies, and communities

contributes to the implementation of PIP, while challenges may arise from schools, communities, and distributing banks.

In addition to distribution-related issues, some students who have been proposed as beneficiaries have not yet received PIP assistance. This condition represents a challenge to educational equity because some students who require economic support have not yet been accommodated by the program. In response to this situation, the school seeks alternative forms of educational assistance for students in need. Such assistance may include scholarships, school supplies, or other forms of support adjusted to the students' circumstances and the school's capacity.

These efforts indicate that the school does not merely function as an administrative implementer of PIP but also plays an important role in ensuring that students continue to have access to education. The principal, teachers, homeroom teachers, and educational staff contribute to identifying students in need and providing assistance according to the challenges they face. Thus, the implementation of PIP at SMAN 1 Pagai Utara Selatan has provided support for students in meeting their educational needs; however, several challenges remain. These challenges primarily concern differences between the number of students proposed and those designated as beneficiaries, geographical barriers to accessing distribution services, and the existence of students who require assistance but have not yet received PIP. Therefore, stronger coordination among schools, local government, and other relevant stakeholders is needed to improve the effectiveness of PIP implementation and ensure that assistance reaches students who are genuinely in need.

DISCUSSION

Based on the findings, the Indonesia Smart Program (PIP) at SMAN 1 Pagai Utara Selatan has been implemented through several stages, namely the collection and nomination of prospective beneficiaries, program socialization, and the distribution and disbursement of assistance. The school plays an important role at each stage, ranging from updating student data through the Basic Education Data System (Dapodik), disseminating information to students and parents, to providing assistance with administrative procedures and the disbursement of funds. Overall, PIP provides benefits to students from economically disadvantaged families by helping them meet their educational needs and supporting the continuation of their schooling.

However, the implementation of PIP still faces several challenges, particularly incomplete and inconsistent student data, limited communication and internet connectivity, geographical conditions in the archipelagic region, and limited access to banking services. In addition, some students who have been proposed as beneficiaries have not yet been designated to receive the assistance. Therefore, improvements in data management, communication, inter-agency coordination, and access to services are needed to ensure that PIP is implemented more effectively, reaches the intended beneficiaries, and contributes to improving equitable access to education at SMAN 1 Pagai Utara Selatan.

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