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EVALUATION OF THE EAST LUWU SMART CARD EDUCATIONAL ASSISTANCE PROGRAM USING THE CIPP MODEL

Nurchalis Aziz¹, Sitti Mania², Muhammad Nur Akbar Rasyid³

e-mail address: nurchalisaziz92@gmail.com¹, sitti.mania@uin-alauddin.ac.id²,
akbar.rasyid@uin-alauddin.ac.id³

Afiliation: Universitas Islam Negeri Alauddin Makassar, Indonesia^{1,2,3}

Corresponding Author: Nurchalis Aziz, nurchalisaziz92@gmail.com, Universitas Islam Negeri Alauddin Makassar, Indonesia

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Abstract

The East Luwu Smart Card Educational Assistance Program is a local government initiative designed to expand access to and support the continuity of higher education for students enrolled in Diploma III and Diploma IV/bachelor's degree programs during semesters 1–6. This study evaluates the program using the CIPP (Context, Input, Process, Product) evaluation model. A qualitative field research approach was employed, with data collected through in-depth interviews, observations, and documentation involving beneficiaries, program administrators, higher education institutions, and local government stakeholders. Data were analyzed descriptively through data condensation, data display, and conclusion drawing. The findings show that, in the context dimension, the program addresses students' educational needs and supports the regional objective of improving human resource quality. Regarding input, adequate regulatory and financial support is available, although weaknesses remain in program dissemination and beneficiary data verification. The process dimension indicates generally effective implementation, despite delays in fund disbursement and differences in technical understanding among implementers. In terms of product, the program contributes to students' educational continuity and reduces their financial burden, although its benefits have not been experienced equally by all recipients. The study recommends strengthening program management, enhancing transparency, and implementing continuous evaluation to improve the program's effectiveness, equity, and sustainability.

Keywords: Program Evaluation; CIPP Model; East Luwu Smart Card; Educational Assistance.

How to Cite:

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A. Introduction

Higher education at the Diploma III and Diploma IV/Bachelor's degree levels plays an important role in preparing competent and competitive human resources. However, access to higher education remains constrained by socioeconomic disparities, particularly among students from low-income families. Tuition fees, academic needs, and living expenses may create substantial financial burdens that threaten students' educational continuity. This condition is also relevant in East Luwu Regency, where economic barriers may limit students' opportunities to pursue and complete higher education. In response to these challenges, the East Luwu Regency Government introduced the East Luwu Smart Card Educational Assistance Program as a regional policy designed to provide financial support for students at the Diploma III and Diploma IV/Bachelor's degree levels. The program is intended to reduce economic barriers, support students' educational needs, and enable beneficiaries to complete their studies on time. Nevertheless, its implementation has encountered several practical challenges, including suboptimal beneficiary data verification, delays in the disbursement of assistance, and differences in technical understanding between program administrators and beneficiaries. These conditions indicate that the existence of an educational assistance program does not necessarily guarantee effective implementation and equitable benefits, thereby requiring systematic evaluation based on actual field conditions.

Program evaluation is essential for determining whether an educational intervention is relevant to beneficiaries' needs, supported by adequate resources, implemented according to established procedures, and capable of producing the expected outcomes. Previous studies have shown that the effectiveness of educational assistance programs is strongly influenced by the alignment between program objectives and beneficiaries' needs, resource adequacy, and the accuracy of implementation processes (Bawadi & Ratnasari, 2023; Muin & Rosdiana, 2020; Seviani et al., 2025; Syafruddin et al., 2021). In educational policy, evaluation is therefore not limited to measuring final outcomes but also examines the contextual conditions, planning, resource readiness, implementation processes, and benefits generated for target groups (Alexandri, 2020; Navlia & Jannah, 2025). Evaluation also provides important feedback for program improvement, accountability, and policy decision-making, particularly in public programs that involve the allocation of government resources (Rohman, 2020; Mania et al., 2023; Apriyani et al., 2025).

The CIPP (Context, Input, Process, Product) model provides a comprehensive framework for evaluating educational and public programs because it examines a program from its underlying needs and problems to its resources, implementation, and outcomes (Junaedy et al., 2023). The context component identifies the needs, problems, and background underlying the program; the input component examines planning, strategies, funding, resources, and implementation guidelines; the process component assesses the implementation of the program and the obstacles encountered; and the

product component evaluates the achievements, outcomes, and impacts experienced by beneficiaries. The comprehensive nature of the CIPP model makes it appropriate for evaluating educational programs whose effectiveness cannot be determined solely from their final outputs. Previous research has confirmed the usefulness of the CIPP model for assessing complex educational programs and public policies because it can identify both successful aspects and components requiring improvement (Adu et al., 2024; Irwan et al., 2024). Thus, the model provides an appropriate analytical framework for examining whether an educational assistance policy is contextually relevant, adequately supported, properly implemented, and capable of producing meaningful benefits.

Previous evaluations of educational assistance policies in Indonesia, particularly the Indonesia Smart Card (Kartu Indonesia Pintar/KIP), have demonstrated positive contributions to educational access. However, these studies have also identified persistent problems, including inaccurate beneficiary targeting, administrative constraints, and limited monitoring during implementation (Afiefa & Ahmad, 2023; Najikh & Subowo, 2025; Sufni, 2024; Yuliana et al., 2022). These findings demonstrate that educational assistance programs require continuous evaluation to ensure that policy objectives are translated effectively into implementation and beneficiary outcomes. Nevertheless, most existing studies have focused on nationally administered assistance schemes such as KIP, while empirical evaluation of regionally initiated educational assistance programs remains relatively limited. The East Luwu Smart Card differs from KIP in terms of its policy origin, administrative structure, target beneficiaries, and regional context. As a locally initiated program, its implementation is closely connected to the socioeconomic conditions, administrative capacity, and policy priorities of the East Luwu Regency Government. Consequently, findings from evaluations of national programs cannot simply be generalized to this regional policy without considering its specific institutional and contextual characteristics.

The East Luwu Smart Card Educational Assistance Program is supported by regional policy and is intended to promote educational equity, prevent dropout, and strengthen access to higher education for students from economically disadvantaged backgrounds. Its implementation involves several stages, including beneficiary proposal and registration, data verification, beneficiary determination, disbursement of assistance, and monitoring and reporting. Although these mechanisms are intended to ensure accurate targeting, transparency, and accountability, the practical challenges identified in implementation raise questions about the extent to which the program has achieved its intended objectives. More importantly, the limited availability of empirical field-based evaluation of the East Luwu Smart Card creates a research gap concerning the program's relevance, resource readiness, implementation effectiveness, and actual benefits for students. This gap is particularly important because regional educational assistance policies require evidence-based evaluation to ensure that public resources are allocated effectively and that assistance reaches the students for whom it is intended.

Therefore, this study aims to evaluate the East Luwu Smart Card Educational Assistance Program using the CIPP model, focusing on four dimensions: context, input, process, and product. The study seeks to examine the relevance of the program to students' educational needs, the adequacy of resources and implementation arrangements, the effectiveness of program implementation, and the outcomes and benefits experienced by students at the Diploma III and Diploma IV/Bachelor's degree levels. This evaluation is necessary not only to determine whether the program has achieved its intended objectives but also to identify specific aspects that require improvement. By providing empirical evidence from the field, this study is expected to contribute to more accountable, effective, and sustainable educational assistance policies at the regional level. It also extends the existing literature by providing a context-specific evaluation of a locally initiated higher education assistance program, thereby addressing the gap in research that has predominantly examined national educational assistance schemes.

B. Method

This study employed a descriptive qualitative approach with a field research design. This approach was selected to obtain an in-depth and contextual understanding of the implementation of the East Luwu Smart Card Educational Assistance Program at the Diploma III and Diploma IV/Bachelor's degree levels. Program evaluation was conducted using the CIPP model (Context, Input, Process, Product), as this model allows for a comprehensive assessment of the program, encompassing contextual relevance, resource readiness, implementation processes, and the outcomes or impacts experienced by beneficiaries.

The research was conducted in East Luwu Regency, involving program management institutions at the local government level as well as higher education institutions whose students receive assistance through the East Luwu Smart Card Program. Research subjects were selected using purposive sampling, based on their direct involvement in and relevance to program implementation. The subjects included program administrators within the local government, representatives of higher education institutions responsible for administrative and data verification processes, and student beneficiaries at the Diploma III and Diploma IV/Bachelor's degree levels.

Data were collected through in-depth interviews, observation, and documentation review. Semi-structured interviews were conducted to explore information related to program planning, implementation mechanisms, challenges encountered, and the program's impact on students. Observations were carried out to directly examine administrative procedures, application workflows, and the disbursement of assistance. Meanwhile, documentation review involved the examination of official documents such as technical guidelines, regional regulations, implementation reports, and beneficiary data.

Data analysis was conducted using descriptive qualitative techniques, following the stages of data reduction, data display, and conclusion drawing. Data obtained from multiple sources were classified according to the components of the CIPP evaluation model and subsequently interpreted to provide a comprehensive overview of the effectiveness and quality of the implementation of the East Luwu Smart Card Program.

To ensure data validity, this study applied source triangulation and technique triangulation by comparing findings from interviews, observations, and documentation across different informants. In addition, member checking was conducted with key informants to confirm the consistency between the collected data and actual field conditions.

Program evaluation was conducted with reference to technical guidelines and the evaluation criteria of the CIPP model, which were operationally defined to facilitate data analysis and interpretation. The evaluation guidelines and criteria are presented in the following table.

Table 1. Evaluation Guidelines and Criteria for Program Evaluation Using the CIPP Model

Component	Evaluation Focus	Evaluation Criteria
Context	Program alignment and relevance	1) Alignment of program objectives with the needs of Diploma III and Diploma IV/Bachelor's degree students; 2) Consistency of the program with regional education policies; 3) Clarity of beneficiary targeting; 4) Urgency of the program in supporting students' educational continuity.
Input	Program resource readiness	1) Clarity of program regulations and technical guidelines; 2) Adequacy of the assistance budget; 3) Readiness and competence of program management personnel; 4) Accuracy of beneficiary selection and verification mechanisms.
Process	Program implementation in the field	1) Effectiveness of program socialization; 2) Accuracy of administrative procedures and assistance disbursement; 3) Transparency and accountability of implementation; 4) Constraints and challenges encountered during implementation.

Product	Program impacts and outcomes	1) Contribution of the program to students' educational continuity; 2) Level of beneficiary satisfaction; 3) Program benefits in alleviating educational cost burdens; 4) Potential for program sustainability and development.
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Through the application of the CIPP evaluation model, supported by clear evaluation guidelines and criteria, this study was able to generate comprehensive and objective findings regarding the strengths, weaknesses, and recommended improvements of the East Luwu Smart Card Educational Assistance Program, in order to enhance its effectiveness, targeting accuracy, and sustainability.

C. Results and Discussion

The findings of this study are presented according to the stages of the Context, Input, Process, and Product (CIPP) evaluation model by integrating evidence obtained from in-depth interviews, field observations, and documentation review involving program beneficiaries, program administrators, higher education institutions, and the local government. The evaluation results are summarized in the following matrix:

Table 2. Evaluation Results Matrix of the East Luwu Smart Card Educational Assistance Program Based on the CIPP Model

Component	Key Findings	Data Sources	Interpretation
Context	The program is relevant to students' needs and aligned with the regional human resource development objectives	Interviews with program administrators and students; planning documents	The program is grounded in clearly identified needs and well-defined objectives
Input	Regulations and funding are adequate; however, program socialization and data verification remain suboptimal	Policy documents; interviews with program administrators and students	Program inputs are relatively strong, but strengthening of supporting systems is required
Process	Program implementation has proceeded fairly well; however, delays in disbursement and variations in technical understanding persist	Observations; interviews with program administrators and higher	The implementation process requires improved coordination and greater standardization

		education institutions	
Product	The program has a positive impact on students' educational continuity and alleviates economic burdens; however, the benefits are not yet evenly distributed	Interviews with students; program reports	The program is generally effective, but improvements are needed to enhance the quality and equity of outcomes

Context Evaluation

Based on interviews with program administrators and local government officials, the East Luwu Smart Card Educational Assistance Program was designed as a response to the real needs of students at the Diploma III and Diploma IV/Bachelor's degree levels who face economic constraints. Informants stated that the program is aligned with the local government's vision of improving the quality of human resources through the expansion of access to higher education. These findings are supported by program planning documents that explicitly position higher education as a strategic sector in regional development.

Interviews with student beneficiaries indicate that the program is perceived as relevant and appropriately targeted, particularly for students from low-income families. Students reported that without this assistance, the continuity of their studies could be at risk. Observation and documentation results show that program targets have been clearly defined; however, in practice, some prospective beneficiaries have not fully understood the eligibility criteria for the assistance.

Input Evaluation

From the input perspective, documentation review reveals that the East Luwu Smart Card Program is supported by adequate regional regulations and budget allocations. Program administrators indicated that technical implementation guidelines are available and serve as references for the selection and disbursement processes. In addition, institutional support from the local government and higher education institutions constitutes a key factor in sustaining the program.

Nevertheless, interview and observation findings highlight challenges related to program socialization and beneficiary data verification. Several students reported receiving information about the program indirectly, which led to delays in submitting required documents. On the other hand, program administrators noted that the data verification process continues to face difficulties, particularly in synchronizing student data with higher education institutions. These findings suggest that although program inputs are generally sufficient, further strengthening of communication mechanisms and data validation processes is required.

Process Evaluation

Observations of program implementation indicate that, in general, the processes of application, selection, and assistance disbursement have followed established procedures. Interviews with program administrators and higher education representatives suggest that coordination among stakeholders has been relatively effective in supporting program implementation. However, variations in technical understanding at the implementation level persist, particularly with regard to administrative procedures and assistance disbursement schedules.

In addition, interviews with student beneficiaries reveal that delays in assistance disbursement remain a significant issue experienced directly by recipients. These delays affect students' financial planning, especially in meeting academic-related needs. These findings indicate that although the program implementation process has proceeded fairly well, its effectiveness still needs to be improved through the simplification of administrative procedures and enhanced coordination among relevant stakeholders.

Product Evaluation

From the product perspective, interviews with student beneficiaries demonstrate that the East Luwu Smart Card Program has had a positive impact on educational continuity. Students reported that the assistance received has helped alleviate educational cost burdens and enabled them to continue their studies through the current semester. This is reinforced by program documentation showing a relatively high level of participation among beneficiary students.

Table 3. Summary of Beneficiaries and Amounts of Assistance under the East Luwu Smart Card Program

Fiscal Year	Level / Scholarship Program	Number of Beneficiaries	Amount of Aid per Student	Regulatory Basis
2023	Diploma III & Diploma IV/Bachelor's Degree (S1)	Determined by Regent's Decree	IDR 3,000,000 per semester	Regent Regulation of East Luwu Regency
	Skills Development Program	Determined by Regent's Decree	IDR 3,000,000 per semester	
2024	Diploma III & Diploma IV/Bachelor's Degree (S1)	Determined by Regent's Decree	IDR 3,000,000 per semester	Regent Regulation of East Luwu Regency
	Skills Development Program	Determined by Regent's Decree	IDR 3,000,000 per semester	
2025	Diploma III & Diploma IV/Bachelor's Degree (S1)	Determined by Regent's Decree	IDR 3,000,000 per semester	Regent Regulation No. 33 of 2025

Postgraduate (Master's Degree/S2)	Determined Regent's Decree	by	IDR 7,500,000 per semester
Postgraduate (Doctoral Degree/S3)	Determined Regent's Decree	by	IDR 10,000,000 per semester
Special Program	Determined Regent's Decree	by	Tuition Fee (UKT) per semester
Study Completion Grant	Determined Regent's Decree	by	IDR 2,000,000 (one-time payment)

Source: Regent Regulation of East Luwu Regency Number 25 of 2025 jo. Regent Regulation Number 33 of 2025 concerning the Provision of Regional Scholarships.

Based on Table 3, the East Luwu Smart Card Educational Assistance Program over the past three years demonstrates a clear assistance scheme and consistency in scholarship amounts as stipulated in the Regent Regulation. The regional regulation specifies that scholarships are awarded to students across various programs, including Diploma III, Diploma IV/Bachelor's degree, skills development programs, postgraduate programs, special programs, and study completion programs, with different amounts allocated according to the characteristics of each program.

The amount of educational assistance for Diploma and Bachelor's degree students is set at IDR 3,000,000 per semester, while postgraduate students receive IDR 7,500,000 per semester for master's programs (S2) and IDR 10,000,000 per semester for doctoral programs (S3). In addition, the Regent Regulation provides assistance for special programs in the amount of the single tuition fee (UKT) per semester, as well as a one-time study completion scholarship of IDR 2,000,000.

The number of beneficiaries each year is not normatively stipulated in the Regent Regulation but is determined through a Regent's Decree based on the results of selection and administrative verification as well as the availability of the regional budget. This pattern indicates that beneficiary determination is flexible and adaptive, adjusting to regional fiscal conditions and student needs in the relevant fiscal year.

These findings reinforce the Product aspect evaluation within the CIPP model, indicating that the East Luwu Smart Card Program has legal certainty regarding the amount of assistance provided; however, the effectiveness of its impact largely depends on the number of beneficiaries determined each year and the timeliness of assistance disbursement.

Nevertheless, the findings also indicate that the program's impact has not been evenly experienced by all beneficiaries. Several students reported that both the amount and the timing of assistance disbursement did not fully align with their academic needs. Thus, while the program has generally provided tangible benefits, its effectiveness still requires improvement to ensure more optimal and equitable outcomes.

Synthesis of Findings

The findings related to the context aspect indicate that the East Luwu Smart Card Educational Assistance Program is relevant to the needs of students at the Diploma III and Diploma IV/Bachelor's degree levels and is aligned with the regional objective of improving the quality of human resources. These findings support educational policy theory, which positions educational assistance as an affirmative instrument to expand access to and ensure the continuity of higher education for economically vulnerable groups. Empirically, these results are consistent with prior evaluative studies discussed in the introduction, which emphasize that alignment between program objectives and target group needs is a fundamental prerequisite for the success of educational assistance policies. Although no theoretical contradictions were identified at the context level, field findings indicate that target clarity has not been fully understood by all prospective beneficiaries, highlighting the need to strengthen policy communication.

From the input perspective, adequate regulatory and financial support suggests that the program has met the structural prerequisites of a public policy. This finding supports Stuffebeam's view in the CIPP model that strong inputs constitute a critical foundation for successful program implementation (Stuffebeam, 2002; Stuffebeam & Coryn, 2014). However, challenges related to program socialization and beneficiary data verification reveal a gap between policy design and field practice. These findings are consistent with previous studies on educational assistance programs, including KIP Kuliah, which indicate that data management and socialization remain major challenges despite the availability of regulations and funding (Habibi, 2025; Mulyosaputro, 2025; Suhada, 2025; Tyasmiyati & Khajar, 2025). Accordingly, this study reinforces prior findings while demonstrating that classical policy implementation issues also emerge within the context of region-based educational assistance programs.

Discussion of the process aspect indicates that the implementation of the East Luwu Smart Card Program has generally proceeded well but has not yet reached optimal performance. Delays in assistance disbursement and variations in technical understanding at the implementation level suggest that inter-institutional coordination and procedural standardization require further strengthening. These findings are aligned with policy implementation theory, which emphasizes the importance of actor consistency, procedural clarity, and effective communication among stakeholders (Zein & Septiani, 2023). In this context, the study does not contradict implementation theory but rather confirms that weaknesses at the operational level can reduce program effectiveness even when policies are well designed.

Regarding the product aspect, this study demonstrates that the East Luwu Smart Card Program has had a positive impact on students' educational continuity and has alleviated economic burdens. These findings support previous research concluding that educational assistance contributes to reducing dropout rates and enhancing student learning motivation (Meiriza et al., 2024; Rahawarin et al., 2025). However, the uneven

effectiveness of the program indicates that policy impact is strongly influenced by the timeliness of disbursement, the amount of assistance, and its alignment with students' actual needs. Thus, this study underscores that program success should not be measured solely by the existence of assistance, but also by the quality and consistency of its implementation.

The implications of this study suggest that program evaluation using the CIPP model is capable of providing a comprehensive overview of the strengths and weaknesses of regional educational policies. Practically, the findings highlight the need to improve program governance, particularly in the areas of socialization, data verification, and inter-institutional coordination. Theoretically, this study contributes to the literature on educational policy evaluation by demonstrating that the CIPP model is highly relevant for evaluating region-based educational assistance programs, especially at the higher education level.

Based on the research findings, several recommendations can be proposed: strengthening program socialization systems to ensure equitable access to information for students; refining data verification mechanisms through data integration with higher education institutions; enhancing the technical capacity of program implementers through continuous training; and improving the scheduling of assistance disbursement to ensure timeliness and alignment with the academic calendar. These policy follow-up actions are expected to enhance the effectiveness and sustainability of the East Luwu Smart Card Program.

The limitations of this study lie in its geographic scope and the limited number of informants, which are confined to the context of East Luwu Regency; therefore, the findings cannot be broadly generalized to other regions. In addition, this study employs a qualitative approach and does not quantitatively measure the level of program effectiveness. Consequently, future research is recommended to combine qualitative and quantitative approaches (mixed methods) and to expand the research sites in order to obtain a more comprehensive understanding of the effectiveness of region-based educational assistance programs.

D. Conclusion

Based on the evaluation results using the CIPP model, the Kartu Pintar Luwu Timur Education Assistance Program has proven to be relevant to the needs of Diploma III and Diploma IV/Bachelor's degree students and aligned with the regional strategy to improve the quality of human resources. The program is supported by relatively adequate regulations and funding; however, it still faces challenges in terms of socialization, data verification, consistency of the implementation process, and the equitable distribution of program impacts. These findings emphasize that the strength of a policy is not determined solely by program design, but largely depends on the quality of governance and inter-institutional coordination at the implementation level. Therefore, the proposed policy

recommendations include strengthening digital- and campus-based socialization systems, integrating and synchronizing beneficiary data with higher education institutions, standardizing operational procedures across implementers, and adjusting the disbursement schedule to align with the academic calendar to ensure more optimal and equitable program outcomes. The novelty of this study lies in the comprehensive application of the CIPP evaluation model to a regionally based education assistance program at the higher education level, which not only assesses outcome effectiveness but also reveals local contextual dynamics, input governance, and the complexity of implementation processes that distinguish it from national assistance schemes, thereby contributing conceptually and practically to the development of more accountable and sustainable regional higher education policies.

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