An Islamic Values-Based Evaluation of the Shortcomings in the Smart Indonesia Scholarship Program

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Original Article

Abstract

The Indonesia Smart Program (PIP) is a strategic governmental initiative designed to enhance access to higher education for students from economically disadvantaged backgrounds. Despite its intended benefits, the program's implementation within faith-based higher education institutions—such as Raden Intan State Islamic University (UIN) in Lampung—continues to encounter structural and ethical challenges, particularly among scholarship recipients residing in *Ma'had al-Jami'ah* (Islamic boarding schools). This study aims to examine the implementation of Minister of Education and Culture Regulation No. 10 of 2020, identify both supporting and inhibiting factors, and evaluate the policy through the lens of Islamic public law (Siyasah Tanfidziyah). Employing a descriptive qualitative method and a normative-sociological approach, the study finds that while the PIP has contributed positively to educational participation, it still faces issues related to data validation, delays in fund disbursement, and misallocation of resources. From the perspective of Islamic jurisprudence, the findings underscore the necessity of upholding the principles of trustworthiness, justice, and transparency in public policy implementation. Ongoing evaluation and reform are essential to align the program with Islamic ethical values and to promote more equitable educational outcomes.

Keywords: *Islamic Jurisprudence, Public Policy, Higher Education, Social Justice*

Abstrak

...ram Indonesia Pintar (PIP) merupakan kebijakan strategis pemerintah dalam meningkatkan akses pendidikan tinggi bagi mahasiswa dari keluarga kurang mampu. Namun, implementasi program ini di lingkungan pendidikan tinggi berbasis keagamaan, seperti Universitas Islam Negeri Raden Intan Lampung, masih menghadapi tantangan struktural dan etis, terutama bagi mahasiswa penerima beasiswa yang tinggal di *Ma'had al-Jami'ah*. Penelitian ini bertujuan untuk menganalisis implementasi Peraturan Menteri Pendidikan dan Kebudayaan Nomor 10 Tahun 2020, mengidentifikasi faktor pendukung dan penghambatnya, serta mengkaji kebijakan tersebut melalui perspektif *Siyasah Tanfidziyah*. Metode yang digunakan adalah kualitatif deskriptif dengan pendekatan normatif-sosiologis. Hasil penelitian menunjukkan bahwa meskipun PIP berdampak positif terhadap peningkatan partisipasi pendidikan, masih terdapat persoalan validasi data, keterlambatan pencairan, serta penyalahgunaan dana. Kajian *Siyasah Tanfidziyah* menegaskan pentingnya prinsip amanah, adil, dan transparan dalam pelaksanaan kebijakan publik. Diperlukan evaluasi berkesinambungan untuk mewujudkan pengelolaan PIP yang berlandaskan nilai-nilai Islam.

Kata kunci: *Siyasah Tanfidziyah, Kebijakan, Pendidikan Tinggi, Keadilan Sosial*

1. INTRODUCTION

Education is a fundamental pillar of national development. In developing countries such as Indonesia, education is not only regarded as a vehicle for transmitting knowledge and skills but also as a strategic tool for enhancing human capital and reducing socio-economic disparities. As such, the state bears a constitutional responsibility to guarantee every citizen's right to accessible, equitable, and high-quality education, as mandated by Article 31 of the 1945 Constitution of the Republic of Indonesia.

To fulfill this mandate, the Indonesian government—through the Ministry of Education, Culture, Research, and Technology—has enacted the Smart Indonesia Program (Program Indonesia Pintar/PIP) as an affirmative policy aimed at expanding educational access for children and students from low-income families. This initiative is codified in Ministerial Regulation No. 10 of 2020, which underscores the necessity of state intervention in ensuring the continuity of education for vulnerable populations. Beyond providing financial assistance, the program seeks to broaden access and ensure sustainable learning opportunities.

The implementation of PIP at the higher education level plays a critical role in assessing the government's commitment to distributive justice within the education sector. However, the program's execution continues to face a number of complex challenges, including inaccurate targeting, data manipulation, and weak oversight of fund utilization. These issues raise significant concerns regarding the program's effectiveness in reaching its intended beneficiaries and advancing the broader goals of national educational development.

One notable yet underexplored aspect of the PIP policy is its integration with residential requirements at *Ma'had al-Jami'ah*, an Islamic boarding school within the Raden Intan State Islamic University (UIN) in Lampung. This model represents a hybrid approach combining academic instruction with spiritual development, aiming to nurture students who are both intellectually competent and morally grounded. As such, it reflects a values-based educational strategy that remains largely unexamined in the existing literature on public policy. The PIP initiative exemplifies the government's strategic efforts to ensure equitable access to education in the face of enduring socio-economic inequality. A growing body of literature has examined its implementation across various regions and levels of education, with a focus on the factors influencing its effectiveness.

A study by Azzahrawani et al., for instance, explored the success of the Independent Student Card (KIP Kuliah Merdeka) program at a higher education institution using Ripley and Franklin's policy implementation framework. The findings revealed positive outcomes in terms of compliance, sustainability, and program performance, especially in enhancing access for students from economically

marginalized backgrounds. Moreover, the program implementers were reported to have delivered assistance in a transparent manner.[1]

Similarly, Fiqih et al. analyzed the implementation of the PIP program at the elementary level in Bekasi Regency through the lens of Van Meter and Van Horn's theoretical model. Their findings emphasized six critical factors affecting implementation: clarity of goals and standards, resource availability, characteristics of the implementing agencies, the attitudes of implementers, inter-agency communication, and the surrounding socio-political context. Notably, challenges often stemmed from a lack of field-level understanding and weak institutional coordination.[2] Larasati et al. studied the KIP-K program at Diponegoro University and identified persistent issues such as inadequate information dissemination, delayed fund disbursement, and bureaucratic inefficiencies. Their study proposed regulatory reforms, bureaucratic streamlining, and enhanced transparency as key strategies to improve policy implementation outcomes.[3]

In the context of secondary education, Hartati and Rijali examined communication aspects of the Smart Indonesia Program (PIP) implementation at SMK Negeri 1 Murung Pudak. Their findings indicated that while the implementation was relatively effective, it continued to face challenges in disseminating information to students.[4] Similarly, Elvira et al., in their study of PIP implementation at SMAN 4 Kisaran, found that although communication and resource indicators were adequately met, weaknesses in recipient data validation posed a significant barrier to achieving the program's intended objectives.[5]

Marsa and Santoso employed a combined theoretical framework based on Riant Nugroho's policy model and Mazmanian and Sabatier's implementation theory to evaluate PIP execution in Banyumanik District. Their research revealed that the program was not functioning optimally due to limited public awareness, political interference in the selection of recipients, and misalignment between the

[1] Nurul Rushafah Azzahrawani et al., "Implementation of the Independent College KIP Policy at Tanjungpura University," *Jurnal Kebijakan Dan Manajemen Publik* 12, no. 1 (2024): 58–68, https://doi.org/10.21070/jkmp.v12i1.1765.

[2] Muhamad Fiqih, Usep Dayat, and Kariena Febriantin, "Implementasi Kebijakan Program Indonesia Pintar (PIP) Pada Jenjang Sekolah Dasar," *Kinerja: Jurnal Ekonomi Dan Manajemen* 18, no. 4 (2021): 539–46, https://doi.org/10.30872/jkin.v18i4.10097.

[3] Ajeng Diah Larasati et al., "Analisis Kebijakan Program Beasiswa Kartu Indonesia Pintar-Kuliah (KIP-K) Di Universitas Diponegoro," *Jurnal Ilmu Administrasi Dan Studi Kebijakan* 5, no. 1 (2022): 1–22, https://doi.org/10.48093/jiask.v5i1.91.

[4] Ainun Hartati and Safrul Rijali, "Implementation of Minister of Education and Culture Regulation No 10 of 2020 Concerning the Indonesia Pintar Program (PIP) From the Communication Aspect at SMKN 1 Murung Pudak Tabalong Regency," *Jurnal Mahasiswa Administrasi Publik Dan Administrasi Bisnis* 6, no. 2 (2023): 342–358, https://jurnal.stiatabalong.ac.id/index.php/JAPB/article/view/823.

[5] Mela Dwi Valensia Elvira, Indra Muda, and Agung Suharyanto, "Implementasi Peraturan Menteri Pendidikan Dan Kebudayaan Nomor 10 Tahun 2020 Tentang Program Indonesia Pintar Pada SMAN 4 Kisaran Kabupaten Asahan," *Strukturasi: Jurnal Ilmiah Magister Administrasi Publik* 4, no. 1 (2022): 87–95, https://doi.org/10.31289/strukturasi.v4i1.1187.

implementation mechanisms and existing regulatory frameworks.[6] Meanwhile, Ismiyati and Syahrani focused on resource allocation and found that PIP implementation in Tabalong Regency was only moderately effective, hindered by a shortage of human resources and inadequate supporting infrastructure.[7]

At the higher education level, Sariri and Prabawati, in their study at Surabaya State University (UNESA), emphasized the necessity of field surveys to prevent data manipulation by prospective KIP-K scholarship recipients. Although the program was deemed efficient and equitable, the authors recommended improvements, including enhanced information transparency, strengthened collaboration among academic departments, and the development of standardized implementation guidelines.[8]

Recent research by Hisyam et al. introduced a novel dimension by exploring the influence of hedonistic behaviors among KIP-K recipients. Their findings suggested that social pressures, campus lifestyles, and limited financial literacy contributed to the mismanagement of scholarship funds by some beneficiaries, underscoring the need for a more holistic and integrated approach to program implementation.[9] Earlier research by Retnaningsih identified political interference and inadequate monitoring as key obstacles in the PIP implementation in Kupang and Palembang. The study recommended stricter regulatory enforcement and comprehensive program evaluations.[10]

Although numerous studies have examined the PIP policy through various implementation frameworks, there is a notable research gap concerning the comprehensive analysis of Minister of Education and Culture Regulation No. 10 of 2020 within the context of Raden Intan State Islamic University (UIN) Lampung—particularly regarding the integration of formal academic instruction with religious mentorship at *Ma'had al-Jami'ah*. Moreover, little scholarly attention has been given to examining the PIP through the lens of *Siyasah Tanfidziyah*, an Islamic political-administrative jurisprudential approach relevant for assessing public policies within contemporary Islamic governance systems. This perspective offers a strategic framework for evaluating the legitimacy, justice, and accountability of public policy in

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[6] Devin Musyaffa Marsa and R. Slamet Santoso, "Implementasi Program Indonesia Pintar (PIP) Di SMA Kecamatan Banyumanik Kota Semarang," *Journal of Public Policy and Management Review* 1, no. 1 (2025): 631–48, https://doi.org/10.14710/jppmr.v1i1.49149.

[7] Ismiyati Ismiyati and Syahrani Syahrani, "Implementasi Kebijakan Program Indonesia Pintar (PIP) Pada Dinas Pendidikan Dan Kebudayaan Kabupaten Tabalong Dilihat Dari Aspek Sumber Daya: Studi Kasus SD Negeri Wirang Kecamatan Haruai," *Jurnal Mahasiswa Administrasi Publik Dan Administrasi Bisnis* 7, no. 1 (2024): 181–191, https://jurnal.stiatabalong.ac.id/index.php/JAPB/article/view/975.

[8] Fatimah Sariri and Indah Prabawati, "Evaluasi Program Kartu Indonesia Pintar Kuliah (KIP-K) Di Universitas Negeri Surabaya," *Journal Publika* 12, no. 1 (2024): 238–51, https://doi.org/10.26740/publika.v12n1.p238-251.

[9] Ciek Julyati Hisyam et al., "Analisis Fenomena Hedonisme Di Kalangan Mahasiswa Penerima Beasiswa KIP Kuliah: Perspektif Sosio-Ekonomi Baru," *Populer: Jurnal Penelitian Mahasiswa* 3, no. 2 (2024): 16–30, https://doi.org/10.58192/populer.v3i2.2134.

[10] Hartini Retnaningsih, "Program Indonesia Pintar: Implementasi Kebijakan Jaminan Sosial Bidang Pendidikan," *Aspirasi: Jurnal Masalah-Masalah Sosial* 8, no. 2 (2017): 161–77, https://doi.org/10.46807/aspirasi.v8i2.1263.

settings where religious values are integral to the administration of public services, including education. Accordingly, this study aims to:

1) Analyze the implementation of Ministerial Regulation No. 10 of 2020 concerning the Smart Indonesia Program (PIP) at UIN Raden Intan Lampung, with a specific focus on scholarship recipients residing in *Ma'had al-Jami'ah*;
2) Identify key supporting and inhibiting factors influencing the program's implementation within religious-based higher education institutions; and
3) Examine the policy implementation through the framework of *Siyasah Tanfidziyah* in order to develop an evaluative model grounded in Islamic values for public service policies in the education sector.

2. RESEARCH METHODOLOGY

This study employs a qualitative research design with a descriptive-analytical approach. Its objective is to systematically and comprehensively examine the implementation of the Smart Indonesia Program (Program Indonesia Pintar/PIP) as outlined in Minister of Education and Culture Regulation No. 10 of 2020, and to evaluate its application at Raden Intan State Islamic University (UIN) Lampung through the lens of *Siyasah Tanfidziyah* (Islamic political-administrative jurisprudence). The research was conducted at UIN Raden Intan Lampung, focusing on the university's policy requiring PIP recipients to reside at *Ma'had al-Jami'ah*, an Islamic boarding facility. This site was purposefully selected due to *Ma'had's* strategic role in fostering students' spiritual development and its function as a mechanism of social control within the framework of religious-based affirmative assistance.

The data used in this study consist of both primary and secondary sources. Primary data were gathered through in-depth interviews with key informants, including administrators of the PIP program within the Bureau of Academic and Student Affairs, *Ma'had al-Jami'ah* staff, PIP scholarship recipients (academic year 2023–2024), *Ma'had* advisors, as well as scholars and religious figures familiar with the principles of *Siyasah Tanfidziyah*. Secondary data were obtained through document analysis of technical PIP guidelines, institutional implementation reports, relevant regulatory frameworks, and scholarly literature.

Data collection techniques included semi-structured interviews, limited participant observation at both *Ma'had* and the student affairs office, and a document review of official materials and related academic sources. Data were analyzed using interactive qualitative methods, involving stages of data reduction, data display, and conclusion drawing. To explore the normative dimension, the *Siyasah Tanfidziyah* approach was applied to assess the extent to which the policy implementation embodies Islamic values such as justice ('adl), trustworthiness (amanah), and public benefit

(maslahah). The validity of the data was ensured through source and method triangulation, member checking, and a systematically documented audit trail.

3. RESEARCH RESULT AND DISCUSSION

3.1. Implementation of Minister of Education and Culture Regulation No. 10 of 2020 on the Smart Indonesia Program (PIP) at Raden Intan State Islamic University (UIN) Lampung

This study analyzes the implementation of Minister of Education and Culture Regulation No. 10 of 2020 concerning the Smart Indonesia Program (PIP) at Raden Intan State Islamic University (UIN) Lampung, with particular attention to students receiving PIP scholarships who are required to reside at *Ma'had al-Jami'ah* (Islamic boarding school) for one academic year. The study also explores the extent to which principles of good governance are applied in the processes of selection, verification, and mentoring of scholarship recipients, while assessing the ethical, social, and managerial dimensions within the framework of faith-based higher education institutions.

Drawing on in-depth interviews with program administrators, scholarship recipients, and *Ma'had al-Jami'ah* officials, the findings indicate that the implementation of PIP—intended to support the development of future Islamic scholars—has largely adhered to the guidelines set forth in the regulation. The program has succeeded in broadening access to higher education for students from economically disadvantaged backgrounds. Recipients receive not only financial support for tuition and living expenses but also benefit from character development through mandatory residence at *Ma'had al-Jami'ah*.

One notable outcome of the program is the consistent increase in the number of scholarship recipients. Institutional data show that 600 students received PIP funding in 2023, which increased to 750 in 2024, with projections reaching 800 in 2025. These figures reflect both growing demand and strong public interest in this affirmative action initiative. Nevertheless, the program faces several ongoing challenges. Chief among them are recurrent delays in fund disbursement, which hinder students' ability to meet their basic needs. Additionally, the selection and verification process is frequently obstructed by incomplete documentation and, in some cases, deliberate falsification of socioeconomic data by applicants seeking to qualify for assistance.

From a managerial standpoint, *Ma'had al-Jami'ah* functions not only as a dormitory but also as a center for moral and academic formation. *Ma'had* administrators reported that while the program supports students' basic needs, some recipients show declining academic motivation, an overreliance on financial aid, and limited engagement in extracurricular or self-development activities. These findings highlight the need for more intensive mentoring to ensure that the financial support translates into holistic student development.

The study also uncovered instances of misconduct and misuse of scholarship funds. Interview data revealed that some students manipulated personal information during the application process—such as submitting photos of substandard housing belonging to relatives or neighbors to appear eligible. Others reportedly used the funds to support a consumerist lifestyle, including the purchase of luxury gadgets and participation in urban youth trends, rather than for educational needs.

These issues expose a significant gap between the normative objectives of the policy and its practical implementation, particularly concerning oversight and integrity enforcement. Such practices threaten to erode public trust in government scholarship programs and may disadvantage genuinely eligible students who are excluded due to fraudulent applications. To evaluate the effectiveness of the program's implementation, this study applied the governance framework proposed by Pierre and Peters, which focuses on three key components: the role of the government, collaboration with non-state actors, and the quality of the decision-making process.[11]

1) Government Role

    In this context, the government—represented by the Ministry of Education, Culture, Research, and Technology—holds primary responsibility for policymaking and funding. The government's involvement is considered proactive, particularly in issuing implementation guidelines and disbursing funds to partner universities. However, in practice, several shortcomings persist at the local level, particularly in oversight and reporting. These deficiencies have contributed to information asymmetries and delays in fund disbursement.

2) Collaboration with Other Actors

    As an implementing partner, UIN Raden Intan Lampung has demonstrated effective collaboration with the central government. The involvement of *Ma'had al-Jami'ah* as part of the student mentoring system represents an innovative institutional approach. This collaboration illustrates that the Smart Indonesia Program (PIP) is not merely a financial aid initiative but also a platform for character development grounded in Islamic values.

3) Decision-Making

    With regard to decision-making, the university has established an internal selection committee tasked with verifying prospective recipients through administrative screening and field interviews. However, the process faces constraints in achieving full objectivity due to limited data and verification capacity. Strengthening the national scholarship database and integrating it with poverty-related data from

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[11] Jon Pierre and Brainard Guy Peters, *Governance, Politics and the State* (London: Macmillan Education, 2000).

agencies such as Statistics Indonesia (BPS) and the Ministry of Social Affairs is essential to enhance the accuracy and fairness of the selection process.

The results of this study are consistent with findings by Larasati et al., who noted persistent issues in PIP implementation at Diponegoro University, including lack of transparency, bureaucratic inefficiencies, and delays in fund disbursement.[12] Similarly, Hartati and Rijali observed that implementation at SMK Negeri 1 Murung Pudak remained suboptimal, particularly in communication and coordination among implementers.[13]

However, the present study extends existing literature by introducing a religious dimension through the mandatory residence requirement at *Ma'had* (Islamic dormitory), a feature that has been largely overlooked in previous research. In this regard, the *Ma'had*-based mentoring model may serve as a potential best practice for replication across Islamic higher education institutions—provided it safeguards individual rights and maintains the quality of student development programs. The key findings of this study can be summarized as follows:

1) The Smart Indonesia Program plays a significant role in enhancing access to higher education for students from underprivileged backgrounds, yet continues to face institutional-level implementation challenges.
2) Deviations from the program's intended objectives have been observed, driven by weak verification systems, inadequate oversight, limited financial literacy, and concerns over recipient integrity.
3) The integrative model of Ma'had al-Jami'ah presents a promising local innovation in reinforcing the moral foundation and independence of PIP recipients, though further development of its academic and psychosocial mentoring components is needed.
4) The application of good governance principles in PIP implementation remains partial, necessitating improvements in transparency, accountability, and inter-agency collaboration.

This study suggests the need for administrative reform and the implementation of digital oversight systems supported by integrated data platforms. In addition, training on ethics and financial management for scholarship recipients should be institutionalized. Universities must also take an active role in promoting values of honesty, responsibility, and empowerment. Furthermore, both government and higher

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[12]   Larasati et al., "Analisis Kebijakan Program Beasiswa Kartu Indonesia Pintar-Kuliah (KIP-K) Di Universitas Diponegoro."

[13]   Hartati and Rijali, "Implementation of Minister of Education and Culture Regulation No 10 of 2020 Concerning the Indonesia Pintar Program (PIP) From the Communication Aspect at SMKN 1 Murung Pudak Tabalong Regency."

education institutions are encouraged to facilitate participatory and continuous program evaluations—engaging students, faculty, and civil society—to enhance the overall effectiveness and accountability of the Smart Indonesia Program.

3.2. Factors Supporting and Impeding the Implementation of the Smart Indonesia Program (PIP) in Religious-Based Higher Education Institutions

This section aims to identify and analyze the various factors that facilitate and hinder the implementation of the Smart Indonesia Program (PIP) within religious-based higher education institutions. Using UIN Raden Intan Lampung as a case study, the research provides an empirical evaluation of administrative dynamics, oversight mechanisms, and the social impact of the program on students from economically disadvantaged backgrounds. Based on interviews with PIP recipients, *Ma'had al-Jami'ah* administrators, university bureaucrats, and scholarship management personnel, several key findings emerged:

1) Supporting Factors:
   a) The active involvement of the university and Ma'had al-Jami'ah in promoting the program, facilitating student registration, and providing guidance to scholarship recipients.
   b) Student awareness of the significance of financial assistance, which enhances motivation for academic success and personal development.
   c) Strong alignment with national education policy, ensuring consistent annual funding allocations with prioritization based on economic hardship and geographic disadvantage.
2) Inhibiting Factors:
   a) Inaccurate data validation, including document falsification—for instance, the use of photographs of others' homes to misrepresent financial hardship.
   b) Delays in fund disbursement, which impede students' ability to meet essential needs such as tuition and living expenses.
   c) Limited quotas and uneven selection mechanisms, which restrict access for genuinely deserving students.
   d) Misappropriation of funds by some recipients, who allocate the assistance for non-educational, consumptive purposes, such as purchasing luxury gadgets and engaging in hedonistic behavior.

This study concludes that the Smart Indonesia Program plays a vital role in expanding access to higher education, particularly within religious-based universities, by increasing participation among students from low-income and vulnerable backgrounds. However, the success of the program is heavily dependent on the integrity of local

implementation, the accuracy of data verification processes, and the quality of moral and academic mentoring provided to recipients. A scholarship recipient reflected on their experience, stating:

> "I am very grateful to have received the Smart Indonesia Program because without this assistance, I might not have been able to continue my education at university. This program is very helpful, especially with tuition fees and other academic needs. However, sometimes there are delays in the disbursement of funds, which makes it difficult for us to meet our daily needs."

Meanwhile, a *Ma'had* supervisor emphasized:

> "We feel there is still a need for mentoring for scholarship recipients to keep them motivated. Furthermore, they also need to be encouraged to develop both academic and non-academic skills, rather than relying solely on financial assistance."

These findings are consistent with previous research by Ivan and Jumanah & Rosita, which concluded that while the PIP has been successful in broadening educational access, its implementation continues to face challenges related to data validation, fund disbursement delays, and weak oversight.[14] Similarly, studies by Lengkong et al. and Setiawan et al. indicated that many PIP recipients lack structured follow-up support to foster their academic and social development.[15]

However, this study offers a novel contribution by contextualizing the implementation of PIP within a religious higher education institution. It argues that ethical and spiritual values—central to Islamic education—should reinforce the integrity of aid management. Ironically, evidence of data manipulation and misuse of funds highlights the insufficient integration of spiritual and moral frameworks in current program administration.

While the Ministry of Education and Culture has fulfilled its role as a policymaker and funder, its oversight and technical support at the institutional level remain limited. Bureaucratic inefficiencies and delayed disbursements reflect broader weaknesses in technocratic governance. UIN Raden Intan Lampung has demonstrated commendable collaboration in disseminating information and verifying recipient data. However,

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[14] Muhammad Ivan, "Evaluasi Kebijakan Bantuan Pendidikan (Program Indonesia Pintar/Bantuan Operasional Sekolah) Dalam Mengatasi Anak Tidak Sekolah (ATS) Dan Peningkatan Angka Partisipasi Kasar/Angka Partisipasi Murni (APK/APM) Di Indonesia," *Jurnal Transformasi Administrasi* 14, no. 1 (2024): 81–93, https://jta.lan.go.id/index.php/jta/article/view/426; Jumanah Jumanah and Hilda Rosita, "Evaluasi Program Indonesia Pintar (PIP) Dalam Upaya Pemerataan Pendidikan," *Epistemik: Indonesian Journal of Social and Political Science* 4, no. 1 (2023): 52–66, https://doi.org/10.57266/epistemik.v4i1.99.

[15] Jeffry Sony Junius Lengkong et al., "Evaluasi Program Indonesia Pintar Sebagai Kebijakan Peningkatan Kesetaraan Pendidikan Dan Kurikulum," *Journal on Education* 6, no. 4 (2024): 18587–97, https://doi.org/10.31004/joe.v6i4.5821; Endry Setiawan et al., "Identifikasi Pemanfaatan Beasiswa PIP Dan Dampaknya Terhadap Motivasi Berprestasi Serta Disiplin Siswa Penerima Beasiswa Di SMA Pesisir Berau," *Jurnal Nakula: Pusat Ilmu Pendidikan, Bahasa Dan Ilmu Sosial* 2, no. 6 (2024): 327–339, https://doi.org/10.61132/nakula.v2i6.1362.

structured mentoring systems—both academic and moral—are inconsistently applied across faculties and departments, limiting the program's developmental impact.

Furthermore, the selection process often emphasizes the completeness of formal documentation, which can be easily manipulated, rather than relying on comprehensive socioeconomic assessments. This undermines the principle of equity and compromises the effectiveness of the program in reaching its intended beneficiaries. This study confirms that the success of the Smart Indonesia Program (PIP) depends not only on the availability of financial resources and affirmative policy frameworks but also, critically, on the integrity and effectiveness of its implementation system. Inhibiting factors—such as data manipulation by applicants to qualify for assistance, the absence of structured post-disbursement support, limited scholarship quotas, and disproportionate selection mechanisms—have undermined the program's intended goal of equalizing access to higher education.

Nonetheless, the positive impact of PIP cannot be overlooked. Institutional data indicate a steady increase in the number of scholarship recipients, from 600 students in 2023 to 750 in 2024, with projections reaching 800 in 2025. However, this quantitative growth has not always been matched by improvements in the quality of program management and oversight. To enhance the implementation of the Smart Indonesia Program within religious-based higher education institutions, the following strategic measures are recommended:

1) Digitization of recipient data collection and verification processes, integrated with databases from the Ministry of Social Affairs, the Unified Data for Social Welfare (Data Terpadu Kesejahteraan Sosial, DTKS), and relevant educational institutions.
2) Collaborative oversight mechanisms, involving student organizations, campus-based zakat institutions, and independent external auditors to ensure transparency and accountability.
3) Simplification of the disbursement process, allowing for the direct transfer of funds to student accounts to avoid unnecessary administrative delays.
4) Provision of financial literacy training and ethical guidance, tailored to scholarship recipients through an Islamic ethical framework, to promote responsible use of funds.
5) Strengthening of campus-level regulations, including clear sanctions for document falsification and misuse of financial aid, to reinforce accountability and deter fraudulent behavior.

These recommendations are intended to promote a more transparent, equitable, and values-driven implementation of the PIP, particularly in the faith-based academic settings.

3.3. Implementation of the Smart Indonesia Program (PIP) in Higher Education from a *Siyasah Tanfidziyah* Perspective

This study investigates the implementation of the Smart Indonesia Program (PIP) in higher education using a *Siyasah Tanfidziyah* approach—a strand of Islamic jurisprudence that provides a normative and ethical framework for evaluating public policy. This approach is particularly relevant in assessing the delivery of educational services to disadvantaged groups. By integrating modern policy analysis with Islamic principles, this study offers a unique evaluative lens that promotes effectiveness, fairness, and transparency in the administration of education-based social assistance programs.

Based on interviews with student recipients, scholarship administrators, *Ma'had* leaders, and mentoring lecturers at religious-based universities, several key findings emerged:

1) The PIP program has had a substantial impact in reducing student dropout rates. Many students from low-income families have been able to pursue higher education due to this assistance.
2) Discrepancies in beneficiary data remain a significant issue. Inaccurate data validation has led to misallocation of aid, with some recipients manipulating their economic status—for example, by submitting falsified housing documentation.
3) Fund disbursement delays continue to affect the program's timeliness and efficiency, especially at the beginning of academic semesters, due to excessive bureaucratic processes.
4) Instances of aid misuse were identified, with some students using PIP funds for non-educational, consumer-oriented purposes.
5) Academic and spiritual mentoring systems—especially for students residing in Islamic dormitories—remain underdeveloped and insufficient.

These findings suggest that while the PIP policy embodies elements of social justice, its practical implementation faces serious challenges related to governance, oversight, and moral accountability. The study concludes that, ideally, PIP reflects the state's commitment to ensuring educational access for economically disadvantaged groups. However, its effectiveness is undermined by persistent problems in selection, distribution, and supervision. From the perspective of *Siyasah Tanfidziyah*, the implementation of PIP has yet to fully uphold the core Islamic principles of trustworthiness (al-amānah), justice (al-'adālah), responsibility (al-ma'suliyah), and transparency (al-shafāfiyyah)—each of which forms the foundation of ethical public policy in Islam.

These findings are consistent with previous studies, which confirm that while PIP enhances educational participation among disadvantaged students, it continues to face

bureaucratic inefficiencies and validation issues.[16] Similarly, research by Azzahrawani et al. and Ivan reveals that some students from middle- to upper-income families gain access to PIP due to lenient verification mechanisms.[17] What distinguishes this study is its application of *Siyasah Tanfidziyah* as a theoretical framework. This Islamic jurisprudential approach introduces a normative dimension often missing in conventional policy evaluations, emphasizing public ethics, the moral duties of leadership, and the goal of public welfare (maslahah). The implementation of PIP is thus analyzed through four core principles:

1) Policy Implementation
    The Smart Indonesia Program, as formalized through Ministerial Regulation No. 10 of 2020, constitutes a state policy. From an Islamic standpoint, implementation must be efficient and aligned with sharia principles. Yet, prolonged bureaucratic procedures, delayed disbursements, and flawed data indicate deviations from sharia ideals, which emphasize clarity (bayān) and procedural justice.

2) Law Enforcement
    Siyasah Tanfidziyah underscores the need for effective enforcement and monitoring of public policy.[18] Weak oversight mechanisms have enabled fund misuse and data falsification. In this context, law enforcement extends beyond formal sanctions to include moral and community-based accountability rooted in Islamic ethics.

3) Justice
    The distribution of PIP aid must be equitable and needs-based. However, empirical findings show that poorer students are sometimes excluded due to administrative inefficiencies, while those skilled in document manipulation benefit unfairly. This violates Islamic legal principles of *al-'adālah* (justice) and *al-istihqāq* (entitlement by need).

4) Leadership Responsibility
    Islamic governance mandates that leaders (wuzarā') bear responsibility for the ethical and effective management of public resources (Iqbal, 2016). In this case, the Ministry of Education and Culture, along with higher education institutions, must fulfill their fiduciary and moral duties in managing PIP in accordance with

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[16] Ismiyati and Syahrani, "Implementasi Kebijakan Program Indonesia Pintar (PIP) Pada Dinas Pendidikan Dan Kebudayaan Kabupaten Tabalong Dilihat Dari Aspek Sumber Daya: Studi Kasus SD Negeri Wirang Kecamatan Haruai"; Sariri and Prabawati, "Evaluasi Program Kartu Indonesia Pintar Kuliah (KIP-K) Di Universitas Negeri Surabaya."

[17] Azzahrawani et al., "Implementation of the Independent College KIP Policy at Tanjungpura University"; Ivan, "Evaluasi Kebijakan Bantuan Pendidikan (Program Indonesia Pintar/Bantuan Operasional Sekolah) Dalam Mengatasi Anak Tidak Sekolah (ATS) Dan Peningkatan Angka Partisipasi Kasar/Angka Partisipasi Murni (APK/APM) Di Indonesia."

[18] Muhammad Iqbal, *Siyasah Tanfidziyah: Kontekstualisasi Doktrin Politik Islam* (Jakarta: Kencana Prenada Media Group, 2016).

the trust outlined in Surah An-Nisa [4]:29, which emphasizes the prohibition of unjust enrichment and the safeguarding of public assets.

$$يٰٓاَيُّهَا الَّذِيْنَ اٰمَنُوْا لَا تَأْكُلُوْٓا اَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ اِلَّآ اَنْ تَكُوْنَ تِجَارَةً عَنْ تَرَاضٍ مِّنْكُمْ ۚ وَلَا تَقْتُلُوْٓا اَنْفُسَكُمْ ۗ اِنَّ اللّٰهَ كَانَ بِكُمْ رَحِيْمًا ﴿٢٩﴾$$

"O you who believe, do not consume one another's wealth unjustly, except through lawful trade conducted by mutual consent. And do not kill yourselves. Surely, Allah is Most Merciful to you."

This study affirms several key conclusions:

1) Normatively, the Smart Indonesia Program (PIP) is consistent with the core principles of Islamic law, particularly in its aims to promote public welfare (maslahah 'ammah), ensure access to education, and support the socio-economic empowerment of the underprivileged.

2) Practically, however, the program's implementation reveals substantial gaps that do not fully reflect the standards of sound public policy. These include weaknesses in data verification, bureaucratic inefficiency, and insufficient monitoring of fund utilization.

3) The challenges in implementing PIP can be categorized into four principal domains: data accuracy, timeliness of fund distribution, oversight and transparency, and inequitable access to educational support.

4) Solutions rooted in Islamic administrative jurisprudence (Siyasah Tanfidziyah) include: optimizing digital data systems integrated with the national social welfare database (DTKS); involving independent oversight institutions for auditing and supervision; streamlining disbursement procedures to improve timeliness; and providing education on financial literacy and ethical fund management in accordance with Islamic moral values.

Based on Islamic fiscal governance (Siyāsah Shar'iyyah), public service policies like PIP must be evaluated not solely on quantitative output (e.g., number of recipients), but on how well they fulfill the *maqāṣid al-sharī*ah (higher objectives of Islamic law). In this context, PIP contributes to *ḥifẓ al-'aql* (preservation of intellect through education) and *ḥifẓ al-māl* (protection of wealth through responsible public fund management). Thus, the success of PIP extends beyond technical and administrative execution—it is also a moral and social imperative for realizing educational justice.

As the appointed custodian of the people, the government bears the ethical responsibility to implement such programs with full adherence to principles of trust

(amānah) and accountability (mas'ūliyyah), as emphasized by the Prophet Muhammad (peace be upon him):

$$\text{كُلُّكُمْ رَاعٍ وَكُلُّكُمْ مَسْؤُولٌ عَنْ رَعِيَّتِهِ}$$

"Each of you is a shepherd, and each of you is responsible for his flock." (Narrated by Bukhari and Muslim)

This research underscores that public policy, particularly in the domain of education subsidies, must be assessed not only through administrative and financial metrics, but also through the lens of Islamic ethics. The Siyasah Tanfidziyah framework provides a robust normative tool for evaluating state-led welfare programs. It is recommended that this approach be adopted more broadly in the assessment of educational assistance policies in Indonesia, especially those targeting socioeconomically vulnerable populations. Optimal outcomes will depend on the integrity of implementers, transparency of systems, and leadership that prioritizes social justice as a central goal of policy execution.

4. CONCLUSION

This study aims to: (1) analyze the implementation of Minister of Education and Culture Regulation Number 10 of 2020 concerning the Smart Indonesia Program (PIP) at Raden Intan State Islamic University, Lampung, with specific attention to scholarship recipients mandated to reside at *Ma'had al-Jāmi'ah*; (2) identify various enabling and constraining factors in the implementation of PIP within a religious-based higher education setting; and (3) examine this policy through the lens of *Siyasah Tanfidziyah*, offering an evaluative framework grounded in Islamic values for public service delivery in the education sector.

The findings reveal that, normatively, the implementation of PIP has contributed significantly to expanding access to higher education for students from economically disadvantaged backgrounds. However, several practical challenges persist, including inaccurate beneficiary targeting, delays in fund disbursement, weak oversight mechanisms, and instances of fund misuse. Conversely, the study also identifies supporting factors such as strong institutional commitment, active involvement of the academic community, and the strategic role of *Ma'had* as a center for character formation.

From the perspective of Islamic jurisprudence (Siyasah Tanfidziyah), the current implementation of the Smart Indonesia Program does not yet fully embody the principles of trustworthiness (al-amānah), justice (al-'adālah), responsibility (al-mas'ūliyyah), and transparency (al-shafāfiyyah), which are essential in Islamic governance of public resources. Accordingly, this research contributes to the

development of an educational policy evaluation model that integrates not only administrative efficiency but also ethical and spiritual dimensions. The study is limited in scope, as it focuses on a single institution; thus, future research should consider comparative studies across other religious-based higher education institutions. Policy recommendations include strengthening data validation procedures, digitizing data collection and verification systems, enhancing transparency, and embedding Islamic character education within the management of educational assistance programs oriented toward justice and social welfare.

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