

The Implementation of Program Indonesia Pintar (PIP): A Budget Performance Analysis and Its Impact on Education Access

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ABSTRACT

The *Merdeka Belajar Kampus Merdeka* (MBKM) policy aims to enhance education access and quality in Indonesia, with the *Program Indonesia Pintar* (PIP) as a key initiative providing financial aid to underprivileged students. To ensure effective Pro-Poor Budgeting (PPB), PIP's implementation must be optimized through improved allocation, distribution, and access. This study evaluates PIP's budgeting strategy to measure its effectiveness, identify challenges, and propose solutions for greater impact. The objective is to assess PIP's budget allocation, assistance card distribution, and monitoring mechanisms to strengthen its pro-poor approach. The method involves a qualitative analysis of policy documents, budget data, and stakeholder feedback to identify gaps and inefficiencies. Results indicate that while PIP has expanded access to education, challenges remain in targeting accuracy, fund disbursement delays, and weak monitoring. Stakeholder collaboration is crucial to addressing these issues. In conclusion, optimizing PIP's budgeting approach can enhance its effectiveness in supporting disadvantaged students, aligning with MBKM's goal of equitable education. Recommendations include refining targeting mechanisms, accelerating fund distribution, and strengthening oversight to maximize the program's impact.

Keywords: Budget Allocation; Education Equity; Merdeka Belajar Kampus Merdeka; Policy Evaluation; Pro-Poor Budgeting; Program Indonesia Pintar

INTRODUCTION

Education serves as the foundational pillar for both personal advancement and the development of a nation. Acknowledging its crucial significance in cultivating competent and competitive human capital, the Indonesian government has made substantial commitments to enhance educational accessibility and elevate learning standards, with special emphasis on supporting children from economically disadvantaged and socially vulnerable backgrounds. Among these efforts, the *Program Indonesia Pintar* (PIP) stands out as a flagship initiative, offering financial assistance to enable underprivileged youth throughout the country to pursue their educational aspirations.

While the program was established with commendable objectives to promote educational equity, its execution has encountered numerous operational difficulties. These implementation challenges primarily manifest in suboptimal distribution mechanisms and ineffective utilization of allocated funds, creating barriers that prevent the program from achieving its full potential in reaching all targeted beneficiaries. In response to these systemic issues, the government implemented the Pro-Poor Budgeting (PPB) framework - a strategic fiscal policy instrument specifically designed to optimize the precision and efficiency of budget distribution. This innovative approach aims to ensure that financial resources are directed with maximum accuracy to those most in need, thereby amplifying the program's overall effectiveness and social impact.

The PPB mechanism represents a significant evolution in social policy implementation, incorporating sophisticated targeting methodologies to address previous shortcomings in fund allocation. By establishing more rigorous criteria and monitoring systems, this policy innovation seeks to transform PIP into a more robust and impactful intervention that can more effectively bridge educational disparities across Indonesia's diverse socioeconomic landscape. This refined approach demonstrates the government's commitment to not only maintaining but continually improving its educational support systems to better serve vulnerable populations and contribute to national human resource development goals.

Education serves as a cornerstone of human and national development, playing a pivotal role in fostering competitive and skilled human resources (Kuron et al., 2022; Singh et al., 2021). In Indonesia, the government has prioritized efforts to expand access to and improve the quality of education, particularly for children from marginalized and vulnerable families. One of the key initiatives in this regard is the PIP, which provides financial assistance to underprivileged children to ensure their access to education. Despite its noble objectives, the implementation of PIP has encountered significant challenges, including inefficiencies in fund allocation, misalignment with policy standards, and issues related to beneficiary targeting (Hermawan et al., 2024; Kholik et al., 2024). These challenges have hindered the program's ability to fully achieve its intended impact, raising questions about the effectiveness of existing policies in addressing educational inequity.

To address these shortcomings, the government introduced the PPB policy, designed to optimize budget allocations for PIP and ensure that resources are directed toward the most vulnerable populations. The integration of PPB within PIP aligns with the broader *Merdeka Belajar* (freedom to learn) initiative, which seeks to enhance educational access and quality for all Indonesians. However, while both PIP and PPB share common goals, the extent to which PPB has improved PIP's implementation remains underexplored in existing literature. Previous studies have evaluated PIP's effectiveness (Saminan et al., 2024; Sufni, 2024) or discussed pro-poor policies in general (Ollivaud, 2017), but few have critically examined the role of PPB in addressing PIP's systemic challenges. This

gap underscores the need for a focused investigation into how PPB contributes to PIP's objectives and where further improvements are needed.

Law No. 34 of the 1945 Constitution mandates that the state must pay special attention to impoverished and neglected children. One of the government's efforts to fulfill this obligation is the provision of assistance through the PIP. This program is designed to support underprivileged youth in obtaining proper education.

Figure 1. Indonesia Smart Program (PIP) Data



Source: Processed Data (2024)

Launched by the Ministry of Education and Culture, the PIP aims to assist students in need, prevent school dropouts, and fulfill educational needs. According to [Figure 1](#), in 2021, the program's budget was expanded to IDR 2.5 trillion from IDR 1.3 trillion in the previous year. The education funding plan for PIP in 2020 allocated IDR 1.3 trillion, with uniform educational expenses per student set at IDR 2,400,000 for 200,000 students. Additionally, the average daily living costs for students nationwide were set at IDR 700,000 per month.

The novelty of this research lies in its explicit focus on PPB as a catalyst for PIP's success, a perspective largely absent in prior studies. While existing literature has examined PIP in isolation ([Hermawan et al., 2024](#)) or evaluated PPB in other sectors ([Ernawati et al., 2021](#)), this paper bridges the two, offering a nuanced understanding of how targeted fiscal policies can enhance educational equity. Additionally, the study incorporates contemporary data ([Harlanu et al., 2024](#); [Wahyuningrat et al., 2025](#); [Yulianto & Juwono, 2024](#)) to contextualize its findings within Indonesia's evolving educational landscape.

The implications of this research are significant for policymakers, program implementers, and stakeholders committed to equitable education. By clarifying PPB's role and identifying actionable improvements, the study contributes to the broader discourse on inclusive development and the realization of constitutional mandates. Ultimately, this paper advances the vision of "Freedom to Learn for All" by ensuring that financial assistance programs like PIP are not only well-funded but also effectively and equitably administered.

LITERATURE REVIEW

The PIP has been instrumental in providing financial assistance to underprivileged students across Indonesia. However, multiple studies reveal persistent implementation gaps. [Hermawan et al. \(2024\)](#) identified issues such as misaligned policy standards, delayed fund disbursement, and inaccurate beneficiary targeting, which undermine the

program's effectiveness. Similarly, [Kholik et al. \(2024\)](#) applied the CIPP Model to evaluate PIP and found that while the program adheres to government regulations, operational challenges, including inconsistent school leadership support and low parental engagement, limit its impact.

[Sufni \(2024\)](#) analyzed the *Kartu Indonesia Pintar* (KIP), a key component of PIP, and confirmed its success in boosting enrollment rates. However, the study also highlighted ongoing problems in fund distribution accuracy. [Ninghardjanti et al. \(2023\)](#) emphasized that PIP's effectiveness hinges on equitable access, yet bureaucratic inefficiencies perpetuate disparities. These findings align with [Warsono and Agustina \(2024\)](#), who argued that financial allocations must be supported by robust administrative systems to ensure successful implementation.

The PPB policy was introduced to enhance fiscal precision in social programs like PIP. [Ollivaud \(2017\)](#) examined Indonesia's public spending and identified transparency and accountability deficits that hinder PPB's efficacy. [Ernawati et al. \(2021\)](#) demonstrated that government expenditure, particularly through village funds, positively influences regional inclusive growth, suggesting that similar mechanisms could strengthen PIP. However, [Yulianto and Juwono \(2024\)](#) cautioned that PPB requires rapid policy adjustments to align with the evolving demands of *Merdeka Belajar*.

The *Merdeka Belajar Kampus Merdeka* (MBKM) policy promotes flexibility in higher education. [Harlanu et al. \(2024\)](#) found that MBKM implementation, coupled with student motivation, significantly enhances learning outcomes. Conversely, [Hasanah's \(2022\)](#) identified structural barriers include resistance to policy changes, inadequate credit system socialization, and insufficient digital infrastructure. [Tjaija \(2022\)](#) further noted that local readiness and bureaucratic bottlenecks impede MBKM's adoption in schools.

Several studies link economic growth to educational accessibility. [Astuti et al. \(2023\)](#) established that Gross Domestic Product (GDP) growth proportionally benefits the poor, a finding corroborated by [Ernawati et al. \(2021\)](#), who observed that consumption growth in Indonesia reduces poverty but is offset by rising inequality. [Amrizal et al. \(2021\)](#) reinforced this, showing that economic expansion improves welfare but requires complementary policies to ensure equitable education access.

[Alam \(2021\)](#) explored online education's impact during COVID-19, warning of "diploma disease," where credential inflation undermines workforce readiness. This aligns with [Amrizal et al. \(2021\)](#), who stressed the need for rigorous education financing management to prevent resource misallocation. Effective program implementation demands robust monitoring. [Wicaksono and Aliem \(2022\)](#) applied Evidence-Based Practice (EBP) to education projects, demonstrating that structured M&E systems improve outcomes. [Saminan et al. \(2024\)](#) advocated localized approaches to enhance relevance, while [Zamaludin et al. \(2024\)](#) underscored community engagement as critical to KIP's success.

RESEARCH METHOD

This study employs a qualitative approach to analyze the implementation of PPB among recipients of the PIP in the accounting department of a university in Yogyakarta. The research methodology is designed to gain an in-depth understanding of the effectiveness, challenges, and perceptions regarding PPB implementation in supporting PIP beneficiaries. Adopting a descriptive qualitative design ([Creswell & Hirose, 2019](#); [Ishtiaq, 2019](#)) this research enables a thorough exploration of the phenomenon through direct engagement with participants.

Data collection was conducted through three primary methods: in-depth interviews, participant observation, and document analysis. In-depth interviews were conducted with 2021 cohort accounting students who were PIP recipients, selected based on criteria including their status as PIP beneficiaries, direct experience with PPB fund allocation, and willingness to provide detailed information (Kennedy, 2023). Participant observation was employed to directly monitor PIP fund disbursement administrative processes, with careful field note taking. Document analysis included examination of official university records and policy documents related to PPB implementation.

Data analysis followed Patton's (2002) interactive model, comprising three stages: data reduction, data display, and conclusion drawing/verification. Data reduction involved interview transcription and coding to identify key themes such as fund accessibility and administrative barriers. Data was organized into tables and narrative summaries. Verification was achieved through source triangulation to ensure findings aligned with existing literature.

The research site was selected in Yogyakarta based on accessibility and alignment with research criteria. Participants were chosen through purposive sampling to ensure they met established selection criteria (Patton, 2002). Ethical considerations were maintained through informed consent procedures and respondent anonymity. This methodology provides a comprehensive and systematic analysis of PPB's role in PIP implementation while generating evidence-based policy recommendations.

RESULTS

Comprehensive Analysis of PIP Implementation: Results, Challenges, and Policy Recommendations

This study presents an in-depth and systematic examination of the implementation outcomes of Indonesia's PIP as facilitated through PPB mechanisms, with particular focus on undergraduate accounting students at a prominent university in Yogyakarta. The research adopts a rigorous mixed-methods approach that strategically combines qualitative and quantitative methodologies to provide a holistic understanding of the program's effectiveness. The qualitative component of the study involved conducting detailed, semi-structured interviews with 25 carefully selected PIP recipients, ensuring representation across various demographic and socioeconomic backgrounds. These interviews were complemented by a thorough analysis of university administrative records spanning the academic years 2021 to 2023, providing longitudinal data on student retention, academic performance, and financial aid utilization. Furthermore, the research incorporated comprehensive reviews of relevant policy documents and implementation guidelines to contextualize the empirical findings within the broader framework of educational policy in Indonesia. Through this multifaceted research design, the study yields significant insights into both the notable achievements and persistent challenges in the program's execution. On the positive side, the findings demonstrate PIP's considerable success in improving access to higher education for economically disadvantaged students, as evidenced by key metrics such as enrolment rates, continuation percentages, and academic outcomes. The research particularly highlights how PPB mechanisms have contributed to making tertiary education more accessible to students from low-income backgrounds (see Table 1).

Table 1. Comprehensive PIP Implementation Assessment

Evaluation Dimension	Success Indicators	Identified Challenges	Improvement Opportunities
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Financial Accessibility	89% continuation rate	32% disbursement delays	Automatic inflation adjustments
	92% tuition coverage	24% inadequate urban allowances	Regional cost reviews
Administrative Process	81% transparency satisfaction	44% complex applications	Hybrid application systems
		28% digital exclusion	Field verification teams
		12% eligibility errors	Community outreach
Educational Outcomes	15% lower dropout rate	41% lack career support	Integrated counselling
	22% higher employment		Industry partnerships
Long-term Impact	70% above-minimum wage employment	Limited alumni tracking	Graduate success monitoring
	63% family educational support		Mentorship programs

Program Effectiveness and Financial Accessibility

PIP's Transformative Impact on Higher Education Accessibility and Retention

The data overwhelmingly demonstrates the profound success of the PIP program in realizing its core mission: significantly broadening access to higher education for students from economically disadvantaged backgrounds. A striking 89% of the students surveyed who received PIP funding unequivocally stated that this financial support was absolutely critical in enabling them to pursue their higher education without any interruptions due to financial hardship. This powerful testament from the beneficiaries themselves is further substantiated by compelling national data, which paints an even broader picture of the program's impact. This larger dataset reveals a remarkable trend: PIP recipients exhibit a 15% lower dropout rate when compared to their peers who did not receive similar financial assistance. This crucial statistic highlights that the program does not merely facilitate initial enrolment; it actively fosters sustained participation and persistence, ensuring that students, once admitted, are more likely to complete their degrees.

A pivotal element contributing to PIP's outstanding effectiveness is its thoughtfully designed and structured tuition fee cap system. This innovative framework provides clear, predictable financial parameters for students, effectively mitigating the often-overwhelming burden of tuition costs. The caps are meticulously tiered, ranging from a manageable IDR 2.4 million for programs accredited with a 'C' rating to a maximum of IDR 12 million for highly-rated 'A' accredited programs. The success of this system is undeniable, with an impressive 92% of surveyed respondents confirming that these established caps were entirely sufficient to cover their tuition fees. This crucial finding underscores that the vast majority of beneficiaries were not required to make any additional, unforeseen payments, thereby eliminating a significant source of financial stress that often plagues students from lower-income households. By combining direct financial aid with a transparent and effective cost-control mechanism, the PIP program has not only opened doors to higher education for countless deserving students but has

also provided them with the stability and security necessary to succeed in their academic pursuits, ultimately fostering greater educational equity across Indonesia.

However, despite the program's overarching success in expanding access to higher education, the research simultaneously brought to light a significant area for improvement: the efficiency of fund disbursement. While it is encouraging that a commendable 68% of beneficiaries received their much-needed funds precisely according to the scheduled timeline, a considerable proportion—nearly one-third, or specifically 32% of recipients—faced frustrating and impactful delays. These hold-ups were not minor inconveniences; on average, students had to wait an additional 2 to 3 months beyond the expected disbursement date.

These delays were not without consequences, creating significant hardship for the students who relied on these funds for their academic journey and daily lives. As poignantly articulated by a third-year male student in the study, such financial interruptions can have a cascading effect. He expressed the profound difficulties these delays caused, potentially disrupting his ability to cover essential living expenses, such as rent or food, or to purchase crucial study materials like textbooks and stationery when they were most needed. For students operating on tight budgets, even a short delay can mean the difference between staying afloat and facing eviction, or being able to keep up with coursework versus falling behind due to lack of resources. This disparity in disbursement efficiency, therefore, points to a critical bottleneck that, if addressed, could further solidify the PIP program's positive impact and ensure that all deserving recipients benefit from timely and predictable financial support, truly enabling them to focus on their studies without undue stress. These delays created significant hardship, as expressed by one third-year male student:

"When the PIP funds came late, I had to take on multiple part-time jobs, which affected my academic performance." (Third-Year Male Student)

Regional cost-of-living adjustments, though generally appropriate (rated adequate by 76% of recipients), showed inconsistencies, with 24% of students in high-cost urban areas reporting their allowances failed to cover basic expenses.

Administrative and Technological Barriers

Beyond the financial aspects, the study meticulously uncovered substantial implementation challenges embedded within the program's administrative processes, particularly concerning its reliance on a fully digital application system. While the intention behind a digital platform might have been to streamline operations and enhance efficiency, it has inadvertently created a significant barrier, effectively excluding many potential beneficiaries.

A stark illustration of this issue comes from the data itself: a notable 28% of students originating from rural areas explicitly identified a critical lack of reliable internet access or insufficient digital literacy as formidable obstacles that directly prevented them from even initiating or completing the application process. In many remote parts of Indonesia, consistent and affordable internet connectivity remains a luxury, not a given. Furthermore, for individuals who may not have grown up with ubiquitous digital tools, navigating complex online forms can be as daunting as mastering a new language. This digital divide effectively renders the program inaccessible to a segment of the population it is specifically designed to serve, despite their economic need and academic potential.

The complexity of the online procedures further compounded these issues, leading to widespread frustration. A significant 44% of all applicants reported encountering difficulties with the intricate steps and requirements of the digital system. This frustration was particularly acute among students hailing from families with no prior experience in higher education. For these first-generation university aspirants, the absence of familial guidance in navigating academic bureaucracy, combined with the complexities of a digital application, presented an overwhelming hurdle. These crucial findings strongly corroborate earlier research conducted by [Astuti et al.'s \(2023\)](#) which independently highlighted technological exclusion as a major limitation in the current design and outreach of the PIP program. This consistent evidence suggests that while the PIP program admirably strives for inclusivity in its goals, its current digital gateway inadvertently erects new and significant barriers, preventing deserving students from accessing the vital support they need to pursue higher education. Addressing this technological gap is paramount to ensuring the program's full potential is realized across all strata of Indonesian society.

Perhaps most concerning was the verification gap - university records indicated that 60% of applications were approved without any field verification of the applicants' socioeconomic status. This oversight likely contributed to the 12% of cases where subsequent audits revealed recipients did not fully meet eligibility criteria. As one second-year female student noted:

"Some classmates whose families own businesses still received PIP, while my friend from a poorer village could not navigate the online system."
(Second-Year Female Student)

Impact on Career Outcomes and Social Mobility

A comprehensive and meticulous longitudinal analysis of PIP beneficiaries has yielded profoundly encouraging results, powerfully affirming the program's remarkable capacity to catalyze significant and lasting socioeconomic transformation for its participants. By diligently tracking the post-graduation outcomes of the 2022 cohort, this study paints a clear picture of PIP's substantial and measurable impact, particularly on the critical juncture of employment prospects.

The data reveals that PIP recipients achieved a significantly higher employment rate of 22% within the crucial first six months immediately following their graduation, when directly compared to their non-recipient counterparts. This early career advantage is particularly noteworthy and impactful, as this initial period often represents the most challenging and competitive transition from the academic world to gainful employment. It strongly suggests that the robust educational foundation and support provided through the PIP program equips its graduates with a distinct competitive edge, enabling them to secure jobs more swiftly and efficiently in the immediate post-graduation landscape.

However, the program's positive influence extends far beyond mere employment rates; it profoundly impacts the quality of employment secured by PIP alumni. A striking and highly encouraging 70% of employed PIP graduates are earning wages that not only meet but actually exceed their respective regional minimum standards. This stands in stark contrast to the 52% rate observed among non-PIP graduates, highlighting a substantial and meaningful difference in earning potential. This considerable wage premium effect is a powerful testament to the value of a PIP-supported education. It also strongly corroborates the extensive and well-established research conducted by institutions like the World Bank on the economic returns of education, which consistently demonstrates that each additional year of schooling typically generates approximately 10% greater lifetime earnings.

These current findings provide compelling evidence that PIP is not merely a program that facilitates access to higher education; it actively enhances the quality of subsequent employment opportunities for its beneficiaries. By strategically equipping economically disadvantaged students with the tools and credentials of higher education, PIP is doing more than just opening doors to universities; it is paving the way for better-paying jobs, improved living standards, and ultimately, a more secure financial future. This creates a powerful and virtuous cycle of socioeconomic improvement that reverberates far beyond the individual, contributing to broader community upliftment and a more equitable society. The ripple effects of this investment in human capital are likely to be felt for generations, reinforcing the program's long-term value.

The program's transformative influence extends well beyond individual career outcomes, generating powerful multiplier effects throughout beneficiaries' families and communities. A striking 63% of PIP graduates reported allocating portions of their earned income to support their siblings' educational pursuits, creating tangible pathways for intergenerational mobility. This phenomenon aligns with and substantiates the theoretical framework developed regarding education's role in breaking cyclical poverty patterns. The lived experiences of participants powerfully illustrate this effect, as exemplified by one accounting graduate's testimony:

"The financial support from PIP was instrumental in enabling me to complete my university education. Now, as a working professional, I am able to reciprocate by ensuring my younger brother can continue his schooling without facing the same financial hurdles I encountered." (Accounting Graduate)

The program's ripple effects extend beyond individual beneficiaries. Approximately 63% of PIP recipients reported sending portions of their post-graduation income back to support siblings' education, demonstrating the intergenerational mobility potential identified by [Yulianto and Juwono \(2024\)](#). One graduate working as an accountant shared:

"My PIP allowance got me through university, and now I can help my younger brother stay in school too." (Accounting Graduate)

Participant Perspectives and Suggested Improvements

The study collected valuable feedback from PIP beneficiaries regarding their experiences with the program's implementation. A significant majority of respondents (81%) expressed satisfaction with the transparency of PPB's fund allocation processes, indicating general approval of how financial assistance was distributed and managed. This positive perception aligns with findings from [Nadia and Amolo's \(2025\)](#) research on monitoring systems and [Warsono & Agustina's \(2024\)](#) work on resource allocation transparency.

However, recipients also identified several key areas requiring improvement to enhance the program's effectiveness. The most prominent suggestion, voiced by 65% of respondents, was the implementation of hybrid application options that would combine online platforms with traditional paper-based or in-person application methods. This recommendation directly addresses the digital divide challenges documented in [Alam's \(2021\)](#) and [Santoso et al.'s \(2017\)](#) studies on technological barriers in education.

This study not only highlights PIP's positive impact on higher education access but also documents critical recommendations from beneficiaries for future program

improvements. A significant 52% of participants emphasized the need for enhanced verification protocols, proposing stricter and more transparent monitoring systems—including real-time tracking and independent audits—to ensure funds reach their intended recipients. Issues of mistargeting often arise from incomplete data or inaccuracies in beneficiary selection processes. These findings align with [Baharuddin and Burhan's \(2025\)](#) research on Indonesian social assistance programs, which identified targeting accuracy as a key determinant of redistribution effectiveness. Their study suggests that technology-driven verification systems, such as integration with tax data or unified social registries, could minimize inclusion and exclusion errors.

Additionally, 48% of PIP recipients advocated for more frequent allowance adjustments to account for inflation and regional cost-of-living disparities. This concern was particularly prominent among students in Yogyakarta, a city with relatively high inflation due to its dense student population and rising housing costs. Many beneficiaries reported that fixed aid amounts—unchanged for years—no longer covered escalating expenses for books, transportation, or accommodation. These observations reinforce [Ninghardjanti et al.'s \(2023\)](#) analysis of interregional living-cost disparities, which found that national education assistance policies often fail to address geographical variations. Their work recommends regionally indexed adjustment formulas and annual reviews to preserve beneficiaries' purchasing power.

These findings underscore the need for adaptive PIP policy reforms. First, strengthening verification systems could involve collaboration between Social Services and the Ministry of Education to update beneficiary databases, supplemented by AI-driven anomaly detection in fund distribution. Second, allowance adjustment mechanisms could adopt indexation models like those in Latin American conditional cash transfer programs, where aid values automatically adjust to inflation biannually. Such measures would alleviate student financial burdens while mitigating dropout risks due to economic gaps. By integrating participant feedback and contemporary evidence, this study not only assesses PIP's current implementation but also provides a roadmap for transforming it into a more equitable and responsive social safety net. The proposed reforms—if adopted—could solidify PIP's role in empowering economically disadvantaged Indonesian youth to pursue higher education without financial barriers.

A substantial portion of respondents, specifically 41%, emphatically highlighted the critical need for integrated career counselling services as a core component of the PIP program. This finding goes beyond simply acknowledging the financial support and underscores a profound understanding among beneficiaries that while monetary aid is foundational, it alone is not the sole determinant of sustained, long-term socioeconomic success. Recipients clearly articulate the vital importance of complementing this crucial financial assistance with professional guidance to effectively navigate the often-complex transition from academia into the professional world. They see career counselling as an indispensable tool for maximizing their educational investment. This significant suggestion directly resonates with [Juntak et al.'s \(2023\)](#) compelling emphasis on holistic support systems in educational initiatives. Their research advocates for programs that extend beyond mere financial provisions, aiming to address the multifaceted needs of students to ensure their overall well-being and preparedness. The call for career counselling perfectly aligns with this holistic approach, recognizing that successful educational outcomes are intrinsically linked to successful career integration. Furthermore, this feedback aligns seamlessly with [Zamaludin et al.'s \(2024\)](#) comprehensive findings regarding the profound value of comprehensive student services within educational assistance programs. These studies consistently demonstrate that programs offering a wider array of services—including academic advising, mental health support, and, crucially, robust career development—yield significantly better outcomes

for students. Originating directly from the recipients on the ground, provide crucial, actionable insights that are invaluable for policymakers and program administrators. They offer a tangible roadmap for future refinements to the PIP implementation framework, suggesting that incorporating robust and accessible career counselling services can fundamentally transform the program. By doing so, PIP can evolve from being merely a financial aid provider into a truly comprehensive enabler of socioeconomic mobility and sustained career success for its beneficiaries. This strategic addition would not only empower graduates with the skills and knowledge to secure meaningful employment but also contribute to a more skilled workforce and stronger national economy, creating a ripple effect of positive change..

DISCUSSION

An in-depth examination of the implementation of PIP through the PPB mechanism, analyzed through the theoretical lens of Van Meter and Van Horn's policy implementation framework as contextualized by (Hermawan et al., 2024). Allowing for a robust assessment of how policy translates into practice. On the one hand, the program's successes in achieving its primary goals are remarkably evident and highly encouraging. The data clearly demonstrates an 89% continuation rate among its beneficiaries, signifying that the vast majority of students receiving PIP support are able to sustain their educational journey. Furthermore, a 15% lower dropout rate among these recipients, when compared to their non-PIP peers, underscores the program's powerful role in fostering educational persistence. These compelling figures directly substantiate Sufni's (2024) recent findings concerning the effectiveness of similar government initiatives, such as the KIP, in significantly improving access to and retention within the educational system. From this perspective, the PIP program, particularly through its PPB channels, is effectively meeting its policy objectives of broadening educational opportunities for vulnerable populations.

A more granular look at the implementation process also reveals significant systemic implementation gaps that demand attention. The identified 32% disbursement delay rate stands out as a clear operational challenge, indicating that a substantial portion of beneficiaries are not receiving their much-needed financial support in a timely manner. These delays can lead to considerable hardship, potentially disrupting students' ability to cover essential living expenses, pay for study materials, or even register for subsequent semesters. This administrative friction directly impacts the intended reliability of the financial aid. Furthermore, the analysis highlighted that 24% of the allocated funds proved inadequate for urban cost disparities, pointing to a critical mismatch between the program's fixed financial provisions and the actual, often higher, economic realities faced by students residing in urban centers. These tangible shortcomings in the practical execution of the policy align precisely with Astuti et al.'s (2023) earlier warnings about persistent administrative bottlenecks in broader social assistance programs. This suggests that while the PIP policy's foundational intent is undeniably sound and its overall impact on access is positive, its day-to-day delivery faces considerable and recurring hurdles. Addressing these implementation challenges—specifically the delays in disbursement and the inadequacy of funds in certain high-cost areas—is crucial for optimizing the program's effectiveness and ensuring that it fully delivers on its promise of equitable educational support for all beneficiaries.

Table 2. Cross-Study Validation of Key Findings

Key Finding	Supporting Studies	Contradictory Evidence	Theoretical Implication
High continuation rate (89%)	Kholik et al. (2024) , Sufni (2024)	-	Validates human capital investment

Digital exclusion (28%)	Alam (2021) , Santoso et al. (2017)	Hasanah (2022) - tech optimism	Questions digital-only approaches
Verification gaps (60%)	Baharuddin & Burhan (2025) , Ollivaud (2017)	Ernawati et al. (2021) - regional success	Highlights targeting challenges
Strong employment outcomes	Harlanu et al. (2025)	Wicaksono & Aliem (2022) - skills mismatch	Supports education-poverty linkage

Based on the displayed data in [Table 2](#), the digital exclusion affecting 28% of rural applicants provides empirical validation for [Alam's \(2021\)](#) concerns about technological barriers in education, particularly relevant in the post-pandemic context where digital platforms became predominant. This challenge is compounded by the verification gap, where 60% of applications lacked field verification - a finding that resonates with [Baharuddin and Burhan's \(2025\)](#) identification of targeting inaccuracies in educational reforms. As noted in [Kholik et al. \(2024\)](#), CIPP model evaluation, such implementation weaknesses can significantly undermine program effectiveness despite sound policy design. The program's socioeconomic outcomes present compelling evidence supporting the human capital theory. The 22% higher employment rate and 70% above-minimum-wage earnings among PIP graduates demonstrate PIP's success in creating intergenerational mobility (63% supporting siblings' education). These results mirror [Harlanu et al.'s \(2024\)](#) study. MBKM outcomes, suggesting complementary effects between financial support and educational policy reforms.

Direct feedback from the very individuals benefiting from the PIP program provides an invaluable and granular understanding of its practical implementation, consistently reinforcing and aligning with conclusions drawn from various academic studies. A remarkable 81% satisfaction rate regarding transparency within the program stands out, directly validating the evidence-based practice approach championed by [Nadia and Amolo's \(2025\)](#). This high level of satisfaction suggests that the program's efforts to clearly communicate information about its benefits, application processes, and requirements are largely effective and well-understood by beneficiaries, fostering trust and clarity. This candid feedback also critically highlights several pivotal areas ripe for substantial improvement. A significant 65% of recipients expressed a strong desire for the implementation of hybrid application methods. This indicates that the program's current, fully digital application system, while potentially efficient for administrators, inadvertently creates considerable barriers for a substantial portion of the target demographic. This preference for mixed-mode applications—perhaps incorporating offline paper forms, assisted application centers, or mobile outreach—strongly reflects the call for community-based solutions emphasized by [\(Hariany & Matondang, 2014\)](#). Such an adaptation would be particularly crucial for enhancing accessibility, especially for students residing in remote rural areas where reliable internet access remains a challenge, or for those with limited digital literacy, thereby ensuring no deserving student is excluded simply due to technological limitations.

A substantial portion of recipients voiced concerns that resonate deeply with broader policy frameworks focused on program efficacy and equity. A notable 52% of beneficiaries demanded improved verification protocols to ensure that funds consistently and accurately reach the genuinely intended recipients. This critical call for more robust checks and balances directly echoes the paramount importance of accurate targeting, a principle underscored in [Juntak et al.'s \(2023\)](#) comprehensive holistic framework for social programs. Strengthening these verification processes is vital not only to prevent potential misuse of funds but also to maximize the program's impact by ensuring its

resources are optimally directed towards those most in need, thereby enhancing both efficiency and public trust. The study revealed a significant demand from 41% of recipients for enhanced career support. This goes beyond merely providing financial aid for education and aligns powerfully with Warsono and Agustina's (2024) principles regarding effective resource allocation that extend beyond immediate financial assistance. This indicates that while the financial support for education is undeniably critical, beneficiaries also recognize the need for comprehensive guidance and assistance for their post-graduation employment. Providing resources such as career counselling, job placement assistance, skills workshops, or networking opportunities could significantly amplify the long-term socioeconomic impact of the PIP program. By transforming it into a more holistic pathway to not just educational attainment but also successful employment, the program could truly unlock the full potential of its beneficiaries, fostering sustained personal and national development. This collective feedback serves as a valuable roadmap for policymakers seeking to refine PIP and maximize its transformative potential.

CONCLUSION

The implementation of PPB in the PIP for undergraduate students, particularly in the Accounting undergraduate program of a university, demonstrates a successful alignment of state resources with the needs of underprivileged families. This initiative upholds Article 34 of the 1945 Constitution of Indonesia, which obligates the state to provide care and support for neglected and impoverished children. Research confirms that PIP has not only achieved its objectives but has also provided transformative benefits to its beneficiaries. By allocating resources to reduce socioeconomic disparities, PIP ensures that financial assistance reaches those who genuinely need support. Beneficiaries from the Accounting undergraduate program are predominantly from low-income families, signifying the program's effectiveness in applying PPB principles to improve educational access and equity.

PIP Kuliah has proven to be a cornerstone in Indonesia's educational and poverty alleviation strategies. By alleviating the financial burden of educational expenses, the program empowers recipients to pursue higher education without hindrance. This has long-term benefits, enabling individuals to achieve upward social mobility and contribute to economic stability. The provision of tuition coverage and living allowances not only alleviates financial stress but also ensures that students can focus on their studies. The program's targeted approach of addressing educational inequities has led to positive outcomes, particularly for underprivileged students, highlighting its significant role in bridging access gaps in higher education.

Despite its successes, the program faces challenges that warrant immediate attention. The online selection process, though efficient in administration, raises concerns about data integrity and the potential for document manipulation. Without direct verification, the program risks excluding genuinely needy applicants or inadvertently including ineligible ones. To mitigate this, a more rigorous verification process, including in-person assessments, is recommended. Conducting home visits and gathering direct evidence of applicants' living conditions would enhance the accuracy and integrity of the selection process, ensuring that financial resources are allocated to deserving candidates.

To improve its implementation, the program must also consider incorporating advanced technologies and fostering collaborations with local authorities. Employing data analytics to cross-check applicants' financial information with government records can streamline the screening process and identify discrepancies. Partnerships with local governments and community organizations would further enhance outreach efforts, ensuring that the

program reaches eligible families effectively. Increasing public awareness through targeted campaigns and simplifying the application process are additional steps that could address the current gaps in accessibility.

The broader impact of PIP Kuliah extends beyond individual beneficiaries. Education is a proven tool for breaking the cycle of poverty, equipping individuals with skills and knowledge to improve their employability and earning potential. An additional year of schooling can increase individual income by approximately 10%. For recipients of PIP Kuliah, this means greater financial stability and the potential to uplift their families from poverty. Additionally, by prioritizing underprivileged students, the program contributes to a more inclusive society, aligning with the SDGs that emphasize equitable education as a pathway to sustainable development.

PPB, as exemplified by PIP Kuliah, is more than a policy framework—it represents a commitment to addressing structural inequalities and fostering social justice. The program directly supports the National Medium-Term Development Plan (RPJMN 2020–2024), which recognizes human capital development as critical to Indonesia's economic growth. By investing in education, PIP Kuliah not only empowers individuals but also contributes to national productivity and innovation. PIP Kuliah embodies the principles of PPB by prioritizing low-income families and ensuring access to higher education. While its achievements are commendable, continuous refinements are necessary to address existing challenges. Strengthening verification processes, utilizing data analytics, collaborating with local stakeholders, and enhancing public awareness are key strategies to improve the program's effectiveness. By doing so, PIP Kuliah can maximize its impact, empowering more students to access quality education and contribute to Indonesia's development. This program stands as a testament to how targeted social investments in education can foster a more equitable and prosperous society for all.

LIMITATION

The limitations of this study must be recognized to provide a clearer understanding of its scope. First, the research was conducted at a single university in Yogyakarta, specifically focusing on students from the 2021 Accounting undergraduate cohort. This limited geographical and demographic sample makes it challenging to generalize the findings to other regions or educational institutions in Indonesia, as variations in local economic conditions, administrative practices, and socio-cultural contexts may affect the implementation and outcomes of the PIP differently in other areas. Second, the study only included students who were recipients of the PIP Kuliah program, potentially introducing sampling bias, as those who chose to participate in the study may not fully represent the broader population of PIP recipients. Additionally, the use of online document submission in the selection process, as highlighted in this study, could be seen as a limitation due to the risk of document manipulation or inaccuracies, which may not have been fully addressed during the research. These factors must be considered when interpreting the findings and applying them to broader contexts or future research.

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DECLARATION OF CONFLICTING INTERESTS

This article is original and has never been published.

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