

Policy Analysis of the Jakarta Smart Card Program in Elementary Schools

Fathur Rahman Baeny¹, Trisni Handayani²

^{1,2} Universitas Muhammadiyah Prof. Dr. Hamka, Indonesia

Corresponding author, email: fathurbaeny17@gmail.com

Article info:

Submitted: February 19, 2024 Revised: July 25, 2025 Accepted: August 22, 2025

Abstract

Background – The Jakarta Smart Card (KJP) Program is an educational assistance initiative developed by the Provincial Government of Jakarta to fulfill citizens' fundamental right to education. The program aims to reduce disparities in educational access by providing financial support to students from low-income families to meet their learning needs. At the elementary school level, the effectiveness of KJP relies heavily on coordination among government agencies, schools, parents, and students to ensure that the program reaches its intended beneficiaries and supports educational continuity.

Purpose – This study aims to analyze the KJP Program policy at SDN KP 11 JT, focusing on its planning, implementation, and evaluation stages. The goal is to understand the school's role in supporting program effectiveness and to identify the enabling and inhibiting factors that influence program outcomes.

Method/Approach – A descriptive qualitative approach was employed, using in-depth interviews, observations, and document analysis as data collection techniques. Informants included the school principal, teachers, the school operator, and parents of KJP recipients. Data credibility was ensured through source and method triangulation, and the analysis followed the Miles and Huberman interactive model of data reduction, data display, and conclusion drawing.

Findings – The results indicate that the school's role in planning is primarily limited to validating student data from DTKS and conducting outreach to parents. During implementation, the school provides guidance on fund utilization and conducts informal monitoring through homeroom teachers. Evaluation is carried out periodically, although the school's authority over program execution remains limited. Overall, the KJP Program has a positive impact by supporting students' educational continuity and reducing families' financial burdens.

Conclusions – The KJP Program is effective in expanding access to education, though improvements in school-level governance are needed.

Novelty/Originality/Value – This study offers detailed insights into how KJP operates at the school level and highlights the importance of strengthened parental education and a more formal monitoring system to ensure accurate targeting and effective use of assistance.

Keywords: Educational Assistance, Program Evaluation, Jakarta Smart Card, Education Policy

Recommended citation:

Baeny & Handayani. (2025). Strategic Management in Islamic Education for 21st Century Skills Development. (2025). *Lembaran Ilmu Kependidikan*, 54(2), 329-335. <https://doi.org/10.15294/lik.v54i2.21547>

INTRODUCTION

Education is a fundamental right of every citizen that must be fulfilled by the state in order to create an intelligent, independent, and highly competitive society. In the Preamble of the 1945 Constitution of the Republic of Indonesia, it is stated that one of the main goals of establishing the Indonesian state is to educate the nation's life. Therefore, the government is obliged to organize a national education system that is equitable, high-quality, and accessible to all people, regardless of their economic, social, cultural, or geographical backgrounds, one of which is through free education programs such as the compulsory education program. This view is in line with the opinion of Makkawaru (2019), who stated that education encompasses all aspects of life and plays an important role in guiding individuals toward a dignified life.

The importance of education is also emphasized by BP Rahman et al. (2022), who stated that education not only functions as a medium for delivering information but also as a means to develop individual potential in achieving a meaningful life both personally and socially. Through quality education, human resources can be shaped into adaptive, creative individuals who are able to face the challenges of the times. This underlines that the education system must be designed and implemented in an inclusive, fair manner, and reach all levels of society, especially economically vulnerable groups.

However, in reality, many school-aged children still experience difficulties in accessing education due to economic factors. Social inequality and poverty, particularly in urban areas such as DKI Jakarta, become serious obstacles in achieving educational equity. Hakim (2020) stated that one of the main causes of school dropouts is the family's inability to afford their children's educational needs. This gap poses a risk of severing the future of younger generations who should have full access to education. Even when free education is available, there are still costs required to meet basic needs. The expenses that parents need for their children's basic school needs often become a burden, indicating that family income also plays a crucial role in influencing access to education (Jauhari, 2025). Recognizing this condition, the government responded by introducing various affirmative policies, one of which is educational assistance.

The Province of DKI Jakarta, as an autonomous region and economic center with a highly diverse population, requires the government to develop education in a way that accommodates the varied needs of its people (Prayoga, 2014). One of the efforts to increase access to education is the DKI Jakarta Provincial Government's issuance of Governor Regulation No. 133 of 2014, which established the Personal Education Cost Assistance Program known as the Jakarta Smart Card (KJP). This program aims to provide financial education assistance to students from underprivileged families so that they can continue their education without financial barriers. The KJP Program continues to develop, one of which is the KJP Plus version that includes more benefits. According to the DKI Jakarta Provincial Government (2024), KJP Plus targets students aged 6 to 21 years, attending formal and non-formal education institutions within DKI Jakarta and coming from families listed in the Integrated Social Welfare Data (DTKS). The funds can be used to cover educational needs such as uniforms, stationery, transportation, and student nutrition. This policy is expected to address educational access inequality in Jakarta and support the achievement of national education goals.

Research conducted by Sa'adah et al. (2022) showed that the KJP Program can reduce dropout rates and has a positive impact on the learning participation of students from underprivileged families. According to Ningsih (2023), the implementation of the KJP Program by the DKI Jakarta Provincial Government is expected to increase access and ensure that the public receives at least 12 years of compulsory education, especially for low-income residents.

However, the success of this policy heavily depends on the planning, implementation, and evaluation processes at the school level. Therefore, it is essential to analyze how this policy is

carried out in educational institutions, particularly in elementary schools, which serve as the foundation of the education system. SDN KP 11 JT was chosen as the focus of this research because it is located in a densely populated area and has a significant number of KJP recipients. Additionally, the implementation of this program in the school can serve as a representation of policy execution in socially and economically complex urban areas. According to Afriansyah et al. (2017), on one hand, the KJP provides an opportunity for educational equity for all children, but on the other hand, if the program is not managed properly, it can result in ineffective fund distribution.

Based on this background, this study aims to analyze the Jakarta Smart Card Program policy at SDN KP 11 JT. The analysis includes three main aspects: policy planning, policy implementation, and policy evaluation by the school. By reviewing the program's implementation in the field, this study is expected to provide a clear picture of the KJP policy's effectiveness in supporting educational sustainability and offer input for policymakers in formulating more responsive educational strategies to meet community needs.

METHOD

This research was conducted at one of the schools located in the province of Jakarta, specifically in East Jakarta. The study involved six informants gaining deeper insights. The research team changed the name to SDN KP 11 JT to maintain research ethics. This study uses a qualitative approach with a descriptive method aimed at understanding the implementation of the Jakarta Smart Card (KJP) Program at SDN KP 11 JT in depth. This approach was chosen because it allows the researchers to explore contextual information through direct interaction with the research subjects. The data obtained is descriptive or narrative in nature, formed from the researcher's exploration and interpretation of the social reality within the school environment (Waruwu, 2024).

The qualitative data analysis in this study uses the model developed by Miles and Huberman, which consists of three main stages: data reduction, data presentation, and conclusion drawing (Sugiyono, 2016).

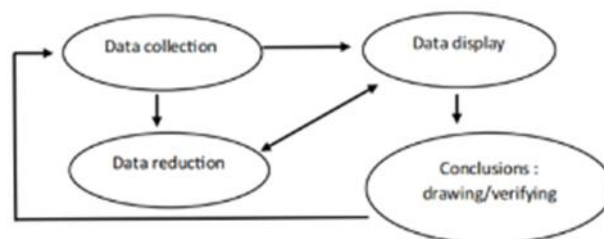


Figure 1.1 Data Analysis Technique Model by Miles and Huberman

Data collection was carried out through observation, in-depth interviews, and documentation techniques. Informants were selected purposively, based on specific criteria such as direct involvement in the implementation of the program. The participants in this study included the school principal, teachers, school operator, and parents of KJP recipients. Data analysis was conducted using the stages of data reduction, data presentation, and conclusion drawing. According to Susan Stainback (1988) in Sugiyono (2013), the purpose of triangulation is not to find the truth about a particular phenomenon, but rather to enhance the researcher's understanding of what has been discovered.

This process was conducted interactively and continuously from the beginning of data collection to the final conclusion. As explained by Zulfirman (2022), these three stages are the

main components in qualitative data analysis, which are interconnected and not independent of one another. To ensure the validity of the research findings, source triangulation was used, by comparing data from various sources such as interview results, observations, and documents. This technique was applied to obtain credible and trustworthy data in objectively explaining the implementation of the KJP policy in elementary schools.

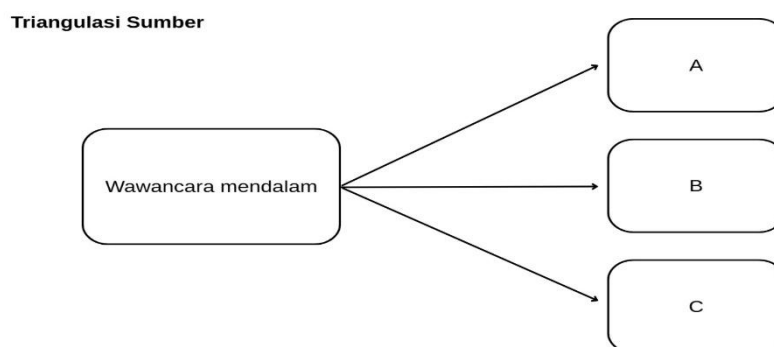


Figure 1.2 Source Triangulation Diagram

In the image above, the researcher conducted source triangulation with several informants, such as the school principal, school operator, homeroom teacher, and parents. Triangulation is a method used in qualitative research to examine and establish validity by analyzing data from various perspectives (Nurfajriani et al., 2024)

RESULTS AND DISCUSSION

Based on interviews with various parties at SDN KP 11 JT, namely the school principal, school operator, homeroom teacher, and parents, it was found that the implementation of the Jakarta Smart Card (KJP) Program has been carried out through a fairly structured mechanism, starting from the planning stage, implementation, to evaluation. Each informant provided a fairly consistent overview of the program's flow within the elementary school environment. The data shows that 116 out of 228 students at this school are KJP recipients, which means that 51% of the students receive KJP assistance.

Aspect	Principal	Operator	Homeroom Teacher	Parent
Planning	Delivers data from DTKS through homeroom teachers and invites parents for program socialization.	Validates DTKS data, prepares invitations, and submits the required documents.	Helps distribute forms and provides information during the socialization.	Receives information from the homeroom teacher, attends the socialization, and understands the requirements.
Implementation	Provides education and reminders to	Gives instructions for self-checking via	Provides guidance, monitors fund	Use the funds for school needs (stationery,

	use the funds according to school needs.	the website (SIDEWI), fund utilization, and monitoring by homeroom teachers.	usage, and asks about the purpose of spending each month.	groceries) and feel supported by the program.
Evaluation	Conducts routine evaluations every semester regarding updates to the list of KJP recipients.	Evaluates problematic data and suggests involving local neighborhood leaders (RT/RW) for clarification.	Monitors data and ensures students use the funds as required.	Accepting sanctions if misused suggests improving staple food distribution, and increasing DKI Bank EDC machines.

At the planning stage, the school's role is limited to facilitating the dissemination of information. The list of KJP recipients entirely refers to the Integrated Social Welfare Data (DTKS), which is determined by the central government. The school only validates and forwards the information to prospective recipients through socialization. The principal explained that socialization invitations are conveyed through homeroom teachers, and the school operator provides explanations regarding the required documents and registration procedures. According to Astuti & Fawzi (2021), socialization is also carried out through personal service by establishing two-way communication between parents and the school. This is done by homeroom teachers, vice principals, school operators, and the school committee. This shows that the school has no authority in determining who is eligible to receive assistance, but merely serves as a liaison between the government and the students' parents.

In the implementation aspect, homeroom teachers conduct informal monitoring by asking KJP recipient students about their use of funds each month. This serves as an internal monitoring effort by the school to ensure that the aid is used as intended. However, there is no formal reporting mechanism or strict supervision system from the school, as the responsibility for managing the funds lies entirely in the hands of the students' parents. Additionally, parents benefit from the KJP through access to low-cost basic food supplies in several market areas. According to Mufti et al. (2024), the KJP Plus program not only meets the educational needs of recipients but also supports their nutritional needs through affordable food purchases.

Interview results also revealed that the main challenges in implementing the KJP program at the elementary school level do not stem from administrative procedures, but from public perception. Some parents still lack a full understanding of the limitations and intended use of KJP funds, thus continuous education is necessary. On the other hand, digital systems such as the SIDEWI (KJP Distribution Information System) application are considered helpful for independently checking beneficiary status. This aligns with the efficiency principle pursued by the local government to expedite aid distribution without burdening schools.

In the evaluation aspect, the school conducts periodic checks every semester to ensure that KJP recipient data remains valid and relevant. Evaluation is also carried out in response to parental complaints or suspected misuse. According to Sukriyandi (2017), the reality sometimes contradicts expectations: some KJP Plus recipients are economically capable and do not deserve the aid, while some students who are not recipients are actually more eligible. However, as explained by the principal and the operator, the school does not have the authority

to revoke recipients' rights. The school's role is limited to issuing warnings and educating parents to prevent misuse of the aid. According to Aryani (2018), the implementation of the KJP program requires monitoring and evaluation carried out by parties related to the program. This monitoring and evaluation should be conducted in a tiered and cooperative manner by UPT P60, the sub-department, educational units, and the community so that the implementation of the KJP program aligns with applicable regulations. Parents stated that they feel greatly supported by the KJP, both in meeting their children's educational needs and their household economy in general.

Overall, the implementation of the KJP program at SDN KP 11 JT reflects the collaboration between the school and parents in supporting an education policy based on social equity. The school's role as an information mediator and guide is crucial to ensuring that the aid reaches its intended recipients and is used appropriately. Although there is no quantitative data-based evaluation system from the school regarding the direct impact of KJP on student academic performance, interviews suggest that the program generally has a positive contribution to the continuity of students' education. According to Sukriyandi (2017), there are still students who spend KJP funds on non-educational purposes, and not all students listed as recipients are truly eligible. According to Amin et al. (2019), various benefits have been felt by KJP aid recipients, both students and parents. This has also had a positive economic impact, particularly on vendors. Thus, the KJP program can be seen as a concrete form of mutual symbiosis created in the Province of DKI Jakarta from an educational perspective.

CONCLUSION

Based on the research findings, it can be concluded that the implementation of the Jakarta Smart Card (KJP) Program at SDN KB 11 JT has been carried out systematically, although the school's role is limited to administrative and educational aspects. The program planning refers to data from DTKS, with no school intervention in the determination of recipients. The program's implementation is supported by the active roles of the school operator and homeroom teachers in providing guidance and monitoring the use of KJP funds by students and parents. Evaluation is conducted periodically every semester to ensure data validity and prevent misuse. The school does not have the authority to revoke aid, but it continues to act as a facilitator of communication and informal oversight. The KJP program is considered to have supported underprivileged students in meeting their educational needs and has had a positive impact on school continuity. However, it was found that some parents still lack a full understanding of the limitations on fund usage, indicating the need for continuous education. This study recommends strengthening coordination between schools, parents, and relevant institutions, as well as developing a more formal and structured monitoring system to enhance the program's effectiveness in the future.

REFERENCES

- Amin, A., Kajian, J., Dan, I., Islam, B., Nurdin, A., Syarif, U., & Jakarta, H. (2019). Implementasi dana Kartu Jakarta Pintar (KJP): Sebuah analisis kebijakan pendidikan. *Jurnal Kajian Ilmu dan Budaya Islam*, 2. Retrieved from <https://id.wikipedia.org>
- Astuti, W. T., & Fawzi, I. L. (2021). Evaluasi proses pelaksanaan Program Kartu Jakarta Pintar (KJP) Plus di SMP Negeri 257 Jakarta. *Jurnal Pengembangan Masyarakat Islam*, 7(2). <https://doi.org/10.32678/lbrmasy.v7i2.4612>
- Afriansyah, A., Penelitian, P., Ilmu, K.-L., & Indonesia, P. (2017). *The implementation of Jakarta Smart Card in DKI Jakarta: Opportunities and challenges fulfillment of social justice in education*. *Juni*, 12(1), 55–68.

- Aryani, H. R. (n.d.). *Evaluasi program Kartu Jakarta Pintar di UPT P60 Dinas Pendidikan Provinsi DKI Jakarta*. Retrieved from <http://www.kjp.jakarta.go.id>
- BP Rahman, A., Munandar Asri, S., Fitriani, A., Karlina, Y., & Yumriani. (2022). Pengertian pendidikan, ilmu pendidikan dan unsur-unsur pendidikan. *Al Urwatul Wutsqa: Kajian Pendidikan Islam*.
- Hakim, A. (2020). Faktor penyebab anak putus sekolah. *Jurnal Pendidikan*, 21(2). <https://doi.org/10.33830/jp.v21i2.907.2020>
- Makkawaru, M. (2019). *Pentingnya pendidikan bagi kehidupan dan pendidikan karakter dalam dunia pendidikan*.
- Mufti, D., Astuti, P., & Erowati, D. (2024). Efektivitas pelaksanaan Program Kartu Jakarta Pintar (KJP) Plus di SMP Negeri 227 Jakarta Selatan.
- Ningsih, U. F. (2023). *Implementasi kebijakan Kartu Jakarta Pintar (KJP) Plus pada jenjang pendidikan SD di Kecamatan Tanah Abang Jakarta Pusat* (Skripsi). UPN Veteran Jakarta.
- Pemprov DKI Jakarta. (2024). *Kartu Jakarta Pintar Plus*. Retrieved from <https://kjp.jakarta.go.id>
- Prayoga, A. W. (2014). *Implementasi program Kartu Jakarta Pintar pada jenjang pendidikan SMA/SMK di Kecamatan Kalideres Jakarta Barat* (Skripsi). Universitas Sultan Ageng Tirtayasa.
- Rima Jauhari, P. (2025). Pemenuhan akses pendidikan bagi siswa melalui Kartu Jakarta Pintar Plus (KJP Plus): Studi kasus siswa penerima KJP Plus di SMAN 48 Jakarta. *Volume 5*(1).
- Sa'adah, F., Sarifah, I., & Imaningtyas, I. (2022). Efektivitas program Kartu Jakarta Pintar di sekolah dasar sebagai upaya mengurangi putus sekolah di DKI Jakarta. *Edukatif: Jurnal Ilmu Pendidikan*, 4(5), 6617–6624. <https://doi.org/10.31004/edukatif.v4i5.3137>
- Sugiyono. (2013). *Metode penelitian kuantitatif kualitatif dan R&D*. Bandung: Alfabeta.
- Sugiyono. (2016). *Memahami penelitian kualitatif*. Bandung: Alfabeta.
- Sukriyandi. (2017). *Efektivitas program Kartu Jakarta Pintar pada jenjang pendidikan sekolah menengah atas dan kejuruan: Studi kasus di Kecamatan Kebon Jeruk*.
- Vera Nurfajriani, W., Ilhami, M. W., Mahendra, A., Sirodj, R. A., Afgani, W., Negeri, U. I., Fatah, R., & Abstract, P. (2024). Triangulasi data dalam analisis data kualitatif. *Jurnal Ilmiah Wahana Pendidikan*, 10(17), 826–833. <https://doi.org/10.5281/zenodo.13929272>
- Waruwu, M. (n.d.). *Pendekatan penelitian kualitatif: Konsep, prosedur, kelebihan dan peran di bidang pendidikan*. Retrieved from <https://afeksi.id/jurnal/index.php/afeksi/>
- Zulfirman, R. (2022). Implementasi metode outdoor learning dalam pendidikan dan pengajaran. *Jurnal Pendidikan dan Pengajaran*, 3. <http://dx.doi.org/10.30596/jppp.v3i2.11758>