



**WHEN FINANCIAL AID IS NOT ENOUGH:
THE SMART INDONESIA PROGRAM, SOCIAL CAPITAL, AND LEARNING
QUALITY AT MAN 1 PIDIE**

***Fitriadi¹, Saifuddin², Fauzi³, Mursyidin⁴, Alwi⁵**

^{1,2,3,4,5}Magister Sosiologi, Universitas Malikussaleh, Lhokseumawe, Indonesia

**Email: abie.zhazha@gmail.com*

Abstract

The Smart Indonesia Program (Program Indonesia Pintar, PIP) is designed to reduce educational costs for students from poor and vulnerable households. Its role in widening access is widely recognised, yet its contribution to learning quality remains less direct. This article examines how PIP shaped educational access and learning quality at Madrasah Aliyah Negeri 1 Pidie, Aceh, Indonesia, with particular attention to the role of social capital. Using a qualitative case study design, data were collected through observation, semi-structured interviews with beneficiary students, parents, teachers, and the madrasah principal, and documentation related to programme implementation. The analysis draws on Bourdieu's concept of social capital to explain why financial assistance does not always produce equal educational outcomes. PIP reduced routine schooling costs, including uniforms, books, stationery, and transportation, and helped students from low-income families remain enrolled. It also increased confidence and supported school participation among several beneficiaries. However, its influence on learning quality was less consistent. Some students continued to show weak motivation, low discipline, and limited academic improvement, while the funds were often used for basic schooling needs rather than academic enrichment such as tutoring, additional learning materials, skills training, or digital learning resources. The programme's educational value depended on parental guidance, teacher mentoring, communication between school and family, school monitoring, and the efficiency of fund disbursement. The article argues that PIP provides economic capital, but its conversion into stronger learning quality requires social capital, cultural resources, and institutional support. Financial aid can keep students in school, but learning quality depends on a broader support system that connects economic assistance with social guidance and academic development.

Keywords: *Smart Indonesia Program; Financial Aid; Social Capital; Learning Quality; Educational Access; Madrasah*

A. Introduction

Educational financial aid has become a central policy instrument for reducing inequality in school participation, particularly in contexts where poverty continues to restrict students' ability to remain in education. In Indonesia, earlier evidence on scholarship and cash-transfer programmes shows that financial assistance can help protect poor students' schooling during periods of economic pressure and support children's continued participation in education (Sparrow, 2007; Cahyadi et al., 2020). Cash-based education assistance is generally designed to reduce the direct and indirect costs of

schooling, including uniforms, books, transportation, learning materials, and other personal educational expenses. Such programmes are often justified by the assumption that reducing household financial burdens will increase school attendance, prevent dropout, and create better learning opportunities for students from low-income families. However, the relationship between financial aid and educational quality is not always straightforward. While financial assistance may improve access, it does not automatically change learning motivation, academic discipline, classroom participation, or long-term achievement.

Indonesia has implemented the Smart Indonesia Program, known nationally as Program Indonesia Pintar (PIP), as an affirmative policy to support students from poor and vulnerable households. Through the Indonesia Smart Card or Kartu Indonesia Pintar (KIP), the programme provides direct financial assistance to help students cover personal education-related costs and reduce the risk of dropout. The programme is also linked to the broader national agenda of inclusive education, poverty reduction, and equal access to schooling. In principle, PIP does not only aim to keep students enrolled, but also to create conditions that allow disadvantaged students to participate more fully in learning. Yet the effectiveness of such a programme depends not only on the availability of funds, but also on targeting accuracy, disbursement procedures, parental understanding, school monitoring, and the social support surrounding beneficiary students. Evidence from Indonesia also shows that poverty-targeted programmes are vulnerable to inclusion and exclusion errors when local information, administrative procedures, and beneficiary identification mechanisms are not well aligned (Alatas et al., 2012).

Previous research on PIP and similar education assistance programmes in Indonesia has generally focused on access, dropout prevention, fund distribution, and implementation constraints. Several studies have shown that PIP can widen educational access and support students' continued participation in school, particularly among economically disadvantaged groups (Yusup et al., 2019; Hamdi et al., 2020). Other studies have identified recurring implementation problems, including administrative delays, limited monitoring of fund use, targeting issues, and weak coordination among implementing actors (Rakista, 2020; Dimmera & Purnasari, 2020; Fiqih et al., 2021; Septiawati et al., 2022). These findings suggest that PIP can function effectively as an access-oriented policy, but its contribution to learning quality requires further examination. Evidence from Indonesian education studies indicates that learning quality is strongly shaped by institutional and pedagogical conditions, including school governance, community participation, and teacher-related mechanisms, rather than by financial inputs alone (Pradhan et al., 2014; de Ree et al., 2018). Financial aid may keep students in school, but it may not be sufficient to improve learning if it is not accompanied by academic guidance, parental involvement, teacher support, and a conducive school environment.

This issue is especially important in madrasahs, where educational access and learning quality are shaped not only by economic conditions but also by institutional culture, religious values, teacher-student relations, family expectations, and community

networks. Madrasahs serve both academic and moral functions. They provide formal education while also cultivating discipline, religious character, and social responsibility. In this context, a financial aid programme such as PIP cannot be assessed only by looking at whether students receive funds or remain enrolled. It must also be examined in relation to how the assistance is used, how parents understand its purpose, how teachers support beneficiary students, and how the madrasah builds a social environment that encourages students to learn more consistently.

This article examines the implementation of PIP at Madrasah Aliyah Negeri 1 Pidie, Aceh, Indonesia. MAN 1 Pidie provides a relevant case because many of its students come from low- and lower-middle-income families, with parents working as farmers, small traders, or daily labourers. The initial field data indicate that approximately 70 per cent of students came from families with limited income, making PIP highly relevant for supporting school participation. At the same time, the case also reveals several implementation problems, including inaccurate targeting, limited involvement of the madrasah in determining recipients, delays in fund disbursement, insufficient monitoring of fund use, and limited parental understanding of how the assistance should support education. These problems raise an important question: if financial aid reduces school-related costs, why does its effect on learning quality remain uneven?

To address this question, the article draws on Bourdieu's concept of social capital. For Bourdieu (1986), social capital refers to resources that individuals or groups can access through networks, relationships, recognition, and social obligations. In education, social capital helps explain why students with similar economic assistance may experience different learning outcomes. Financial aid may provide material relief, but its educational value depends on whether students are supported by parents, teachers, peers, school administrators, and wider community networks. Students who receive guidance on how to use the funds, encouragement to attend school regularly, support in completing assignments, and monitoring from teachers and parents are more likely to convert financial assistance into learning participation. By contrast, students with weaker family supervision, limited academic support, or lower motivation may receive the same aid without experiencing substantial improvement in learning quality.

The use of social capital is important because it shifts the analysis of PIP beyond a narrow financial framework. PIP is often evaluated through questions of fund distribution, recipient eligibility, and dropout prevention. These indicators remain necessary, but they do not fully explain whether the programme strengthens learning. The MAN 1 Pidie case shows that PIP has helped reduce educational costs, improve attendance, increase students' confidence, and support participation in academic and extracurricular activities. However, its effect on learning quality remains limited for some students because financial assistance is not always followed by stronger motivation, discipline, academic mentoring, or structured parental involvement. In this sense, the main issue is not whether PIP matters, but under what social and institutional conditions it becomes educationally meaningful.

The central argument of this article is that financial aid is necessary but not sufficient for improving learning quality in madrasah education. At MAN 1 Pidie, PIP functions effectively as an access-supporting programme, but its ability to improve learning quality depends on the social capital that surrounds its implementation. Madrasah support, parental involvement, peer encouragement, trust between school and families, and clear guidance on fund use shape whether PIP remains a compensatory financial programme or becomes part of a broader educational support system. This argument responds to the limitations of access-based evaluations of educational aid and offers a sociological reading of how financial assistance interacts with social relationships in shaping students' learning experience.

Based on this argument, the article addresses three questions. First, how does PIP support educational access for students from low-income families at MAN 1 Pidie? Second, how does PIP influence the learning quality of beneficiary students, particularly in relation to attendance, motivation, participation, confidence, and academic engagement? Third, what forms of social capital support or limit the implementation of PIP in the madrasah context? These questions allow the article to examine PIP not only as a financial transfer, but as a policy whose educational value depends on the social and institutional relations surrounding beneficiary students.

B. Methods

This study used a qualitative case study design to examine how the Smart Indonesia Program (Program Indonesia Pintar, PIP) shaped educational access and learning quality at Madrasah Aliyah Negeri 1 Pidie, Aceh, Indonesia. A qualitative approach was appropriate because the study sought to understand how financial assistance was experienced, interpreted, and converted into educational support by students, parents, teachers, and school actors within a specific institutional and social setting (Creswell, 2013; Neuman, 2014). The case study design was selected because the research focused on a bounded case: the implementation of PIP in one Islamic senior secondary school with a large number of beneficiary students and a strong local identity within Pidie. Rather than measuring programme effectiveness only through statistical indicators, the study examined how PIP operated through everyday practices of fund use, school monitoring, parental involvement, student motivation, and social support.

Participants were selected purposively based on their direct involvement in, or experience with, the implementation of PIP at MAN 1 Pidie. They consisted of PIP beneficiary students, parents of beneficiary students, teachers involved in student supervision, and the madrasah principal, all of whom were selected because they had direct knowledge of the implementation, use, and educational effects of PIP at MAN 1 Pidie. These categories were selected to capture student, household, pedagogical, and institutional perspectives on the programme. Beneficiary students provided information about their experiences of receiving and using the assistance, parents explained household decisions regarding fund use, teachers described students' attendance, motivation, and learning behaviour, while the madrasah principal provided institutional information on

programme management, recipient verification, monitoring, and administrative constraints. Data were collected through school observation, semi-structured interviews, and documentation. Observation focused on the school context, students' participation in learning activities, and the general learning conditions of PIP beneficiaries. Semi-structured interviews explored how students, parents, teachers, and school leaders understood the purpose of PIP, how the funds were used, and how the programme affected attendance, motivation, discipline, confidence, and learning participation. Documentation was used to examine school records, PIP-related documents, student data, and institutional materials related to recipient identification, programme implementation, and school monitoring.

Data were analysed using the interactive model of Miles and Huberman, which involves data reduction, data display, and conclusion drawing and verification (Miles & Huberman, 1994). The analysis began by organising interview notes, observation results, and documents according to the research questions. The data were then coded thematically around financial assistance, educational access, learning quality, attendance, motivation, parental involvement, school support, fund disbursement, monitoring, and social capital. These themes were interpreted through Bourdieu's concept of social capital in order to explain why financial aid did not automatically produce equal improvements in learning quality. To strengthen credibility, the study applied source triangulation by comparing data from students, parents, teachers, and madrasah leaders; technique triangulation by comparing observation, interview, and documentation data; and member checking by confirming key interpretations with relevant informants or institutional representatives (Creswell, 2013; Sugiyono, 2019).

C. Results and Discussion

1. Results

1) Financial aid reduced the immediate cost of schooling

At MAN 1 Pidie, PIP reached students whose schooling was closely affected by household economic insecurity. The initial observation recorded 852 students at the madrasah, with approximately 70 per cent coming from families with limited income. Many parents worked as farmers, small traders, or daily labourers, occupations that made education-related expenses difficult to manage consistently. In this context, PIP functioned as support for basic schooling needs such as uniforms, books, stationery, and transportation.

The madrasah principal described the programme as crucial for students from low-income families. He stated, "This programme is very meaningful for our students who come from low-income families. Without this assistance, many of them might have had to drop out because they could not afford educational costs" (Madrasah principal, interview, 1 August 2025). This statement indicates that PIP helped protect students from the immediate risk of leaving school because of financial constraints.

A later interview with the same institutional actor gave a more detailed account of how the aid was used. He explained, "PIP has saved students who were close to dropping

out. Many students who previously struggled to meet school needs can now feel more secure because of this assistance. Uniforms, books, stationery, and even transportation costs can largely be covered by PIP funds” (Madrasah principal, interview, 14 April 2026). His account shows that the programme primarily addressed access to education by reducing financial pressures associated with daily school participation.

Parents described the same issue from the household perspective. One parent explained that before receiving PIP, the family often had to choose between daily household needs and the child’s school needs. She stated, “Before this assistance, we often found it difficult to divide our income between daily needs and our child’s school expenses. Sometimes I had to postpone buying school supplies because the money had to be used first for household needs. With PIP, my child’s basic needs can be met without adding more burden to the family” (Parent of PIP beneficiary, interview, 2026). Her statement illustrates how educational participation depended heavily on household finances. PIP did not eliminate economic hardship, yet it helped families maintain school-related expenditures during periods of financial pressure.

For beneficiary students, financial assistance also affected social experiences at school. Field data recorded cases of students who felt inferior because of economic differences with peers. One school informant noted that some students “had to bury the desire to socialise because they felt unworthy of being beside their friends due to economic differences” and that PIP “indirectly grew the confidence of students from low-income families” (School informant, interview, 14 April 2026). This account suggests that the programme eased material difficulties while also helping some students feel more confident in their interactions with classmates.

2) Access improved faster than learning quality

Although PIP helped students remain in school, its influence on learning quality was less consistent. Teachers and school actors associated the programme with better attendance, greater concentration during lessons, and stronger confidence among some recipients. When transportation costs and basic learning materials were covered, students could attend classes more regularly and participate more fully in school activities.

However, the interview data do not indicate a direct relationship between financial assistance and academic improvement. The madrasah principal acknowledged that the use of PIP funds remained concentrated on basic and consumptive needs. He stated, “The use of PIP funds in the field is still mostly directed toward consumptive needs that support daily schooling. For example, buying basic supplies or helping with living costs. This is important, but not many students or parents allocate the funds for improving learning quality, such as additional courses, skills training, or more varied learning resources, including reference books, digital devices, or academic activities outside school” (Madrasah principal, interview, 14 April 2026).

His statement points to a difference between maintaining school participation and improving academic development. PIP helped students obtain essential school supplies and reduced financial barriers to attendance. At the same time, relatively few recipients

used the funds for activities or resources that could strengthen learning outcomes. As a result, the programme contributed more clearly to educational access than to academic enrichment.

A teacher at MAN 1 Pidie expressed a similar view. She observed that students receiving PIP were more focused on schooling, especially during examination periods, yet many still lacked strong academic motivation. She stated, “Although this assistance helps, we still have to struggle with student motivation. Many students feel that passing the examination is enough, whereas we expect them to develop their potential further” (Teacher, interview, 1 August 2025). Her observation suggests that financial support can reduce practical obstacles to learning, while motivation, discipline, and long-term academic aspirations remain influenced by other factors.

The same pattern appeared in discussions of student discipline. Interview and observation data indicated that some PIP recipients continued to display low learning motivation and weak discipline, while their learning engagement showed limited improvement despite reduced educational costs. This pattern suggests that financial assistance alone was insufficient to change learning behaviour. Teacher mentoring, parental supervision, academic guidance, and encouragement from the school environment remained important influences on student achievement.

3) Social capital shaped whether financial aid became educational support

The data indicate that PIP became more beneficial for learning when financial assistance was embedded in supportive social relationships. Parental guidance, teacher attention, communication between school and family, and madrasah monitoring functioned as forms of social capital that helped students convert financial aid into more regular attendance, better preparation for learning, and stronger school participation. Some families viewed PIP primarily as educational support, while others treated it as general household assistance because of economic pressures. This difference affected the programme’s educational value: when funds were directed to school-related needs, students were more likely to sustain attendance and learning preparation; when funds were absorbed into household expenditure, the direct effect on learning quality became weaker.

Parents played an important role in determining how the funds were used and whether the assistance became educationally meaningful. Families who understood the educational purpose of PIP tended to allocate the assistance toward school-related needs, such as uniforms, books, stationery, transportation, and other learning necessities. They also supported their children’s attendance and preparation for learning. In households facing severe financial difficulties, however, the funds were more likely to be absorbed into broader household expenditures. This condition weakened the direct contribution of PIP to learning quality, even though the assistance still helped reduce the economic burden of schooling.

Teachers also contributed to the educational value of the programme. They encouraged students to attend school regularly, reminded recipients about the purpose of

the assistance, and paid attention to students whose motivation remained low. The teacher's statement that students should develop their potential beyond simply passing examinations reflects concern about the broader educational goals of the programme. Teacher guidance helped connect financial assistance with students' academic development.

The madrasah provided another source of support, although its role was limited by administrative procedures. The principal reported that the recipient selection process did not fully involve the madrasah, creating concerns about targeting accuracy. He stated that the school "could not do much to speed up the process" when administrative and banking procedures delayed implementation (Madrasah principal, interview, 1 August 2025). Such conditions reduced the school's ability to match assistance with its knowledge of students' economic circumstances.

The same actor also requested greater flexibility in the use of PIP funds. He stated, "We also hope there will be a more flexible policy regarding the use of PIP funds, so that they can be used for educational purposes more broadly" (Madrasah principal, preliminary interview, 1 August 2025). His statement reflects the expectation that financial assistance could support a wider range of educational activities, including extracurricular programmes, additional courses, and academic enrichment opportunities.

The evidence from MAN 1 Pidie shows that PIP functioned effectively as support for educational access. Its contribution to learning quality depended heavily on the social environment surrounding students. Parental involvement, teacher guidance, communication between school and family, and institutional support influenced whether financial assistance became a resource for learning or remained focused on meeting immediate educational expenses. Economic barriers were reduced through the programme, while improvements in learning quality depended on additional forms of support beyond financial assistance itself.

2. Discussion

PIP at MAN 1 Pidie worked primarily as a mechanism for sustaining educational access among students from low-income families. The assistance reduced routine schooling costs, including uniforms, books, stationery, and transportation, and helped several students avoid interruptions in schooling when household resources were insufficient. This pattern is consistent with studies that place PIP as an access-oriented policy designed to reduce financial barriers and support educational participation among disadvantaged students (Yusup et al., 2019; Hamdi et al., 2020). It also resonates with broader evidence from Indonesia showing that education-oriented public interventions can expand schooling opportunities, particularly when they reduce barriers faced by students from disadvantaged households (Duflo, 2001). In the case of MAN 1 Pidie, the programme's strongest contribution lay in protecting students from the immediate consequences of poverty on school attendance and continuity.

Reducing educational costs, however, did not produce the same level of change in learning quality. Students who received assistance could attend school with fewer

financial constraints, yet improvements in motivation, discipline, academic performance, and study commitment remained uneven. This distinction between access and learning quality is important because PIP is often evaluated through participation, retention, and fund distribution, while classroom learning depends on a wider set of pedagogical, institutional, and social conditions. Indonesian education studies show that student performance is shaped not only by household resources, but also by school characteristics, teacher-related factors, and institutional context (Suryadarma et al., 2006; Newhouse & Beegle, 2006). Studies on PIP implementation have also reported that administrative performance, monitoring, coordination, and recipient understanding shape whether the programme achieves its intended educational purpose (Dimmera & Purnasari, 2020; Rakista, 2020; Fiqih et al., 2021).

Bourdieu's concept of capital helps explain the uneven conversion of financial aid into academic development. PIP provides economic capital by reducing the cost of schooling and helping students meet basic educational needs. However, this economic capital does not automatically become cultural capital in the form of stronger learning habits, academic aspiration, study discipline, or access to enrichment resources. Such conversion depends on social capital, namely the support, trust, guidance, and monitoring provided mainly by parents, teachers, and the madrasah, as well as students' wider peer environment (Bourdieu, 1986). At MAN 1 Pidie, students benefited more when financial assistance was accompanied by parental guidance, teacher supervision, school-family communication, and school monitoring. Where these relationships were weaker, the programme tended to remain limited to meeting immediate school expenses rather than improving learning quality.

The role of parents, teachers, and the madrasah therefore shaped the educational value of PIP through different mechanisms. Parents influenced whether funds were prioritised for school needs or absorbed into broader household pressures. Teachers connected financial assistance with academic expectations by encouraging attendance, reminding students of the purpose of the assistance, and paying attention to recipients whose motivation remained low. The madrasah provided the institutional environment through which financial support could be linked to school participation, monitoring, and learning guidance. This confirms that PIP cannot be understood only as a cash transfer. Its effect depends on how the assistance is embedded within social relations that guide students toward regular attendance, responsible fund use, stronger motivation, and more consistent engagement with learning.

Student motivation further illustrates the limits of financial aid. Teachers reported that some recipients were satisfied with completing examinations rather than developing broader academic potential. This pattern indicates that aspiration, discipline, and commitment to learning are not automatically produced by financial support. They are formed through repeated interaction within families, peer groups, classrooms, and school institutions. PIP reduced economic barriers, but the formation of stronger academic orientation still required mentoring, encouragement, and structured learning support.

The programme also contributed more clearly to educational participation than to the development of cultural capital. Students were able to obtain basic schooling necessities and participate in school activities with greater confidence. These benefits reduced some disadvantages associated with poverty. However, there was limited evidence that the assistance substantially increased access to academic enrichment, such as supplementary learning materials, tutoring, skills training, digital learning resources, or structured learning programmes. This condition explains why PIP's contribution to learning quality was less visible than its contribution to school participation. The field data show that PIP at MAN 1 Pidie was still stronger in equalising access than in improving learning quality because the funds were often used for basic needs such as uniforms and transportation rather than academic development.

Implementation constraints also affected the programme's educational value. Delays in fund disbursement, banking procedures, and limited school involvement in recipient verification reduced the responsiveness of assistance. The school had detailed knowledge of students' socioeconomic conditions, but its role in determining recipients and resolving administrative problems remained restricted. This created a gap between programme administration and local educational realities. Similar implementation problems have been noted in studies of PIP, particularly in relation to coordination, targeting, disbursement procedures, and monitoring of fund use (Dimmera & Purnasari, 2020; Rakista, 2020; Septiawati et al., 2022). This problem is also consistent with wider discussions of Indonesian education governance, where decentralisation, financing, and local institutional capacity shape how national education policies are translated into school-level practice (Kristiansen & Pratikno, 2006; Al-Samarrai & Cerdan-Infantes, 2013).

These administrative issues also affected social capital. Educational assistance depends not only on fund transfer, but also on communication, trust, and coordination among government agencies, schools, families, and students. Delays and procedural difficulties can weaken confidence in the programme and limit collaboration between school and family. Conversely, clear procedures, timely disbursement, and stronger school involvement can strengthen trust and make the programme more responsive to students' educational needs. For madrasahs, where the school-family relationship carries both educational and moral significance, this coordination is especially important.

The case of MAN 1 Pidie therefore shows that PIP works best when financial support is connected to social and academic support. Cash assistance can help students remain enrolled, but learning quality requires additional mechanisms: parental understanding of fund use, teacher mentoring, school monitoring, academic guidance, and opportunities for enrichment. Without these mechanisms, PIP remains valuable but limited. It reduces the cost of schooling, yet it does not consistently transform students' learning habits, aspirations, or academic performance.

Seen through Bourdieu's framework, the central issue is the conversion of capital. PIP supplies economic capital, but its transformation into social and cultural capital remains incomplete. At MAN 1 Pidie, parental involvement, teacher support, school

engagement, and administrative responsiveness influenced whether financial assistance contributed only to school participation or also supported academic development. This explains why the programme demonstrated a stronger and more consistent effect on educational access than on learning quality.

D. Conclusion

PIP at MAN 1 Pidie worked most clearly as a mechanism for sustaining educational access among students from low-income families. The programme reduced routine schooling costs, including uniforms, books, stationery, and transportation, and helped families keep their children enrolled during periods of economic pressure. For several students, the assistance also reduced feelings of inferiority and increased confidence in school participation. These benefits indicate that financial aid remains necessary in a madrasah context where many students come from households with limited and unstable income. The article also shows that access and learning quality do not move in the same way. PIP helped students remain in school, but its influence on motivation, discipline, academic performance, and learning commitment was less consistent. Financial assistance was often used for basic schooling needs and household-related pressures, while fewer students used it for academic enrichment such as additional learning materials, tutoring, skills training, or digital learning resources. For this reason, PIP should not be treated as a complete solution for improving learning quality. Its educational effect depends on whether economic support is accompanied by parental guidance, teacher mentoring, school monitoring, and a clear orientation toward academic development.

Viewed through Bourdieu's framework, PIP provides economic capital, but the conversion of that capital into social and cultural capital remains incomplete. Students benefit more when financial assistance is embedded in supportive relationships among parents, teachers, and the madrasah. The contribution of this article lies in showing that educational financial aid should not be evaluated only through access, retention, or fund distribution, but also through its capacity to generate learning support. The case of MAN 1 Pidie suggests that future implementation should strengthen school involvement in recipient verification, improve communication with parents about the educational use of funds, simplify disbursement procedures, and provide structured academic mentoring for beneficiary students. Financial aid can keep students in school, but learning quality requires a broader support system that connects economic assistance with social guidance and academic development.

References

- Al-Samarrai, S., & Cerdan-Infantes, P. (2013). Where did all the money go? Financing basic education in Indonesia. *International Journal of Educational Development*, 33(3), 284–295. doi:10.1016/j.ijedudev.2012.04.002
- Alatas, V., Banerjee, A., Hanna, R., Olken, B. A., & Tobias, J. (2012). Targeting the poor: Evidence from a field experiment in Indonesia. *American Economic Review*, 102(4), 1206–1240. <https://doi.org/10.1257/aer.102.4.1206>
- Bourdieu, P. (1986). The forms of capital. In J. G. Richardson (Ed.), *Handbook of theory and research for the sociology of education* (pp. 241–258). Greenwood Press.
- Cahyadi, N., Hanna, R., Olken, B. A., Prima, R. A., Satriawan, E., & Syamsulhakim, E. (2020). Cumulative impacts of conditional cash transfer programs: Experimental evidence from Indonesia. *American Economic Journal: Economic Policy*, 12(4), 88–110. <https://doi.org/10.1257/pol.20190245>
- Creswell, J. W. (2013). *Qualitative inquiry and research design: Choosing among five approaches* (3rd ed.). SAGE Publications.
- de Ree, J., Muralidharan, K., Pradhan, M., & Rogers, F. H. (2018). Double for nothing? Experimental evidence on an unconditional teacher salary increase in Indonesia. *The Quarterly Journal of Economics*, 133(2), 993–1039. <https://doi.org/10.1093/qje/qjx040>
- Dimmera, B. G., & Purnasari, P. D. (2020). Permasalahan dan solusi Program Indonesia Pintar dalam mewujudkan pemerataan pendidikan di Kabupaten Bengkayang. *Sebatik*, 24(2), 307–314. <https://doi.org/10.46984/sebatik.v24i2.1137>
- Duflo, E. (2001). Schooling and labor market consequences of school construction in Indonesia: Evidence from an unusual policy experiment. *American Economic Review*, 91(4), 795–813. <https://doi.org/10.1257/aer.91.4.795>
- Fiqih, M., Dayat, U., & Febriantini, K. (2021). Implementasi kebijakan Program Indonesia Pintar (PIP) pada jenjang sekolah dasar. *Kinerja: Jurnal Ekonomi dan Manajemen*, 18(4), 539–546. <https://doi.org/10.30872/jkin.v18i4.10097>
- Hamdi, S., Setiawan, R., & Musyadad, F. (2020). Evaluation of the implementation of Indonesia Pintar program in vocational school. *Jurnal Penelitian dan Evaluasi Pendidikan*, 24(1), 102–115. <https://doi.org/10.21831/pep.v24i1.32603>
- Kristiansen, S., & Pratikno. (2006). Decentralising education in Indonesia. *International Journal of Educational Development*, 26(5), 513–531. <https://doi.org/10.1016/j.ijedudev.2005.12.003>
- Miles, M. B., & Huberman, A. M. (1994). *Qualitative data analysis: An expanded sourcebook* (2nd ed.). SAGE Publications.
- Neuman, W. L. (2014). *Social research methods: Qualitative and quantitative approaches* (7th ed.). Pearson.
- Newhouse, D., & Beegle, K. (2006). The effect of school type on academic achievement: Evidence from Indonesia (May 2005). <https://dx.doi.org/10.2139/ssrn.753544>

- Pradhan, M., Suryadarma, D., Beatty, A., Wong, M., Alishjabana, A., Gaduh, A., & Artha, R. P. (2014). Improving educational quality through enhancing community participation: Results from a randomized field experiment in Indonesia. *American Economic Journal: Applied Economics*, 6(2), 105–126. <https://doi.org/10.1257/app.6.2.105>
- Rakista, P. M. (2020). Implementasi Kebijakan Program Indonesia Pintar (PIP): Studi kasus pada sekolah dasar di Kabupaten Banyumas. *Sawala: Jurnal Administrasi Negara*, 8(2), 224–232. <https://doi.org/10.30656/sawala.v8i2.2774>
- Septiawati, S. E., Prasetyowati, T., & Nurany, F. (2022). Analisis penerapan Program Indonesia Pintar (PIP) perspektif good governance di lingkungan madrasah. *Jurnal Ilmu Sosial dan Ilmu Politik (JISIP)*, 11(3), 267–274. <https://doi.org/10.33366/jisip.v11i3.2556>
- Sparrow, R. (2007). Protecting education for the poor in times of crisis: An evaluation of a scholarship programme in Indonesia. *Oxford Bulletin of Economics and Statistics*, 69(1), 99–122. <https://doi.org/10.1111/j.1468-0084.2006.00438.x>
- Sugiyono. (2019). *Metode penelitian kuantitatif, kualitatif, dan R&D*. Alfabeta.
- Suryadarma, D., Suryahadi, A., Sumarto, S., & Rogers, F. H. (2006). Improving student performance in public primary schools in developing countries: Evidence from Indonesia. *Education Economics*, 14(4), 401–429. <https://doi.org/10.1080/09645290600854110>
- Yusup, W. B., Ismanto, B., & Wasitohadi. (2019). Evaluasi Program Indonesia Pintar dalam peningkatan akses pendidikan di sekolah menengah pertama. *Kelola: Jurnal Manajemen Pendidikan*, 6(1), 44–53. <https://doi.org/10.24246/j.jk.2019.v6.i1.p44-53>