



Article

# **Evaluation of the Smart Indonesia Program as a Policy to Improve Equality in Education**

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Abstract: Inequality of access to education is still a major challenge faced by the Indonesian government and is caused by cost-related issues. Therefore, the government implements the Smart Indonesia Program (SIP) to overcome problems related to costs and increase equitable access to education. The purpose of this study was to evaluate the implementation of the SIP in the Central Java province, Indonesia by examining samples obtained from 20 vocational schools consisting of 1413 students as respondents and 50 informants. The key informant was the school superintendent of the Regional Education Office VII of the Central Java province, which was analyzed with a context, input, process, and product (CIPP) evaluation. The results of this study found that in the sampling area, the implementation of the Smart Indonesia Card (SIC) program was considered to be very good, with an average context point of 82.3% (very good), an input point of 83.4% (very good), a process point of 87.7% (very good), and a product point of 90% (very good). However, two main obstacles that were identified have the potential to affect the effectiveness of (SIC) distribution, including (1) data synchronization between relevant stakeholders and (2) evaluation and reporting systems that did not refer to the principle of accountability. It is concluded that the current scheme does not refer to the principle of accountability.

Keywords: CIPP; human resources; policy evaluation; SIC; vocational education



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# 1. Introduction

Poverty is still the main challenge faced by the Indonesian government today. In 2017, the population living below the poverty line was calculated as 9.8% or equal to 25.8 million people, resulting in inequality of access in many sectors [1]. When the Asian financial crisis hit the economy badly in 1998, the poverty rate increased to 24.2%. On the other hand, after the economic crisis, poverty decreased from 24.2% in 1998 to 9.4% in 2019. Recent decades of strong economic growth, driven by exports and household consumption, contributed significantly to this achievement [2].

A high poverty rate leads to inequality, whereby inequality burdens equal access, especially to education and health services [3]. The most serious difficulties in poverty alleviation may have occurred when the Indonesian country experienced its first economic downturn in nearly 20 years due to the COVID-19 epidemic [4]. The epidemic resulted in social disruption since millions of people potentially fell into poverty. Therefore, existing poverty alleviation efforts need to be reviewed to compensate for the growing obstacles. From the perspective of education, poverty causes low education attendance in Indonesia. It is known that 8% of the Indonesian population aged 15–24 years fail to complete primary school, 36% of men and 35% of women drop out of school (do not complete their education), and only 16% of Indonesian adults have tertiary education [5]. Indonesia's low educational attainment results in low PISA test scores, which place Indonesia in the 36th position in the world [6]. The government has implemented a number of supporting policies to raise

the PISA test score, including producing a national standard test, improving the quality of education through curriculum development, and conducting yearly regular teacher training [7]. The Indonesian government has implemented a number of measures to reduce poverty, such as a free education program, which will directly increase access to education. However, the program cannot be implemented nationally due to the limited resources of local governments, due to autonomy, so further improvement is required [8]. Furthermore, the government's approach to increasing access to education is to use subsidized programs and direct cash assistance as a form of school assistance. Government assistance was proven to significantly reduce the number of poor people in rural and urban areas by 0.3% per year from 2012 to 2016 [9].

The form of direct school cash assistance provided by the Indonesian government is the Smart Indonesia Program (SIP). The basic concept of the SIP is to provide direct cash assistance to Indonesian students who cannot access elementary school, junior high school, and senior high school to pay for tuition fees and secondary needs such as books and other school supplies [10].

In addition, through the Smart Indonesia Program (SIP), the government launched the Smart Indonesia Card (SIC) under the authorization of the Ministry of Education and Culture (Kemendikbud) through the National Team for the Acceleration of Poverty Reduction. The program aims to help poor students to obtain a proper education, prevent children from dropping out of school, and meet their schooling needs. This assistance is expected to be used by students for fulfilling school needs such as transportation costs for students to go to school, school supplies costs, and pocket money. With the Smart Indonesia Card, it is hoped that there will be no more students dropping out of school due to a lack of funds (see Figure 1). The Indonesia Smart Card (SIC) is given to underprivileged students from elementary school to high school.

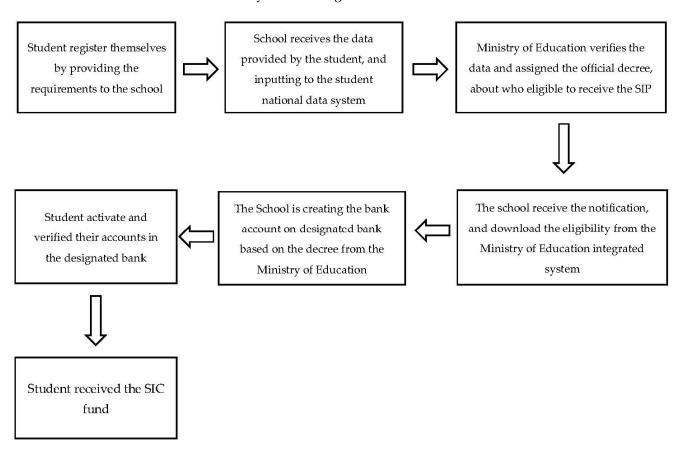


Figure 1. SIC fund disbursement scheme. Note: own elaboration based on [10].

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The implementation of the SIP has resulted in a positive impact in several regions, such as Harjamukti Regency. The SIP has been proven to prevent children from dropping out of school and accommodate the needs of children who have dropped out of school [11]. In the Gorontalo Province, the SIP also shows 90% of the distribution of effective numbers and contributes positively to madrasah attendance rates [12]. Furthermore, in Banyumas Regency, the implementation of the SIP in elementary schools is already on track [13]. Positively, it is undeniable that the SIP has had a positive impact on access to education in several regions in Indonesia.

However, the process of implementing the SIP is also challenging for some regions. In Tasikmalaya Regency, because the SIP lacks the accountability principle, the distribution of funds for the SIP is not properly managed [14]. In Pekanbaru City, the quality of assistance provided by the Smart Indonesia Program is frequently poor due to a lack of coordination, a lack of socialization, and slow payment procedures [15]. Similarly, in the Yogyakarta area, the SIP fails to carry out its role in reducing the dropout rate in Bantul Regency, Yogyakarta, because parents are not fully educated about the SIP [16]. Therefore, several problems in the implementation of the SIP must be identified and analyzed because they can become a burdensome challenge in the national implementation of the SIP.

Based on the analysis above, there are some problems in the implementations of the SIP in several regions in Indonesia. First, there is the problem of targeting and distributing the SIC program. There are two findings that have caused this problem to be evaluated. The distribution of SICs has been considered successful and on target in accordance with the specified criteria [17]. On the other side of these findings, there are several researchers who state that the distribution of SICs is considered unsuccessful, especially regarding targets that are not yet right [18]. This inaccuracy of the targets is caused by processes and bureaucracy that do not run according to procedures, especially regarding the submission of prospective SIC recipients.

Second, there is the issue of the impact of the SIC program. On this issue, there are also two different opinions. Some researchers state that the SIC program has a positive impact on students, such as increased learning motivation, by easing students' concerns about the cost of attending school—which relieves them of the need to work after school, improving academic achievement, because students have more time to study rather than to work after school—and willingness to learn, because the government offers free, high-quality study materials [14,18,19]. Some researchers state that SICs do not have any impact on students in terms of learning unless the existence of SICs provides opportunities for students to take part in the formal education process [18,20–22].

The third issue is about the use of SIC program funds. Based on several findings, the use of SIC funds is said to be appropriate, namely, for education financing [23], but in other findings, the use of SIC funds is not appropriate [24]. Based on these problems, it is necessary to conduct comprehensive research on the evaluation of SIC policies.

If we look at the opinions of experts regarding program evaluation, they say that a series of activities are carried out intentionally to determine the level of success of a program, and this is called program evaluation [25–27]. Program evaluation can also be interpreted as a form of evaluative research, namely, to find out the situation and conditions in an environment [28]. Evaluation is applied in planned or unplanned conditions [29–31]. Program evaluation in several areas is considered very important to optimize the SIC program. In the evaluation of the SIC program, the extent of the success of the SIC program, which aims to improve access to education services, is investigated.

The accuracy of targeting and the correct use of the funds that are received are very important, because the SICs given to participants with the right target characteristics, namely, those coming from poor or vulnerable families, will be able to support the realization of human resources quality. Therefore, the purpose of this study was to identify the main challenges in the SIP implementation, especially in the Central Java province in Indonesia. Conceptually, this study was divided into several steps. First, this study collected data related to the problems that occur in the distribution of SIP funds in the province of

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Central Java, Indonesia by using questionnaires, in-depth interviews, and observations. Second, the data were analyzed using qualitative analysis, using context, input, process, and product (CIPP) analysis. Third, after identifying the obstacles at each stage of the SIP implementation using the CIPP method, a new mechanism was developed based on the data. The Central Java province was chosen because it has the highest number of recipients of the SIP, and most of them are vocational school students.

# 2. Literature Review

To begin, the distinction between sustainability education and sustainable education will be discussed; these are two distinct concepts that are frequently confused, as stated by the authors of [32]. First, the concept of sustainability education refers to either the activities that an educational institution conducts to achieve environmental sustainability or to a study program that contains those agendas, both of which are capable of protecting against environmental crises and creating a "greener" awareness among students, such as through material recycling in the school [32–34]. Sustainable education, on the other hand, refers to the activities that an institution can take to provide a substantial study program [35]. These efforts could include program enhancements and an institutional development strategy. Furthermore, sustainable education refers to a process capable of assuring "financial sustainability" for an educational institution and its activities [32,36].

The Smart Indonesia Program (SIP) is one of the Government of Indonesia's "sustainable education" programs, and it was launched on 3 November 2014. Previously, the government of Indonesia implemented the BOS (School Operational Fund), which was launched in July 2005, to aid schools in Indonesia in their ability to provide learning more optimally. As a result, this program was focused on the needs of the schools, but it was unsuccessful in advancing educational equality because of poor budgeting practices. As a result, many schools continue to charge their students for access to education [37]. Different from the BOS program, the SIP aims to increase access to education services for children aged 6-21 years, including up to 12 years of education or equivalent up to secondary education, and even to higher education, as an effort to prevent students from dropping out of school due to economic limitations and to attract students who have dropped out of school to return to school or attend formal and non-formal educational institutions [38]. The goal is in line with the 1945 Constitution of the Republic of Indonesia Article 31 Paragraph (1), which states that every citizen has the right to education. This is further confirmed in Law Number 20 of 2003 concerning the National Education System Article 1 Paragraph (18), which states that the program is compulsory. Furthermore, education is one of the fundamental rights to which the government is accountable for ensuring access, in accordance with the non-discrimination principle, ensuring that everyone has equal educational rights and is linked to numerous legislative instruments [39].

In Indonesia, the government has implemented the Smart Indonesia Program to facilitate students from poor or pre-prosperous families to receive an education. The program uses Smart Indonesia Cards (SICs), and the distribution of SIC funds is managed using the SIC application (called SIPINTAR). The amount of funds disbursed at each level of education is IDR 450,000 at the elementary level, IDR 750,000 at the junior high level, and IDR 1,000,000 at the senior high or vocational high levels per year. Nationally, the number of recipients of the SIP in Indonesia at all levels of education can be seen in Table 1.

**Table 1.** Brief description of the SIP recipients at all levels of education.

Year	Elementary School	Junior High School	Senior High School	Vocational High School	Number of Recipients	Poor People
2018	10,379,253	4,598,022	1,479,346	1,953,173	18,409,794	25,950,000
2019	9,485,938	4,236,854	1,306,772	1,653,945	16,262,783	25,140,000
2020	5.050.960	2,187,688	621,616	364,601	8,210,847	26,420,000

Note: own elaboration based on PIP database dashboard [40].

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Table 1 shows that there are differences between the SIP recipients and poor people. Furthermore, the majority of SIC recipients are vocational high school students because they are graduates that are ready to work, allowing the government to reap the benefits of assisting poor or pre-prosperous families as soon as possible.

The IDR 500,000 per semester or IDR 1,000,000 per year cash assistance to vocational high school students is expected to increase students' interest in learning and be put to good use by SIC beneficiaries [14]. Unfortunately, in terms of disbursing SICs, there are still beneficiaries who experience problems, including changing mechanisms for receiving assistance, inappropriate use of (cash) funds, and difficulties in collecting evidence of the use of SIC funds.

#### 3. Methods

This research design is evaluation research using qualitative methods with the CIPP model. In this evaluation research, the context, input, process, and product (CIPP) model with qualitative research methods (QRMs) were used. They were applied because they are commonly used by researchers when they want to investigate environments, circumstances, and processes that cannot be studied quantitatively, such as feelings, attitudes, behaviors, and processes [41].

# 3.1. Method of Collecting Data

The data collection was conducted for 24 months, starting from February 2021 to January 2023. Data collection was carried out in this study using a questionnaire arranged according to a Likert scale, which can be defined as a non-comparative scaling technique applied to an interval scale [42]. The Likert questionnaire category scale in this study is a 5 scale. After collecting the questionnaire data, the triangulation method was conducted to investigate several approaches to comprehending a research problem by performing different data collection methods through observation, interviews, and documentation.

# 3.2. Determination of Research Location and Respondents

The reason Central Java was chosen for this study is that, in 2020, the vocational school students in this province became the second-highest recipients of SIC funding assistance and were thought to be representative of all national SIC program recipients. In detail, the arrangements are based on the highest number of vocational school students who received the SIC program in the West Java province (376.750 students), Central Java province (338.029 students), and East Java province (265.021 students) [40]. A total of 376.750 students are spread over 1557 vocational schools that are located in the Central Java province. The sample was determined by using the cluster sampling method to divide the population into clusters, such as districts or schools, and then select some of these groups at random as the sample. Then, this research was carried out by involving 20 vocational schools as the sample in the Central Java province (see Table 2).

Snowball sampling was used to obtain 50 respondents for data collection through an interview, and a questionnaire was distributed to 1413 vocational high school students receiving the SIP. The sample used in this research is quite large and diverse and requires segmentation, so snowball sampling is a technique that, first, makes the data source smaller, and then larger, because a small number of data sources does not provide enough data. When the data from one source are still insufficient, the relevant data can be taken from other informants. Interviews and questionnaires were used to carry out the implementation process in stages [43]. Meanwhile, the data's validity was determined through the triangulation of sources and methods, observation, or confirmability. SPSS was used to assess the validity of the questionnaire instrument. The key informant in this study was the principal of the Regional VII Education Office of the Central Java province, while the informants consisted of the principal, counseling guidance teacher/person in charge of SICs, the school SIC admin, as well as students and parents.

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**Table 2.** Sample of the vocational schools.

No	District	Name of the Vocational School
1	Surakarta	SMK Negeri 1 Surakarta
2	Surakarta	SMK Negeri 2 Surakarta
3	Surakarta	SMK Negeri 6 Surakarta
4	Surakarta	SMK Negeri 7 Surakarta
5	Surakarta	SMK Batik 2 Surakarta
6	Wonogiri	SMK Negeri 1 Wonogiri
7	Purbalingga	SMK Negeri 1 Purbalingga
8	Purbalingga	SMK Muhammadiyah Bobotsari
9	Kebumen	SMK Negeri 1 Kebumen
10	Magelang	SMK Muhammadiyah Salaman
11	Jepara	SMK Negeri 1 Pakis Aji Jepara
12	Blora	SMK PGRI Blora
13	Brebes	SMK Negeri 1 Kersana Brebes
14	Batang	SMK Negeri 1 Batang
15	Semarang	SMK Negeri 1 Jambu Semarang
16	Grobogan	SMK Asta Mitra Purwodadi
17	Banyumas	SMK Wijaya Kusuma Jati Lawang
18	Karanganyar	SMKN 1 Karanganyar
19	Sragen	SMKN 1 Sragen
20	Grobogan	SMK At-Thoat Toroh

Note: from author's primary data.

#### 3.3. Data Analysis

The collected data were evaluated using context, input, process, and product (CIPP) analysis, which was developed by Stufflebeam in the 1960s and is considered the most effective evaluation analysis method in the education field [44]. Evaluation research aims to look at the process, achievements, and various information in making the right and correct decisions, as well as to identify obstacles that may arise in each stage of a policy's implementation [45]. CIPP can be described as follows.

# 3.3.1. Context Evaluation

Context evaluation is the basis of evaluation, the purpose of which is to provide reasons for setting goals. The evaluator's effort in evaluating this context is to provide an overview and details of the environment, needs, and objectives. This context evaluation helps plan decisions, determine the needs to be achieved by a program, and formulate program objectives. Furthermore, in evaluating a policy, a set of rules that direct the study designs and procedures are known as ethical considerations. In research, it is important to respect the principles of voluntary engagement, informed permission, anonymity, secrecy, the possibility of harm, and results communication. Legally, these research ethics are already approved by the Sebelas Maret University, the Teaching and Learning Research Ethics Commission, with approval code 640/UN27.02/PT.01.04/2023, approved on 10 January 2022.

#### 3.3.2. Input Evaluation

Input evaluation aims to provide information about how to use available resources to achieve program objectives. This evaluation includes the identification and assessment of (1) the capabilities of the system used in a program, (2) strategies to achieve program objectives, and (3) the design of the implementation of the chosen strategy.

# 3.3.3. Process Evaluation

Process evaluation is designed and implemented in the practice of implementing activities, including identifying procedural problems in managing events and activities. Every activity is monitored for changes that occur honestly and carefully. Recording

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daily activities is crucial because it is useful for decision-makers to determine follow-up improvements and product evaluation.

#### 3.3.4. Product Evaluation

Product evaluation is the last part of the CIPP model. It aims to measure and interpret program achievements. It shows changes that occur in inputs and provides information on whether a program will be continued, modified, or even discontinued. Each evaluation model must have advantages and disadvantages along with the advantages and disadvantages of evaluating the CIPP model.

#### 4. Results

#### 4.1. Context Evaluation

The context evaluation of this study was evaluated based on how active the schools are in explaining the registration process to the disbursement process to students. The data tabulation of the questionnaire results given by SIC recipients yielded data that were already shown as percentages, which were then used to generate the exposure distribution table shown in Table 3.

Table 3. Percentage of clarity of the registration process to disbursement.

Out of the Indian	The Role of Schools in SIC Implementation				
Question Indicator	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
The registration process to the disbursement process has been explained well by the school to the students	76.9%	18.3%	3.8%	0.6%	0.4%

Based on Table 3, it can be concluded that the majority of students strongly agree that their schools actively informed students about the registration process for disbursement (76.9%). In addition to the questionnaire data, the results of the interviews obtained in the field indicate that schools place more emphasis on their optimal role in the distribution of SIP education funds.

# 4.2. Input Evaluation

Input evaluation was used to determine the level of concern and activity of the schools in explaining the stages from the registration process to disbursement. Questionnaires were given to 1413 SIC recipients from vocational schools throughout the Central Java province. Based on the data analysis, the opinions of the respondents are shown in Table 4.

Table 4. Percentages of indicators used for input evaluation.

Overetion In Protect	The Role of Schools in SIC Implementation					
Question Indicator	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	
SIP funds have been channeled well among poor students	77.4%	14.6%	6.4%	1.3%	03%	
Students falsify registration documents during the process	4.7%	1%	0.9%	91.4%	2.0%	
The school guides students in the enrollment process	82%	10.7%	5.4%	0.9%	0.12%	

Based on Table 4, the answers *strongly agree* and *agree* dominate the results. Most students (77.4%) strongly agree that the funds have been channeled properly among poor students, while 91.4% of students disagree that there is a falsification of documents in the

registration process, and 82% of students strongly agree that the schools guide them during the enrollment process.

Furthermore, for triangulation, in-depth interviews were conducted. Based on the national poverty line standard, 16.21% of the families of SIP recipients had an income of less than IDR 600,000 [46]. The complete data are shown in Table 5.

<b>Table 5.</b> Percentages	for incomes of	poor families	of recipients of SIP.
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Respondents Identified	<b>Monthly Family Income</b>	Percentage
229	Less than IDR 600,000-	16.21%
559	IDR 600,000-IDR 1,000,000	39.56%
469	IDR 1,100,000-IDR 2,000,000	33.19%
62	IDR 2,100,000-IDR 2,990,000	4.39%
59	More than IDR 3,000,000,-	4.18%
35	Refused to be interviewed	2.48%

Through interviews with informant 2 who provided information, there were several findings in the field regarding the achievement of the main objectives of the SIC program. The accuracy of the target can be seen from the data collection process for students who received SIC assistance. According to the information obtained from informants 5, 9, and 10, "Most of the SIP recipients have had SIC cards since elementary and junior high school, so when they were in vocational school, these students were called continuous SIC recipients. The data is not updated when entering the next level of education". The detailed information provided by each informant is as follows:

- Informant 2: Participants who have disbursed funds must report to the school to be recorded so that they know what the beneficiary disbursed PIP funds are for. However, the main problem is that students and their parents forget to report the disbursement activities to the school, and then the registration process is disrupted, and this affects the data validation.
- *Informant 5*: The decision-making authority varies. The issue is that, regardless of whether there is a ministry, the school is unaware of it; therefore, it is unable to update the data in the context of a recipient's most recent condition.
- Informant 9: When entering the vocational school, students who already had KIP cards when they were in elementary or junior high school were referred to as continuous KIP participants. Then the data were not updated when those students entered vocational schools.
- Informant 10: Proposing a SIC recipient can be conducted in two ways, namely, 1) by looking at a student's data from the previous level of education (such as junior high school data) that can be accessed at DAPODIK, and 2) if students did not receive SICs when they were in the junior high school, it can be proposed when they enter the vocational high school.

From the information taken from the informants, it can be concluded that the SIC recipient data registration and validation are still not well managed. From one school to another school, there are differences in how the data are gathered and administered.

## 4.3. Process Evaluation

Process evaluation was used to determine the accuracy of the target, namely, that the respondents who held SICs came from poor families. Table 6 shows the results of the research questionnaire tabulation.

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	The Role of Schools in SIC Implementation				
Question Indicator	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
The amount of funds received by students is in accordance with the provisions	85.4%	10.7%	3%	0.6%	0.4%
There is no administration fee during the disbursement process	85.85	10.7%	2.6%	0.5%	0.4%
The school informs students about the disbursement of funds	90.8%	6.5%	1.5%	0.6%	0.6%
The school actively informs students who have not received funds	78%	14%	6%	0.1%	0.1%
Funds are disbursed on time	72.8%	18.9%	6.9%	0.6%	0.7%
The funds are used properly for education-related needs	81.2%	14.8%	3.5%	0.4%	0.1%

The first indicator was whether SIP funds have been channeled properly among poor students. As much as 77.4% of the recipients strongly agreed with the statement. Only 6.4% of recipients said that they did not know for sure, and 1.6% disagreed and strongly disagreed that students who received SIP funds came from poor families. Based on these findings, it can be concluded that the SIP in vocational high schools in Central Java has been well distributed among poor students. The second indicator shows that students also stated that there were no administrative costs, including both school administration and bank management fees. Therefore, all funds in the bank can be disbursed.

The third indicator shows that in the implementation of receiving funds, schools provided information about the stages of the disbursement of SIP assistance funds. It can be seen in the data above that 90.8% of respondents answered *strongly agree* and *agree*. This is also supported by the qualitative data obtained showing that schools periodically look at the information in SIPINTAR to see if there are any new data from the Ministry of Education and Culture. If there is a nomination decree in SIPINTAR, schools immediately notify the students whose names are listed in the decree.

However, the fourth and fifth indicators continue to show some issues. First, the disbursement time cannot be predicted, and second, the school cannot monitor the actual use of funds by SIP recipients due to the difficulty of communicating with the SIC recipients. According to the interviews, several respondents stated that the SIP funds they received were used to purchase electricity pulses and daily necessities.

#### 4.4. Product Evaluation

The SIC products in the form of SIP education funds had been distributed, according to the data received by the committee. Most of the funds are for its designation, namely, for education costs. However, there is no follow-up to the provision of SIC education funds, such as through supervision and monitoring.

The results of the product evaluations obtained that on average, 81.2% of respondents strongly agreed with the impact of this SIC program, showing that the recipients of SIP assistance funds used the funds according to their designation (Table 7). However, some respondents said that part of the SIP assistance fund was used to pay tuition fees, while some respondents from private vocational schools said that they used it to pay tuition fees.

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	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
For school-related purposes	81.2%	14.8%	3.5%	0.4%	0.1%
Half of the funds are used for non-school-related purposes	11.0%	13.3%	20.2%	20.5%	35.0%

**Table 7.** Appropriate use of SIP for primary and secondary education funds by students.

#### 5. Discussion

The results show that the SIC program was successfully implemented with an average score of 84.7%. It can be concluded that the SIP was increasingly contributing to supporting education for students at the vocational high school level. Based on the results of the analysis that was carried out, several identifications of the strengths of the implementation of the SIP are as follows:

- (a) Student participation can be explained by using several indicators, such as the schools guiding students to participate in the SIP (82.0% of respondents answered strongly agree); the role of schools in overseeing the SIC disbursement process (82.0% of respondents answered strongly agree); the schools guiding students in registering for SICs (82.0% of respondents answered strongly agree); the schools notifying students when SICs have been disbursed (90.8% of respondents answered strongly agree); and the schools informing students that they have not taken the SICs in question (78% of respondents answered strongly agree).
- (b) The distribution of SIC funds was considered effective and on target, whereby through student participation, it was known that SIC funds had been distributed according to the recipient category, namely, poor families (75.6% answered strongly agree); there was minimum falsification of related documents (91.2% answered disagree for document falsification) in the process of distributing SIP funds; the SIP funds were suitable for school needs (93.8% answered strongly agree and agree); and there were no deductions charged by the channeling banks to students receiving SIP funds (86.3% answered strongly agree).
- (c) The SIP supported student facilities and infrastructures for learning, with 55.8% of respondents strongly agreeing that the SIP benefited students' families by facilitating online learning activities.

In addition to the benefits of implementing the SIP in the research area, there were several drawbacks to doing so, which can be summarized as follows:

- (a) There was no synchronization of central-level regulations with field-level standard operating procedures (SOPs), from distribution to budget accountability. This was revealed during interviews with several school principals. In addition, the absence of a clear SOP in the reporting of funds that must be carried out by students was a separate obstacle, which reduced the accountability aspect of the use of funds.
- (b) Regarding data that had not been integrated, it was identified that the data used in the distribution of SICs were different from those found in the National Education Basis Data (called DAPODIK) and the Ministry of Social Affairs. Through interviews, this was known to affect the efficiency of the SIP distribution, which had the potential to be less targeted.

After analyzing the strengths and weaknesses of the SIP, there are several possible solutions, including the following:

- (a) The synchronization of regulations at the central level in the form of official regulations by the Secretariat General of the Ministry of Education and Culture, or related regulations, with the form of the standard operating procedures (SOPs) at the implementing level to reduce administrative malpractices;
- (b) The need for a centralized database, which is managed with regular SOPs, to reduce the potential for errors in the distribution of SICs to those who are less entitled, so the SICs can be properly targeted;

(c) The need for special SOPs related to monitoring and evaluating the use of SIP funds so that no maladministration can lead to misuse of the government budget;

(d) There is a need for monitoring related to the use of SIP funds by recipients of the funds that is integrated into the SIPINTAR application by adding student features.

Furthermore, the results of the input evaluation show that the target recipients of SICs were in the very good category at 83.40%. Based on the interviews with related parties, the low value of the target indicator for SIC recipients was because the names of students listed in the decree on the list of SIC recipients were not all the same as those proposed by the schools. According to the principal of a vocational high school, this was due to the less-than-optimal socialization of the SIP. This is supported by previous research. The previous research revealed that several supporting factors were identified as affecting the effectiveness of the Smart Indonesia Card program. However, the most important burden is the little routine socialization in schools for students and parents [23].

In the process evaluation, it was identified that the target accuracy indicator of SIC recipients in the vocational schools who were the respondents for this study was included in the very good category at 87.60%, while the other two indicators were included in the good category. Each indicator had a score of above 80%. One of the reasons based on the results of the interview was that there was no administration fee charged to the beneficiary at the time of the disbursement of funds, so the amount of money received was appropriate without any deductions. In addition, timeliness in distribution was also an additional point that made the distribution process very good. The results of the interviews with students, parents, and schools, as well as the results of the questionnaires, show that there were no deductions by the schools or the banks. The amount of money received by students was IDR 1,000,000 (1 million rupiahs) per year. This type of assistance was quite meaningful for SIC recipients, especially for those who attended private schools because it could be used to pay tuition fees that were in arrears.

The results of the product evaluations show that on average, respondents stated that they strongly agreed with the impact of this SIC program. This research concluded that 90% stated strongly agree, which means that the recipients of SIP assistance funds used the funds according to their designation. However, some respondents said that only part of the SIP assistance fund was used to pay tuition fees, and some respondents from private vocational schools said that they paid tuition fees. Most importantly, the government cannot directly monitor the use of SIP funds because they are evaluated/monitored in schools and because not all SIP fund recipients provided evidence of their use of the funds.

Conceptually, the Smart Indonesia Program through the Smart Indonesia Card was quite clear, including the target recipients. This is because the legal basis for implementing the SIP is coherent, in particular, (1) Presidential Instruction Number 7 in 2014, which contains the mandate of the Smart Indonesia Program to the Ministry of Education and Culture to develop the Smart Indonesia Program, and the Smart Indonesia Cards and the distribution of Smart Indonesia Program funds to students whose parents cannot afford to pay for their education; and (2) the regulation by the Minister of Education and Culture Number 9 in 2018 as an amendment to the regulation by the Minister of Education and Culture Number 19 in 2016 concerning technical guidelines for the Smart Indonesia Program. It can be interpreted that the implementation of SIP financial assistance is feasible to continue.

However, it appeared to be quite problematic at the implementation level, both in terms of the validity and accuracy of the data used as the basis for SICs and how they were distributed. Based on the research that has been carried out, several main problems were identified in the SIC distribution process. The problems were related to the accuracy of the data used to determine potential SIP recipients. Based on interviews conducted involving the SIC admin, the heads of vocational high schools, and other related parties, this problem occurred because the data used came from the registration data for new junior high school students. Many families were able to find poor evidence papers at the time of enrollment for their children to be admitted to public schools. Poor letters from neighborhood coordinators

were discovered to have been used for the National Education Basis Data (called DAPODIK) data, which eventually became invalid, as well as student profiles.

The inaccuracy of the data used in determining prospective SIC recipients ultimately created a sense of injustice in the community and a domino effect. As a result, many underprivileged students did not receive SICs, but students who did not need them, such as graduates or families with capable parents, received SIP funding. Therefore, the inaccuracy of the data used to determine SIP recipients made some of the SIP assistance not on target. As a result, funds that should have been allocated to poor families were not properly channeled, and the government's desire for SIC holders to receive SIP assistance was not fully realized, resulting in not all students from poor families being able to help their families' economic needs in the future. In addition, human resources investment could not be achieved.

Other findings on the constraints in the data collection process are as follows:

- Because schools were not involved in determining the target recipients of SIP assis-(a) tance, schools were extremely vulnerable to data collection errors, which resulted in the inaccurate distribution of SIP funds in the absence of intervention. The solutions proposed to address these issues are as follows: (1) the requirement for initial data input for school DAPODIK. Then, DAPODIK and DTKS (Data Terpadu Kesejahteraan Sosial/Indonesia Integrated Social Welfare Data) synchronization should be performed to improve the intended data integration mechanism to ensure data accuracy. Currently, the data inputted into DAPODIK are junior high school student data, and there is no data updating. As a result, the possibility of incorrect data is high because the economic situations of the parents' families have changed. (2) Improve supervision by involving schools during data verification and validation in targeting SIC recipients so that the mechanism is more transparent and accountable. This can be carried out by making a clear standard operating procedure (SOP) related to the mechanism for submitting data with school involvement in addition to the department's social media to be added to the DTKS data.
- (b) There were problems related to the distribution and disbursement of SIP financial assistance. The method and mechanism for distributing SIP funds encountered many obstacles. The time allotted to activate bank accounts was deemed too short, causing many prospective recipients of SIC assistance to forego the account activation process, hampering the distribution of SIC funds. Furthermore, many inactive accounts were discovered for the following year's recipients, causing SIC funds to be held at schools. Based on the interview results, the banks are expected to be able to open a special SIC service counter with a different service scheme than conventional services.
- (c) Problems related to the monitoring and evaluation process were also encountered in this study. Many students were late or did not even submit accounting reports on the use of SIC funds to schools, thus disrupting the administration process of the intended distribution. Then, the lack of involvement of several related parties such as the Office of Social Affairs and Education in the financial evaluation of SIC distribution also has a high potential for maladministration, which can later disrupt the SIC reporting process.

According to the findings of the interviews with various parties, the process of uploading proof of data on the use of SIP funds should be carried out by the students themselves, so that data evidence does not accumulate on the desks of school operators who have the potential to commit maladministration. On the other hand, the Indonesian Corruption Watch (ICW) report assessed that the SIC program was ineffective and that many targets were unreliable. Monitoring is carried out to see three aspects, including being right on target, on time, and on disbursement [19]. Based on the report by the ICW, they said that the results of this monitoring show that many (41.9%) of the poor are not registered as SIP participants [47]. This is because the data used for the SIP are still less accurate. Some of the SIP funds were used to finance students' personal needs (personal expenses

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and tuition fees/donations to schools). However, most of these funds were not used for educational purposes.

Apart from all the problems and some suggested solutions that have been described, the SIP is good and needs to be continued. Based on the description above, it is emphasized that the implementation of the SIP in vocational high schools, in general, has been carried out well, except in the use of aid funds, which has not yet been monitored due to the difficulty of collecting evidence of use.

Aside from the issues stated above, equal access to education and equity in education remain contentious. These are two distinct concepts that might lead to confusion. Access to education is defined as the stage at which a student can sign up for a program and pay the initial cost. Moreover, equal access to education assumes that there is more than one individual need, determined by objective factors (such as economic conditions, government policy, and gender and race systems) and subjective biographies (such as hard work in school or encouragement to succeed from a family member) [48]. On the other hand, equity in education refers to the quality of an educator, academic standards, curriculum content and methodology, and standardized testing, which all lead to better student outcomes and lower educational inequality [49].

The main equal access to education barrier is economic inequities, which create various groups of people who are radically different from each other, especially in terms of access in various aspects, and the SIP based on the previous discussion is balancing equal access to education by erasing the "economic group" boundaries. Government intervention is very important to improve access, as can be seen in Bangladesh, wherein during the COVID-19 pandemic, it was found that students who live in shacks and tin huts are mostly educated through government initiatives, but those who live in apartments attend private, foreign, and elite public schools. It was concluded that policy involvement by the Bangladeshi government may be the only way to support K-8 (universal) education [50]. On the other hand, equity in education, particularly in terms of teacher quality and infrastructure, in developing countries remains one of the most pressing issues to be addressed, because equal access is deemed insufficient to educate a community, as evidenced by various indicators, such as the PISA score [49]. The next difficulty in establishing the SIP is to create "homogeneous" education that is not just accessible to all students from any social category but also similar in terms of educational quality.

#### 6. Conclusions

After the data analysis process was carried out, the challenges in implementing the Smart Indonesia Program can be explained as follows: (1) The challenges in evaluating context are (a) an incompatibility between regulations at the central and school levels (regulations by the Secretariat General of the Ministry of Education and Culture with standards operational procedures (SOPs) in schools), and (b) a lack of socialization of the related regulations in program implementers, namely, schools. (2) The challenges in evaluating inputs are (a) asynchronous and low-validity data, which cause less-accurate SIC program recipients, SIC recipients who are not right on target, and SIP recipients who do not have SICs. The schools must be involved in student verification and validation to determine which students will receive SIP funding so that it can truly be right on target. (b) There is no clear SOP between the data to be submitted as a database of SIC recipients. (c) The authority of schools is limited to intervening in data so that sometimes the profiles of recipients and the data provided are different. (d) There is a lack of coordination between schools and channeling banks, which has the potential to cause maladministration regarding the amount of funds received. The process is as follows: (a) the bank account of the SIC recipient is blocked, (b) there is no assistance from the bank regarding the problem of receiving SIC funds, whereby SIC recipients must have a special counter or open a counter at school for 1 or 2 days, and (c) there are Class XII KIP recipients who have graduated and have received SIP funding assistance. The challenge in product evaluation is the reporting of funds, which is still constrained by the administrative process because

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there is no related SOP. Especially for private schools, many students who receive SIC funds use SIP funds to pay off tuition fees that are in arrears. No significant obstacles were found here. However, it is necessary to pay attention when evaluating and monitoring the use of funds so that it is easy to monitor. Therefore, the SIPINTAR application needs to be equipped with student features to upload proof of the use of funds.

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