



## Evaluation of the Kartu Jakarta Mahasiswa Unggul (KJMU) Program Policy of the DKI Jakarta Provincial Government

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### ABSTRACT

Poverty remains a persistent challenge for Indonesia, including in the DKI Jakarta region. One of the factors exacerbating poverty is limited access to education. To expand educational access, particularly for students from underprivileged or low-income families, the Provincial Government of DKI Jakarta launched the Kartu Jakarta Mahasiswa Unggul (KJMU) Program. This study aims to evaluate the effectiveness of the KJMU program in strengthening family resilience using a qualitative method with a descriptive approach. Data were obtained directly from primary sources through in-depth interviews conducted from January 2025 to March 2025 in Jakarta with the DKI Jakarta Provincial Education Office and KJMU program beneficiaries, as well as secondary sources from document reviews. The research findings indicate that the KJMU program significantly contributes to the family resilience of its beneficiaries in terms of home ownership, family income, children's educational continuity, as well as financial and health security

## **INTRODUCTION**

Poverty, according to the Multidimensional Poverty Index (MPI), is a state of deprivation experienced by individuals or groups across various key aspects of life, such as health, education, and living standards, which hinder them from meeting basic needs and achieving an adequate quality of life. Poverty remains one of the persistent challenges faced by Indonesia, as it has not been fully resolved over the years. A report by the Central Bureau of Statistics states that as of March 2024, the percentage of poor individuals in Indonesia reached 9.03%, a significantly high figure compared to other countries where the poverty rate is below 5%. The number of people categorized as poor stands at 25.22 million, with education-related commodities contributing 1.89% to the poverty line in Indonesia (Badan Pusat Statistik, 2016). A study conducted by Susanto in Jakarta found that the level of education has a significant impact on poverty, where lower education levels correlate with higher poverty rates, whereas higher education levels are inversely related to poverty (Susanto & Pangesti, 2019). Those living in poverty generally face limited access to various resources, opportunities, and services necessary to achieve family resilience.

Family resilience refers to a condition in which a family has sufficient and sustainable access to income and resources to meet basic needs, including food, clean water, healthcare services, education, housing, time to participate in social activities, and the ability to build relationships within the community (Frankenberger & McCaston, 1998). Family resilience is shaped by five key dimensions: legal and family integrity, physical resilience, economic resilience, socio-psychological resilience, and socio-cultural resilience (KPPPA, 2013). The dimension of economic resilience consists of four variables: a family's ability to meet basic needs, such as family housing, family income, children's education financing, and family financial security.

The status of housing ownership is used as an indicator of homeownership. Homeownership reflects a family's ability to fulfill one of their basic needs, which plays a crucial role in strengthening family resilience. Families who live in their own homes are expected to have a more stable economic condition compared to those who reside in rented or non-owned housing.

Family income is primarily emphasized in terms of income sufficiency. This sufficiency is measured not only objectively but also subjectively. Objectively, a higher per capita income is considered to contribute to better economic resilience. Meanwhile, subjectively, a family's satisfaction with their income is also an important factor. As an alternative, families who perceive their income as sufficient or exceeding their daily needs are expected to have stronger economic resilience.

The presence of family members who drop out of school can indicate economic problems, although the underlying causes are not always financial. This situation may negatively impact family resilience. Families with no school dropouts tend to have stronger family resilience. Furthermore, families with strong economic resilience should also ensure that every member has access to education, preventing any child from dropping out.

## LITERATURE REVIEW

Family economic resilience must also take into account preparedness for unexpected future situations. Therefore, having financial security against potential risks is a crucial factor in building family economic resilience. One form of such security is family savings in various forms. Additionally, protection against risks can be realized through family health insurance. A family can be categorized as having good economic resilience if it possesses family insurance, which can be demonstrated through ownership of BPJS Kesehatan, BPJS Ketenagakerjaan, or health insurance provided by an employer or institution. A study found that poor families receiving educational financial assistance tend to have stronger economic resilience compared to those who do not receive such support for their children's education (Amalia & Lindiasari Samputra, 2020).

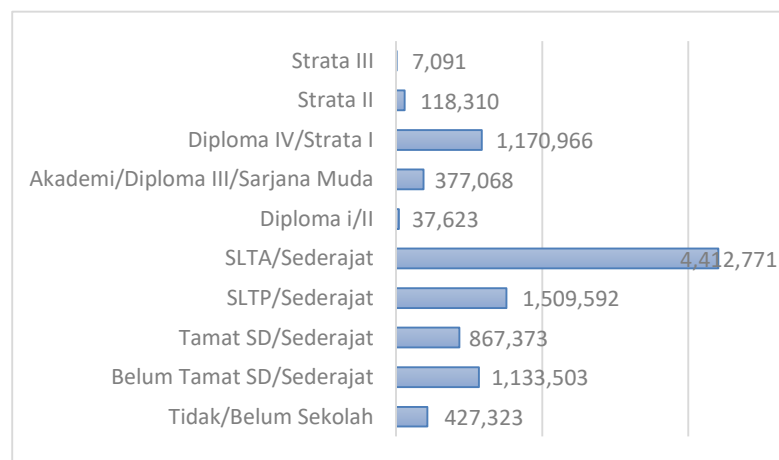


Figure 1. Population of DKI Jakarta Based on Education Level Attained in 2023 (Ministry of Home Affairs of the Republic of Indonesia, 2023)

In the Regional Regulation of the Special Capital Region of Jakarta Number 8 of 2006 on the Education System, it is stated that the Provincial Government of DKI Jakarta is responsible for improving access to education for the public, including underprivileged groups. Subsequently, in 2016, under the leadership of Governor Basuki Tjahaja Purnama, the Provincial Government of DKI Jakarta introduced the Kartu Jakarta Mahasiswa Unggul (KJMU) Program. KJMU is a strategic initiative that provides financial assistance to improve the quality of education for students from underprivileged families who meet specific criteria, enabling them to complete their Diploma or Bachelor's (D3, D4, and S1) education on time (Dinas Pendidikan Provinsi DKI Jakarta, 2024).

The Governor Regulation of the Special Capital Region of Jakarta Number 97 of 2019 on Financial Assistance for Improving Education Quality for Students from Underprivileged Families outlines the objectives of this assistance. The program aims to expand access and educational opportunities at public and private universities for prospective students from underprivileged families with outstanding academic potential. It also seeks to provide financial support to enhance education quality, ensuring that eligible students complete their Diploma or Bachelor's programs on time. Furthermore, the program contributes

to improving the overall quality of education in society while also encouraging student motivation to achieve higher academic performance.

The Kartu Jakarta Mahasiswa Unggul (KJMU) Program provides financial assistance amounting to Rp. 1,500,000 per month or Rp. 9,000,000 per semester for eligible beneficiaries. This assistance is intended to cover educational expenses at both public (PTN) and private universities (PTS), as well as personal support costs such as living expenses, book purchases, transportation, study materials, and other essential needs. The program specifically targets students from DKI Jakarta who are registered in the Integrated Social Welfare Data (DTKS). As outlined in Governor Regulation of the Special Capital Region of Jakarta Number 101 of 2021, which amends Governor Regulation Number 97 of 2019 on Financial Assistance for Improving Education Quality for Students from Underprivileged Families, the definition of underprivileged families refers to those registered in DTKS and/or the Regional Integrated Social Welfare Data (DTKS Daerah).

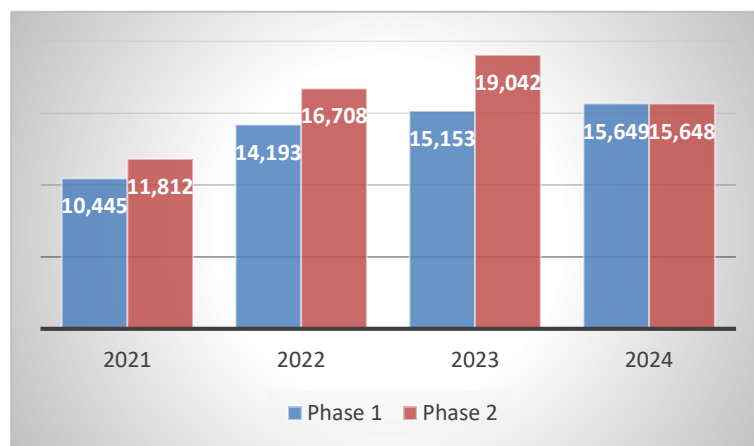


Figure 2. Number of KJMU Recipients from 2021 to 2024 (P4OP Provincial Government of DKI Jakarta, 2025)

Based on data from the Center for Personal Funding Services and Educational Operational Support (P4OP) of the Provincial Government of DKI Jakarta, the number of beneficiaries of the Kartu Jakarta Mahasiswa Unggul (KJMU) Program has continued to increase over the years. By the end of 2024, a total of 15,648 students domiciled in DKI Jakarta had received this assistance, with distribution across 90 public universities (PTN) in Indonesia and 11 private universities (PTS) in Jakarta. However, at the end of 2023, the Provincial Government of DKI Jakarta conducted data synchronization of KJMU recipients with the Integrated Social Welfare Data (DTKS) issued by the Ministry of Social Affairs (Kemensos) and also integrated it with the Socioeconomic Registration (Regsosek) system from the same ministry. This process led to adjustments in the list of KJMU beneficiaries. As a result, 771 individuals were deemed ineligible for KJMU due to several factors: not being registered in DTKS, having a Grade Point Average (GPA) below the required standard, not residing in DKI Jakarta, or having family members employed as civil servants (PNS), military personnel

(TNI), police officers (Polri), or employees of state-owned enterprises (BUMN). Additionally, some recipient families were found to own assets valued at up to Rp. 1 billion (Faris & Longdong, 2024). This raises concerns regarding the accuracy of KJMU's targeting over the years. Therefore, a policy evaluation is necessary to ensure that the Kartu Jakarta Mahasiswa Unggul program by the Provincial Government of DKI Jakarta is effectively implemented and accurately targeted.

## **METHODOLOGY**

This research employs a qualitative method with a descriptive analysis technique. The theoretical approach used is policy analysis through formal evaluation. Within this formal framework, the study adopts a retrospective process evaluation using target mapping techniques. The evaluation criterion applied is accuracy, which is defined as the degree of alignment between the predetermined objectives and the actual outcomes (Dunn, 2003).

Data for this study is collected from both primary and secondary sources. Primary data is obtained through in-depth interviews with officials from the Jakarta Provincial Education Office and KJMU recipients. These interviews are conducted between January and March 2025 in Jakarta. The respondents are selected using purposive sampling, ensuring that participants have direct experience with the KJMU program and can provide relevant insights into its implementation and impact. The interviews focus on assessing the program's effectiveness, the challenges faced by beneficiaries, and its impact on family resilience.

Meanwhile, secondary data is gathered from various sources, including academic articles, previous research findings, and official reports related to the KJMU policy. These sources are selected based on their relevance to the study's objectives and their credibility in academic and policy discourse.

After data collection, the analysis follows a structured process. First, data reduction is performed to systematically identify key themes and patterns from the interview transcripts and documents. Next, data presentation is carried out by categorizing findings based on evaluation aspects such as policy effectiveness, implementation challenges, and program impact. Finally, conclusions are drawn by synthesizing the key findings and relating them to policy evaluation theories and the accuracy criterion. By adopting this approach, the study aims to provide a comprehensive understanding of the effectiveness of the KJMU program in strengthening family resilience among its beneficiaries.

## **RESULTS AND DISCUSSION**

### **Requirements and Registration for the KJMU Program**

The KJMU program is systematically designed, starting from the registration stage to the disbursement of financial aid. According to information from the official portal of the DKI Jakarta Provincial Government, each prospective recipient must meet various requirements, one of which is having domicile in DKI Jakarta, proven by a valid Resident Identity Card (KTP) and Family Card (KK) (Dinas Pendidikan Provinsi DKI Jakarta, 2024). Additionally, applicants must be registered in DTKS, DTKS Daerah, or be social-assisted residents in a social institution managed by the Jakarta Provincial Social Service. Students are also not allowed to receive scholarships or other educational assistance funded by the State Budget (APBN) and/or Regional Budget (APBD). Specific requirements include graduation from secondary education at a public or private educational institution in DKI Jakarta within the last three years. Furthermore, students must be admitted to a public university (PTN) through the regular admission pathway under the Ministry of Education, Culture, Research, and Technology (Kemendikbudristek) or the Ministry of Religious Affairs (Kemenag), or be accepted into a private university (PTS) with an A/excellent accreditation and an A/excellent accredited study program in DKI Jakarta within priority fields aligned with the current Regional Medium-Term Development Plan (RPJMD). For students already enrolled in higher education, KJMU can only be applied for by those in a maximum of their fourth semester (not applicable for students beyond the fourth semester).

Once these criteria are met, the next step is the registration of prospective KJMU recipients. The registration process and data submission for prospective KJMU recipients are carried out by their previous schools, including senior high schools (SMA), vocational high schools (SMK), and Islamic senior high schools (MA).

The application for educational financial assistance to improve the quality of student education is submitted by prospective or current students through a formal request to the Governor via the Head of their respective secondary education institutions, accompanied by the required supporting documents, such as:

1. A data completion form (available from the applicant's previous school: SMA/SMK/MA).
2. A formal request letter for educational quality improvement assistance submitted by the student to the Governor through their previous school, along with supporting documents.
3. An official application letter for educational quality improvement assistance.
4. A declaration letter from the prospective recipient of the educational quality improvement assistance, signed on a Rp 10,000 duty stamp.
5. A statement of commitment to utilizing the educational quality improvement assistance in accordance with regulations.
6. A certification letter from the head of the educational institution.
7. A semester accountability report (specifically for continuing KJMU recipients).
8. A photocopy of the Resident Identity Card (KTP).
9. A photocopy of the Family Card (KK).

10. Proof of registration or examination number for PTN/PTS entrance selection.

### **Selection Stages for KJMU Recipients**

The selection process is carried out in stages and involves various parties to ensure that the assistance is given to students who truly need it. The first stage begins with online registration, which can be accessed through the website [p4op.jakarta.go.id/kjmu](http://p4op.jakarta.go.id/kjmu). After registration, schools will verify the submitted documents. Subsequently, the Jakarta Provincial Education Office conducts further verification, primarily through data matching or data integration. At the initial stage, the Jakarta Provincial Education Office will send a formal request to the Jakarta Provincial Social Affairs Office to obtain the latest DTKS (Integrated Social Welfare Data) to determine eligible recipients of social assistance. This is necessary because the DTKS contains various classifications, some of which include data that is not eligible for social assistance. Next, a selection process is conducted by integrating data with the civil registry office (Dukcapil) to ensure that applicants are indeed residents of Jakarta. Additionally, data integration is carried out with the KIP-Kuliah (Indonesia Smart College Card) program. If an applicant has already registered for KIP-Kuliah and applies for KJMU, their KJMU application will be automatically disqualified. Once the Jakarta Provincial Education Office has completed the verification process, the final list of KJMU recipients will be determined through a decree issued by the Governor of Jakarta. The list of beneficiaries will be announced through the official government website or other information channels, ensuring transparency throughout the process. Only after this process is completed will new recipients of KJMU have their bank accounts created and ATM cards issued.

### **Disbursement and Utilization of KJMU Funds**

Once the Governor's Decree is issued, the next step involves opening a Bank DKI account, a process that can take up to one month due to the high number of recipients. After the bank accounts are created, KJMU recipients are invited by Bank DKI to collect their ATM cards and passbooks. However, since some recipients continue their studies outside Jakarta, many are unable to attend the scheduled collection. To address this, the Jakarta Provincial Education Office has set a maximum of three invitations for ATM card and passbook collection. If a recipient fails to collect their ATM card and passbook after three invitations, the allocated funds are automatically returned to the regional treasury of the DKI Jakarta Provincial Government, and the recipient's status is revoked or canceled by the Jakarta Provincial Education Office. Once the ATM card is received, it takes approximately 14 working days for KJMU funds to be disbursed. The total financial aid provided through the KJMU program includes a monthly allowance of Rp. 1,500,000 or Rp. 9,000,000 per semester. Additionally, these funds can be used to purchase learning materials such as books, stationery, or technological devices to support education. Despite the structured implementation, the Jakarta Provincial Education Office faces challenges in administrative data synchronization with universities. One major issue is the delay in updating student data by universities in the Higher Education Database (PD Dikti). Such obstacles can directly impact the smooth disbursement process of KJMU funds.

### **Monitoring and Evaluation of the KJMU Program**

According to the Jakarta Provincial Education Office, the monitoring of the KJMU program is carried out through several methods. The first method involves visits to partner universities or phone calls with the campus PIC (Person in Charge) handling the KJMU program. This monitoring process includes discussions with KJMU recipients to identify any challenges they face during their studies. Another monitoring method requires KJMU recipients to participate in community service activities outside of the mandatory *Kuliah Kerja Nyata* (KKN). These activities can be carried out in groups, and recipients must submit reports to the Jakarta Provincial Education Office for monitoring purposes. Additionally, the recipients' Grade Point Average (GPA) is an essential aspect of monitoring. For state universities (PTN), the GPA threshold is determined by the university, while for private universities (PTS), the minimum GPA requirement is 2.75 for exact sciences programs and 3.00 for social sciences programs.

Meanwhile, the evaluation process is conducted every six months by the Jakarta Provincial Education Office through data reconciliation with the Social Welfare Integrated Data (DTKS). The purpose of this evaluation is to determine whether KJMU recipients are still eligible for financial aid, ensuring that the program remains targeted at those in need. At the end of each year, the Jakarta Provincial Education Office also conducts surveys using online questionnaires to track the progress of KJMU graduates—whether they have secured jobs or pursued higher education. However, many former KJMU recipients do not respond to the online survey, resulting in limited data collection. This lack of responses makes it difficult for the Jakarta Provincial Education Office to accurately measure the career success of KJMU graduates. Despite this challenge, available data shows that the income of KJMU alumni who completed the survey varies significantly, ranging from Rp. 5,000,000 to Rp. 10,000,000 per month.

### **The Impact of the KJMU Program on Family Resilience**

The KJMU program is closely linked to poverty alleviation efforts, particularly in DKI Jakarta, as reflected in data from the Central Statistics Agency (BPS). According to BPS reports, the percentage of poor residents in DKI Jakarta decreased from 4.44% in the first semester of 2023 to 4.3% in the first semester of 2024 (BPS, 2024). This decline indicates that various social intervention programs contribute to improving community welfare. Specifically, the KJMU program is designed to help students from low-income families pursue higher education, enabling them to break the cycle of poverty. By providing access to higher education, the KJMU program increases beneficiaries' chances of obtaining better jobs with higher incomes, ultimately contributing to the downward trend in poverty rates in DKI Jakarta. The correlation between the KJMU program and poverty data highlights the crucial role of educational policies in enhancing family resilience, particularly in the dimension of economic resilience.

Based on interviews with respondents, the *Kartu Jakarta Mahasiswa Unggul* (KJMU) program significantly contributes to their family's resilience. In terms of housing, all respondents felt greatly supported by the program, as it alleviated financial burdens previously allocated for education costs, allowing funds to be redirected toward housing needs. Regarding family income, which ranges from IDR 1.7 million to IDR 15 million per month, most respondents stated

that the KJMU program significantly helped reduce their family's financial burden, particularly in meeting basic needs and education expenses.

Additionally, all respondents acknowledged that the KJMU program played a crucial role in ensuring the continuity of their education until completion, demonstrating its importance in promoting more equitable access to education. Meanwhile, in terms of health insurance, the majority of respondents benefited from the government's health insurance program for underprivileged or low-income groups, with BPJS Contribution Assistance Beneficiaries (PBI) fully covered by the government.

## **CONCLUSION AND RECOMMENDATION**

Based on interviews and document analysis, the KJMU Program has significantly contributed to students from underprivileged families. This assistance not only alleviates the burden of educational expenses but also provides access to greater opportunities in both academic and professional fields. With the support of the KJMU Program, students can focus on their studies without financial concerns. More broadly, the program contributes to improving the quality of human resources in DKI Jakarta. It aligns with the government's efforts to create a more competitive society at both national and global levels. Through the KJMU Program, young people from economically disadvantaged backgrounds are given the opportunity to develop their potential and actively participate in national development. Moreover, it has been proven that the KJMU Program helps its beneficiaries strengthen their family resilience. This aligns with the objectives of the DKI Jakarta Provincial Government in implementing the program, which is to foster motivation among students to achieve academic excellence.

Administrative challenges between the DKI Jakarta Provincial Education Office and universities must be promptly resolved by seeking the best solutions to ensure that KJMU recipients are not adversely affected. Since the survey distributed by the DKI Jakarta Provincial Education Office has not been conducted optimally, it is recommended to conduct periodic evaluations of KJMU graduates. This aims to enable the DKI Jakarta Provincial Education Office to more effectively measure the success rate of the KJMU program.

## **FUTHER STUDY**

This research is still delayed, so further research is needed related to the topic of Evaluation of the Jakarta Superior Student Card (KJMU) Policy of the DKI Jakarta Provincial Government Program in order to improve this research and add insights for.

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