

## IMPROVING ACCESS TO HIGHER EDUCATION FOR LOW-INCOME HIGH SCHOOL STUDENTS THROUGH PIP AND STUDENT'S MENTORSHIP: SCHOLARSHIP AWARDEE EXPERIENCES IN LOMBOK

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### ABSTRACT

*The low-income high school students culturally have had very challenging experiences to go to colleges or universities. As experienced by the participants, they tend to have more difficulties compared to the high-income school students. PIP (Program Indonesia Pintar) is financial aid in the form of cash, expanded access, and learning opportunities from the Indonesian government for students who come from low-income and vulnerable families to finance their education, to increase the number of education sustainability and to decrease the dropout rate from the primary school level to senior high school level in Indonesia. There are 31 students involved in this study which are 15 males and 16 females. These samples of the study were the recipients of the KIP-Kuliah, GenBi and campus scholarship from three universities in Indonesia. In collecting the information, the novice researcher did literature review and disseminated an online survey with open-ended questions to the scholarship recipients regarding their experiences before getting into and during study in the universities to provide evidence on the uses of PIP and the benefits of student's mentorship. Besides, the researcher exploited sharp discontinuities in the program eligibility formula to identify and analyze the impact of the PIP and student mentorship for the low-income student outcomes at different level of study at the level of freshmen, sophomore, junior and senior at their universities.*

**Keywords:** *PIP, Students Mentorship, Low-income Students, Readiness, scholarship*



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## LATAR BELAKANG

Higher education currently has been very important to those who need a better career since most companies and institutions require candidates at least holding bachelor's degrees certificate. Those who earn college degrees are mostly paid double compared to those who do not hold any college degree. Studying in college and universities has been students dreams particularly the low-income students. But unfortunately, they have lessened access so that they have poor preparation, lack of financial assistance and cultural capital, and earn a degree (Berg, 2010, p.2). Colleges and universities have largely support middle and high-income students and are complex in providing access to low-income students (Kezar, 2011, p.5). On the cultural level, if the family is culturally isolated, or adheres to rigid gender roles, then the students are hindered in their educational ambitions (Berg, 2010, p.67). Students with low-income condition have poor access in facilitating themselves to go to college or universities, the good privilege are mostly in favor of the high-income families. The rising price of college, increasing reliance on student debt, and the significant earnings gap between those with only some college and those who completed degrees have led to an increasing focus on improving

completion rates (Castlemen, 2015, p. 38). The education gap is getting worse from time to time. The more serious problems today are how system works to expand the education of low-income students and how social activists can fight for the education gap or inequalities for the educational opportunities for them (John et al, 2018, p.284).

According to *Badan Pusat Statistik* (BPS/ Central Agency on Statistics/ Statistics Indonesia, the government central agency of Indonesia, the low-income students are the students who come from family on which their father and mother income standard, if it is calculated both of them, is maximum 4 million rupiah per month. These families are mostly the holder of *Kartu Keluarga Sejahtera* (KKS) and the participant of *Program Keluarga Harapan* (PKH). The researcher categorized the low-income children criteria based on the statistics by BPS. Therefore, university students with their max. 4 million family income are the subject of the study and the object of this study are the improvement of access to college through PIP and student's mentorship. The researcher believed that there should be fully support from both government and school on how to utilize the financial aid wisely to succeed their academic performances and to achieve their

better future career.

*Program Indonesia Pintar (PIP).*

PIP (*Program Indonesia Pintar* or Smart Indonesia Program) is the Indonesian government financial aid which aim at improving more low-income students to have better access of education which distributed from the primary school to senior high school students (Ministry of Education & Culture, 2021). According to the data showed by the *Puslapdik Kemdikbud* that in 2018, in senior high school in Indonesia there were 1.516, 701 financial aids distributed for low-income high school students and only 1,479, 346 (97, 54 %) had been disbursed to the students which meant 37,355 had been not disbursed yet. While in 2019, there were 1,464,712 financial available but only 1,381,619 (94, 33%) had been disbursed and 83, 093 had been not disbursed yet. In 2020, there were 1,412, 212 available and 1,319, 720 (93, 45%) and 92, 492 had not been disbursed yet. While in 2021, there were 1,419, 413 available, 712, 844 distributed, 34,263 giving from nomination activation and 632, 331on giving relaxation. From the data, the percentage of the disbursement of the financial aid were getting decreased. In 2018, it showed the better performance and distribution compared to 2019, 2020 and 2021.Children

from low-income families experience college in very challenging ways because of a variety of factors that lead to higher discontinuation rates (Berg, 2010, p.62). Therefore, the present researcher recommends school to have Student Mentorship facilitation to those categorized from low- income families background by applying the affirmative policy and general policy for all students as long as schools give ease by applying the free of charge system which categorized students with maximum 4 million.

### **The PIP implementation in some regions and its challenges**

The allocation of funds for the (PIP) through the *Kartu Indonesia Pintar* (Smart Indonesia Card /KIP) is prioritized for low-income students, students who are in school or not in school so that they can return to school with this assistance. The assistance in the form of cash amounting to Rp.750,000.00 per year so that students can use it to buy school equipment including their transportation costs to school (Ministry of Education and Culture, 2021). This program ensured their education can be decent and guaranteed and there are no more students who are not in school or drop out of school on the grounds that there is no tuition fee.

The targets of the PIP through KIP

based on the Ministry of Education and Culture (2022) are students who have KIP and are from poor/vulnerable poor families and/or with special considerations such as: a) Students who have family cards of *Program Keluarga Harapan* /PKH (Participants Family of Hope); b) Students who are the holder of *Kartu Keluarga Sejahtera* (KKS, Prosperous Family Card) holders; c) Students who are orphans/orphans/orphans from schools/social institutions/orphanages; d) Students affected by natural disasters.

In the implementation of the PIP program, there are three parties involved namely the Indonesian Ministry of Education and Culture, schools and banks appointed for the distribution of funds. During the implementation, even a simple process is still not enough to smooth the implementation of this scholarship. In practice, there is less harmonious communication between stakeholders, due to intervention from local political elites which caused implementation were not based on the guide book (Retnaningsih, 2017) as what happened in Kupang and Palembang city which are the eastern part of Indonesia.

Lack of communication and resources, weak bureaucratic structure and disposition are major problems in the distribution of PIP funds. Based on Retnaningsih's findings, the school did not

provide socialization or official briefing on the use of the funds so that the education office and schools had difficulty in monitoring the use of PIP assistance funds and all that could be done was to provide understanding to parents regarding the limited use of PIP funds for education costs such as the purchase of stationery, uniforms and school supplies (bags, shoes, etc.), transportation costs to school, student pocket money/student monthly fees, additional course fees/lessons and other necessities related to educational needs in schools/*madrassahs*. In the implementation in both areas, the pressure of the political elite greatly disturbed the school principals and to avoid chaos, then they made the decision to be willing to make recommendations for the disbursement of aid that was not proposed by the school. In addition, the number of human resources needed in implementing the funds is still lacking because it only involves the principal as a recommendation maker, school operators as the manager of the *Data Pokok Peserta Didik/ Dapodik* (The Main Data of Students) and the Ministry of Education and Culture. There was an intervention by the Ministry of Education and Culture in providing PIP assistance to a number of names that were not proposed by schools and at the school level, a very chaotic disposition occurred because the principal was pressured

by the local political elite to provide recommendations for the disbursement of PIP funds, even though the list of recipients was not proposed by the school.

Findings in the field from Rohaeni and Saryono (2018) that the evaluation of the Smart Indonesia Program through the Smart Indonesia Card (KIP) which is carried out in each program period causes changes, especially in the mechanism, such as 1) the list of student nominations receiving assistance is not simultaneous, 2) the decrease in funds sometimes students have left school, new aid funds have fallen. 3) When students have obtained the Indonesia Smart Card (KIP) funds, they sometimes forget that the funds are for education costs, not to buy other needs. 4) Difficulty in collecting receipts or proof of use of funds. 5) Schools cannot know the exact use of funds.

#### *Learning from Mimpi Movement*

The mentorship program is one of the steps to transform human capital in schools to strengthen students' cognitive, affective and psychomotor abilities before taking written tests and guiding them to fulfill all the requirements needs to meet the selection criteria and have an overview of the choice of majors on campus and action plans to be carried out over the next 3 to 5 years. Mentorship programs can be in the form of

general, group and individual. In Indonesia, there are several NGOs that organize mentorship for young people to facilitate access to higher education, namely the Mimpi Movement.

Mimpi Movement aims to help with the issue of the inequity gap in higher education because many do not realize the importance of higher education in order to compete in the global market. According to the findings of this institution, there is a lack of access to affordable resources and guidance to understand the different majors and their potential academic and career outcomes, so that in the year they spent only exploring their options at university which should have been understood when they were still in high school and proper guidance. So that the Mimpi Movement does not only recruit students or young people from grade 12 but also from grades 10 and 11 in high school with a cross-subsidizing payment system where students who come from poor and vulnerable students and categorized the holders of KIP (Smart Indonesia Cards) are given. mentorship for free.

In recruiting mentees, the organizers at Mimpi Movement choose criteria for prospective mentees who have passion and goals and are committed to growing personally and professionally, as well as mentors who are young professionals who

have passion in education and are able to solve problems of educational inequality in Indonesia. In the context of schools, mentors that can be used are school alumni, professionals or educational analysts who have the capacity to solve issues in the selection process for higher education and provide solutions to education in Indonesia.

Mimpi Movement is held for 3 months and 2 times a week to help youth to achieve their academic and professional goals. The monthly mentorship fee is 300K/month and free for low-income students. Learning materials about what interests life goals, major/career paths, university/professional life, and action plans and projections of their life 3-5 years. In the context of schools, schools can use BOS funds to provide training to students by using cross subsidies to provide opportunities for all students who are committed to continuing their education to college.

*Higher Education Admission Test in Indonesia and other countries.*

Indonesian government through *Perguruan Tinggi Negeri* (PTN, State Universities) and *Perguruan Tinggi Keagamaan Islam Negeri* (PTKIN, State Islamic Religious Universities) and private universities under the control of the Ministry of Education and Culture and the

Ministry of Religious Affairs have number of universities which is about 3,116 with 2,990 units or 93.98% are private universities and the remaining 125 universities are state universities. Currently, there are 58 PTKIN consisting of 29 UIN (State Islamic University), 24 IAIN (State Islamic Religion Institute), and 5 STAIN (State Islamic School). In the selection process, the government imposed several national selections, namely SPAN PTKIN (*Seleksi Prestasi Akademik Nasional Perguruan Tinggi Keagamaan Islam Negeri/* Selection for National Academic Achievements of State Islamic Religious Universities), UM PTKIN (*Ujian Masuk Perguruan Tinggi Keagamaan Islam Negeri/* Entrance Examination for State Islamic Religious Universities), SNMPTN (*Seleksi Nasional Masuk Perguruan Tinggi Negeri/* National Selection for Higher Education), SBMPTN (*Seleksi Bersama Masuk Perguruan Tinggi Negeri/* Joint Selection for Higher Education Admission) and SNMPN (*Seleksi Nasional Masuk Politeknik Negeri/* National Selection for State Polytechnic Admission) for State Polytechnic. PTN through the SNMPTN and SBMPTN channels, while PTKIN through SPAN PTKIN and UM PTKIN. SNMPTN and SPAN PTKIN are academic achievement selection paths by asking for

achievements and portfolios such as the grade reports of eleventh graders in semesters 1 and 2 and the twelfth graders in semester 1 with the provisions of A-accredited schools with 40% having opportunity to participate in this program, schools with B accreditation with 25% and C accreditation with 5%. Meanwhile, SBMPTN and UMPTKIN go through Computer-Based Written Exams such as the Scholastic Potential Test (TPS) and the Academic Potential Test. In addition to the National selection from the government, each university also has an entrance way designed by them and collaboration with other universities such as SMM PTN Bara and SPBM Mandiri which held by UIN Syarif Hidayatullah Jakarta, Jalur Mandiri (Personal test) held by University of Mataram and University of Hamzanwadi while in some top Universities in Indonesia e.g. University of Indonesia has selection admission tests, such as PPKB, SIMAK UI, SNMPTN, SBMPTN and Talent Scouting. SIMAK UI, PPKB and Talent Scouting are part of the selection of admission test designed by the campus.

The researcher researched governmental and Islamic governmental campuses which have selected their candidates through SNMPTN, SBMPTN, SPAN PTKIN and UM PTKIN in Indonesia. SNMPTN has

required the academic records of the students, thus to make sure the students got accepted, students have a good academic record. SBMPTN requires students to join a mass computer selection test which firstly registered on LTMPT (*Lembaga Tes Masuk Perguruan Tinggi/The Institution for Higher Education Admission Tes*) and this mass selection test held in two waves in Covid- 19 Health Protocol in 2019, 2020, 2021. SNMPTN and SBMPTN are selection admission test designed by government for state universities in Indonesia. Each campus in Indonesia also has different types of admission selection tests, e.g; Syarif Hidayatullah State Islamic University, Jakarta has five selection admission tests, those are Personal Test, SPAN PTKIN Test, UM PTKIN, SNMPTN (now it is SNBP (*Seleksi Nasional Berdasarkan Prestasi*)) and SBMPTN (Now it is called UTBK-SNBT). When prospective students complete the college admission test selection and being declared a student, they have the opportunities to get fully-funded scholarships such as KIP-Kuliah from the government, Quipper Scholarship Award (QSA), Tanoto Foundation Scholarship, CIMB Niaga Scholarship, ETOS Scholarship, Bank Scholarship Indonesia (GenBi), Pertamina Foundation

Scholarship, Cargill Global Scholarship Program and other scholarships.

In other South East Asian Countries such as Thailand, Brunei Darussalam, Malaysia, Singapore and other developed countries like United States of America to get accepted into their universities, the student candidates must get Letter of Acceptance (LoA), there are two kinds of LoA, the unconditional LoA and the conditional LoA. The Unconditional LoA means all requirements fulfilled and the Conditional LoA means not all requirements fulfilled like IELTS certificate, TOEFL iBT certificate, personal statement and other requirement. The students have experienced on how to write personal statement, motivation letter and the language skills required to have an advanced level in IELTS test and TOEFL iBT. For the low-income students, they think more about how to fulfill the requirements and think the price of requirements particularly IELTS and TOEFL iBT. The IELTS fee is USD 240 or Rp.2.700.000 and TOEFL iBT fee is US\$205 or Rp.2.886.400 per test and it depends on the location of test. Therefore, the low-income students in almost all countries need financial aid and student's mentorship to get into the universities and applied for scholarships available in undergraduate level.

*Response to local and global issues.*

Many low-income students have no bravery to choose the program studies and the universities which asked the expensive tuition fee, the practices payment and other payment and which require the high academic records to enter to the universities, for instance medicine, engineering, architecture and so forth. The low-income students mostly cannot join this program even they have to take it through UKT (*Uang Kuliah Tunggal/* the Single Tuition Fee). UKT is a payment system that currently applies to all State Universities (PTN) in Indonesia. This provision is enforced based on *Permendikbud* No. 55 of 2013 Pasal 1, ayat 3, that each student only pays one component per semester. Therefore, the last alternative is by taking the KIP-Kuliah program itself and the Students Mentorship program to get into their dreaming campuses.

In America, Ivy League schools have long practiced affirmative action, but primarily in favor of the rich and powerful (Berg, Gary, 2010, p 2) Not only top 10 universities but also many other public universities who have good qualification which provide these financial aids that the low-income high school students want to get into. Yet they think that it will be hard to pay the tuition fee and other expenses,



therefore, socialization need to be done massively and intensely in all private and public schools in Indonesia. Aiming at informing the students to comprehend more precise regarding the implementation of KIP Kuliah which can encourage low-income students to be more pro-active and engaged to apply for this scholarship program. This would be one of the big challenges need to be addressed by the government and educational institutions in Indonesia.

The phenomenon in Indonesia actually happens in the developed country like United States (US) where many low-income high schools students have high interest to pursue their studies into the Ivy League Schools such as Harvard University, MIT, Caltech, Stanford University, Columbia, Yale University and other big universities, yet top ranked colleges and universities aforementioned had an early history of admitting and supporting low-income students, although financial aid initiatives at elite schools might seem recent (Landers, Kerry, 2018, p.7). The low-income students think that these campuses are very expensive which discouraged many low-income high school student to choose those universities.

Learning from the US government, their presents GEAR UP program to assist the

high school students (U.S Department of Education, 2021). This program was designed to increase the number of low-income students who are prepared to enter and succeed in postsecondary education.

try to introduce a Large Need-Based Grant Program as a college access for the low-income students and study done by Bowman, at el they conduct research about improving college access at low-income high schools. They put the Mimpri Movement The researcher suggests to apply a kind of Mimpri Movement and GEAR UP program in the upcoming years to reach the educational aim, to have equality education, to decrease and to break the chain of the poverty in Indonesia. In the late ten years, there are some America researchers who conducted studies about the impact and the role of the college access in assisting the low-income students like Fack et al, they program as solution and the college access which assist the students and schools to provide mentoring and guidance before students going to colleges or universities.

Indonesia as one of the most populous countries in the world has big challenges in assisting the students from low-income families to have equal education order to be able to continue their studies to higher education and have a good career in the future. Children in Indonesia

which listed into the group of 60 percent are the poorest only has 1% opportunity to pursue their studies, that is quite low when compared to families which listed into the group of 61-100 percent are the richest which have 20 to 60 percent opportunities to continue their studies (SMERU Research Institute Ridho Al-Izzati). Indonesian government have assisted in many ways with many programs such as *KIP-Kuliah* and LPDP Affirmation scholarship for Masters studies. When the low-income students have enthusiasm and utilize the PIP and the student mentorship and the have willingness to study surely, they can get the opportunities to have scholarship more in higher education level. Based on *Pasal 76 UU Nomor 12 Tahun 2012* about Higher Education, in Pasal 26 says that government has obligation to fulfill the students right which economically disadvantaged to be able to complete their studies in accordance with academic regulations. *KIP-Kuliah* as the government aid fully support the student's studies until completed. The *KIP-Kuliah* covers all payment including students living allowance per month and depending on their university location. There are five clusters already designed by the *KIP-Kuliah*, in cluster 1, the low-income students got Rp.800.000, cluster 2, they got

Rp.950.000, in cluster 3, they got Rp1.000.000, cluster 4, 1.250.000 and in cluster 5, 1.400.000. The financial aid can wide access to Master's degree level. Yet many low-income high school students have no awareness and readiness to study since most of them have low understanding on the *KIP-Kuliah* implementation and lack of socialization.

Not any high school students realized the existence and the uses of PIP and *KIP-Kuliah*. Therefore, the socialization for this program should be more intensely done by the government *Kemendikbud*, *Kemenag* and the educational institutions particularly senior high schools. Schools must guide the low-income students to understand these selection tests and socialize the *KIP-Kuliah* benefits during the undergraduate study level and their continuously benefits of the government program in the first year and the third year so that there will be no reason for them not to pursue their study to higher education. Financial incentives are a powerful motivating force, and that people work or study harder, faster, or smarter because they are rewarded for doing so. (Castleman et al, 2015, p.62). The selection tests are very objective based on the government and the university authorities. The tests do not see from student's family

background, it is fair test. Therefore, the low-income students are encouraged to be more proactive in researching information with the mentor assistance regarding the selection tests used by the public and private campuses in Indonesia.

The Students Mentorship program to assist in giving theoretical and practical comprehension on the campuses or universities, how to do the admission selection test, what universities, programs appropriate to choose based on their interest and the future career and by reading the opportunities by exploring what majors or programs are not really competitive based on their capabilities or skills. The Students Mentorship program can learn from the U.S governmental program on how they facilitate the high school students before going to colleges or universities from their the Mimpi Movement program. The researcher presents the research problems of the study by three questions: How PIP can improve access to college for low-income students? How Student Mentorship can improve access to college for low-income students? How the PIP and students mentorship can improve awareness, enrollment decisions, persistence, and readiness for undergraduate programs for low-income students? The researcher will investigate these by interviewing the low-

income students who currently study at the universities and the high schools.

## **METODE PENELITIAN**

### *Research Design*

In this study, the researcher used quantitative method. Quantitative method is a method used for testing objective theories by examining the relationship among variables (Creswell & Cresswell, 2018) The researcher uses quantitative method since it helped the researcher to investigate and the examine how the samples scholarship awardees experiences and barriers before getting accepted and during study as students and as scholarships awardees. The data analyzed was based on the result of Likert-Scale submitted by the samples. Also, the data was analyzed based the Statistics Indonesia and the interview result of the awardees of KIP-Kuliah, GenBi scholarship and other scholarships. The researcher collects detailed the PIP distribution information using a variety of data collection procedures over a sustained period of time in 2018, 2019, 2020, and 2021 to synchronies the condition terms on the awardees which started their study in those four years.

### *The participant*

The sample of this study were 31 Indonesian undergraduate students (15 males and 16 females) in Lombok island

who are the awardees of three kinds of undergraduate scholarships, they are KIP-Kuliah, a scholarship program from the Indonesian government, GenBi (Generasi Bank Indonesia), a scholarship program from Bank Indonesia and campus scholarship, there were two students who got this scholarships. All the participants meet the criteria since their family maximum income (if calculated to father and mother income) was under 4 million rupiahs in the one last year in senior high school.

Moreover, this study uses random sampling. The random sampling is used as procedure to select participants where each participant has the same probability of being selected from the population, and ensuring the samples are being representative of the population (Cresswell & Cresswell, 2018). Those sample were taken randomly from different periods of academic year which started from 2018, 2019, 2020 and 2021 from three different campuses, one private campus and two public campuses namely University of Hamzanwadi Selong, NTB, State Islamic Syarif Hidayatullah University, Jakarta, and University of Mataram, NTB. University Hamzanwadi (N=27) and State Islamic Syarif Hidayatullah, Jakarta (N=2), University of Mataram (N=2). There were

16 students from 2018 batch, the 2019 batch there were 10 students, the 2020 batch were 3 students and the 2021 batch were 3 students.

#### *Collection Data*

The researcher collected the data by using open-ended questions to the awardees on how they utilize the funds of PIP in the their last year in high school, the ways they did to get accepted into their campuses, how they could win the KIP-Kuliah, GenBi Scholarships and other scholarships. The last, the researcher put question on how they utilized the scholarships given in supporting their academic and nonacademic achievement in campus.

#### **HASIL DAN PEMBAHASAN**

After disseminating the online surveys to the 31 awardees of *KIP-Kuliah*, GenBi scholarship and other scholarships. The researcher gained information about their challenges faced before getting into the universities, they offered some suggestions regarding the future improvement of PIP distribution, recruitment of being awardees of that scholarship in order to meet the criteria and its barriers. They told the researcher about how to win the KIP-Kuliah, GenBi scholarships and other scholarships and shared information about the uses of the scholarships given effectively and

efficiently.

The researcher found that 83.9% KIP-Kuliah, GenBi scholarship awardees are not PIP awardees when they studied in the high schools even though they are coming from low-income family and they said that the PIP recipient's selection should be accurate. The schools and the government need to survey the low-income students to have accurate real data. Furthermore, they suggest the schools to socialize the benefit of PIP to the parents and the students intensely.

Moreover, there are 83,9 % of the samples responded that they were part of PIP program and 16,1 % were not which means not all low-income students meet the criteria of the recipients of the PIP scholarship. While for the student's mentorship, they were 83,9 % strongly agree and 16,1 % agree for implementation of the student's mentorship before getting into college and universities. The respondents said PIP scholarship have some uses for instance, it could help the students to pay for the tuition fee books, daily needs, stationary, glasses, to buy gasoline and to improve their skills development. These mean that the implementation of the scholarship can help the low-income students for the schools and daily expenses. Yet government need to make sure to target

the low-income families background who can get this scholarship since some middle and high-income students still have these accesses.

When the researcher questioned about the mentorship program they got in the senior high schools, most of them got students mentorship through socialization from their schools and inviting the campuses, joining the selection tests try out, the schools guided the students to choose the majors that matched to their skills and talent, documents management, having try out tests before admission test conducted by the targeted campuses, the admission registrations handled by schools, guidance with the experts to answer the questions and so forth. Therefore, the student's mentorship can lead students to have a more theoretical and practical understanding on the applications of admission test of their targeted campuses. The schools are suggested to help by socializing the scholarships available which facilitated the governments and campuses to convince the low-income students have strong willingness to pursue their studies in the higher education. Mentorship program can help students to earn better performances before they are ready to study in the college.

When the researcher questioned

about the scholarship that they have got in the universities, they stated with various statements, mostly the scholarships have benefits; those can help them to buy book packages, study needs, smartphone for online classes during the Covid-19 pandemic, the community provided by the scholarship can improve their communication skill and networking, they easier can get other access of learning such as training, national seminar, practicum and booth camp which can improve their capacity building skills. The scholarship they got also can reduce their parent's burden, provoke them to study more and wide access to contribute to society. These management should be enhanced to boost the students to apply for this scholarship. This scholarship should give an affirmation action to the low-income high school students with good academic record merit as applied by *KIP-Kuliah*. The last, when the researcher questioned about the things that needed to be improved for their current scholarships are that transparency of the selection tests should be based on the professional policy and action, the requirements should be reduced to meet the criteria and the eligibility for the low-income students to get them, the time and information about the disbursement, the socialization of the scholarship should be

conducted massively, the allocation for the scholarships should be added to disadvantaged students not advantaged students.

## **KESIMPULAN**

Inequity and gaps in education in developing countries such as Indonesia must be addressed to increase equity in obtaining degrees in higher education, reduce poverty and unemployment rates and to improve the Indonesian economy. One of the steps that schools and the government can take is to provide the widest possible access to students, especially students from low-income or vulnerable families. Students from this background need affirmative treatment to get their right to education. The program that can be done is to provide an understanding of the use of PIP and provide a mentorship program. Affirmative action in an effort to reduce the number of students who are marginalized due to the economic conditions of their families. One of the programs that can be carried out is to strengthen the socialization of the use of PIP and student mentorship which can be programmed before participating in the selection process for higher education. This aims to provide readiness to face the entrance test and provide an overview of the choice of majors and career path or projection in a few years during college, so

that they can undergo the lecture process easily and successfully.

In the selection process to enter universities such as SPAN PTKIN, UM PTKIN, SNMPTN, SBMPTN, universities or colleges treat all prospective students the same way and those with low-income family backgrounds tend to be very difficult to pass because they have privilege or social capital. which is not good. On the other hand, those are categorized in the middle and high – income families background tend to have better and strong preparation to have admission selection test since they have better privilege, easier to access the learning sources and strong support from their parents and environment.

Therefore, the role of the government and schools in providing the financial aid and student mentorship can assist the low-income students in improving academic and non-academic performances and providing an overview of the choice of majors, action plans and or projections for 3-5 years during college before participate in the college admissions selection process. As a result, when they are students, they have clear goals during their studies and focus on improving themselves and focusing on their future careers.

Moreover, the researcher strongly recommends schools in disseminating

funding through the PIP program and providing Student Mentorship which will help students to have well-prepared on the admission tests, pre-description of targeted campus, programs offered as well as the benefits , the scholarships available, how to write personal statements, motivation letters and how to have a high score on IELTS, TOEFL IBT and TOEIC test for international university and programs and TOAFL for instruction in Arabic. After becoming students, researchers encourage students to apply for fully-funded scholarships, scholarships available on public and private campuses from the government such as KIP-Kuliah and from other government and private institutions Quipper Scholarship Award (QSA), Tanoto Foundation Scholarship, CIMB Niaga Scholarship, ETOS Scholarship, Bank Scholarship Indonesia (GenBi), Pertamina Foundation Scholarship, Cargill Global Scholarship Program and other scholarships or other partial scholarships to be able to support their expenses during study in colleges or universities.

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