

Educational Social Assistance and Human Capital Development: Evidence from Marginalized Students in Jakarta

I Dewa Ayu Mytha Logenta Yanti Suputra¹, Fauziah Eddyono²

¹²Universitas Sahid, Indonesia

Correspondent: logenta19@gmail.com¹

Received : May 20, 2025

Accepted : June 26, 2025

Published : July 31, 2025

Citation: Suputra, I. D. A. M. L. Y., Eddyono, F. (2025). Educational Social Assistance and Human Capital Development: Evidence from Marginalized Students in Jakarta. *Ijomata International Journal of Social Science*, 6(3), 1104-1118.

<https://doi.org/10.61194/ijss.v6i3.1813>

ABSTRACT: Socioeconomic disparities in Jakarta continue to hinder the development of high-quality human resources, particularly among marginalized communities. In response, the Jakarta Provincial Government introduced the Kartu Jakarta Mahasiswa Unggul (KJMU) program to improve access to higher education through targeted social assistance. This study investigates the effectiveness of KJMU by examining the influence of educational social assistance on recipients' behavior, its impact on human capital quality, and the mediating role of behavior in that relationship. Utilizing the Theory of Planned Behavior, data were collected through a Likert-scale questionnaire from 155 KJMU recipients and analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM). The findings indicate that social assistance has a significant positive effect on recipients' behavior. However, neither educational assistance nor behavior showed a direct statistically significant impact on the quality of human capital, as measured by academic achievement, employability, and study efficiency. Among these indicators, academic performance exhibited the strongest association, while employment waiting time showed the weakest. These results suggest that while KJMU effectively fosters academic motivation and positive attitudes, it alone may be insufficient to enhance overall human capital quality. Complementary interventions such as career mentoring, soft skills training, and post-graduation support are recommended to strengthen the long-term outcomes of educational social assistance programs.

Keywords: Marginalized Communities, Educational Social Assistance, High-Quality Human Resources



This is an open-access article under the CC-BY 4.0 license

INTRODUCTION

Socioeconomic disparities in urban areas, particularly in Jakarta, the capital city and centre of governance and education, present structural challenges to inclusive and competitive human capital development. Marginalised communities, who often live in poverty and are engaged in the informal sector, face considerable barriers in accessing quality higher education ([Rahman, 2019](#); [Sandora, 2020](#)). According to data from Statistics Indonesia ([Badan Pusat Statistik, 2024](#)), over

950,000 residents of Jakarta remain below the poverty line, underscoring the persistent inequality in access tertiary education.

In response, the Jakarta Provincial Government launched an educational social assistance initiative, the Kartu Jakarta Mahasiswa Unggul (KJMU), in 2016. The programme aims to widen access to higher education for students from low-income families who demonstrate academic potential. Fully funded through the regional budget (APBD), KJMU reflects the principle of social equity in education, with the number of beneficiaries exceeding 19,000 by 2023 ([Ayuningtyas et al., 2021](#))

Nevertheless, the effectiveness of such programmes warrants deeper examination. Access to higher education does not automatically translate into improved human capital quality. Prior studies indicate that scholarships or educational assistance have significant impact only when accompanied by motivational interventions and the strengthening of academic behaviour ([Grollmann & Felix Rauner, 2007](#); [van de Werfhorst, 2011](#)). For instance, Sánchez-Rodríguez et al. (2024) argue that socio-economic behavioural change requires a combination of external stimuli and internalised values, rather than material support alone.

Similarly, ([Waziri et al., 2020](#)) found that educational assistance may lead to dependency if not balanced with efforts to enhance behavioural control and a sense of responsibility. This reinforces the argument that behavioural transformation should be central in evaluating social assistance policies. Within this framework, Theory of Planned Behaviour ([Ajzen, 1991](#)) provides a valuable lens for understanding how attitudes, social norms, and perceived behavioural control shape the intentions and actions of programme beneficiaries.

Meanwhile, the Jakarta Provincial Government is currently preparing its Regional Long-Term Development Plan (RPJPD) for 2025–2045, envisioning Jakarta as a competitive global city. One of the core pillars of this vision is the development of high-quality and inclusive human resources through education. However, Jakarta's Gross Enrolment Ratio (GER) for higher education remains around 40%, falling short of global city benchmarks ([Larasfeni, 2024](#)). Research by ([Malihah et al., 2024](#)) further emphasises that CSR-based programmes integrating education and training are more effective in enhancing human capital quality than cash assistance alone, as they stimulate stronger intrinsic motivation.

Given these issues, this study aims to: (1) examine the impact of KJMU educational social assistance on recipient behaviour; (2) assess the influence of such behaviour on the quality of human capital; and (3) evaluate the mediating role of behaviour in linking social assistance with human capital outcomes.

From a theoretical standpoint, this study enriches the existing literature by expanding the discourse on the effectiveness of educational aid through behavioural and human development lenses. Practically, the findings are expected to inform local government policy in refining the design and implementation of KJMU, making it more holistic and outcome-oriented.

In summary, the urgency of this research lies in the need to assess the effectiveness of educational assistance not merely in terms of fund distribution, but also in shaping recipient behaviour,

motivation, and readiness for the labour market. An integrated approach that considers behavioural dimensions alongside human capital outcomes is essential for addressing long-term development challenges and positioning Jakarta as a globally competitive city.

METHOD

This study employs a quantitative explanatory approach, aimed at examining causal relationships among variables within the framework of the role of educational social assistance, recipient behaviour, and the quality of high-performing human capital ([Hair et al., 2020](#)). This approach was selected for its ability to systematically elucidate the patterns of relationships among latent constructs using objective numerical data ([Creswell & David Creswell, 2018](#)).

The conceptual model of this research is grounded in the Theory of Planned Behaviour, which asserts that individual intentions and actions are shaped by three fundamental elements: attitudes toward the behaviour, subjective norms, and perceived behavioural control. This theory is widely applied in educational and social intervention contexts, as it effectively explains behaviour formation as a result of interactions between internal dispositions and social environments ([Fishbein & Ajzen, 2011](#)).

The population of this study comprises all students receiving educational assistance through the Kartu Jakarta Mahasiswa Unggul (KJMU) programme in Jakarta in 2024, totalling 19,042 individuals ([Badan Pusat Statistik, 2024](#)). The sample size was calculated using Slovin's formula with an 8% margin of error, yielding a total of 155 respondents. The sampling technique employed was accidental sampling, whereby respondents were selected based on their availability and willingness to participate, provided they met the inclusion criteria.

Data were collected via an online questionnaire administered through the Google Forms platform. The questionnaire was developed based on operational indicators for each variable, adapted from relevant literature and theoretical frameworks (see Table 1). A five-point Likert scale ranging from "Strongly Disagree" (1) to "Strongly Agree" (5) was used, as this scale is particularly appropriate for capturing perceptions and attitudes ([Joshi et al., 2015](#)).

Table 1. Operationalisation of Variables: The Influence of Educational Social Assistance on Recipient Behaviour

No	Variable	Dimension	Indicator	Measurement Item	Reference(s)
1	Role of Educational Social Assistance (X)	Targeting Accuracy	Recipients meet eligibility and need criteria	KJMU is awarded to students who meet socio-economic requirements	Waziri et al. (2020); Sánchez-Rodríguez et al. (2024)
		Socialisation	Accessibility and clarity of	Students are aware of and understand the procedures and	Oriza & Hanita (2022);

No	Variable	Dimension	Indicator	Measurement Item	Reference(s)
			programme information	benefits of the programme	Aliyyah et al. (2019)
		Programme Objectives	Clear objectives focused on human capital development	Students understand that KJMU aims to enhance access to and quality of education	van de Werfhorst (2011); Grollmann & Felix Rauner (2007)
		Monitoring	Oversight of programme implementation	There are regular evaluation mechanisms and follow-up by the local government	Setiabudi et al. (2020); Malihah et al. (2024)
2	Recipient Behaviour (Y)	Attitude	Positive perception of educational assistance	Students are motivated to study and complete their education successfully	Ajzen (1991); Fishbein & Ajzen (2011)
		Subjective Norm	Social influence on learning behaviour	Encouragement from family, peers, or lecturers to use the assistance effectively	Sánchez-Rodríguez et al. (2024)
		Perceived Behavioural Control	Self-perceived ability to manage studies and aid	Students feel capable of managing time, tasks, and academic responsibilities	Ajzen (1991); Rettang (2024)
3	High-Quality Human Capital (Z)	Academic Achievement	GPA and study duration	Students achieve a GPA above 3.5 and complete their studies on time	Aliyyah et al. (2019); van de Werfhorst (2011)
		Employability	Job search duration and non-academic engagement	KJMU graduates find jobs quickly and possess additional achievements	Malihah et al. (2024); Grollmann & Felix Rauner (2007)

The research instrument was evaluated for validity and reliability using the Partial Least Squares–Structural Equation Modelling (PLS-SEM) approach. Convergent validity was determined by examining factor loadings (with values exceeding 0.5) and the Average Variance Extracted (AVE), which was considered acceptable at values above 0.5. Reliability was assessed through Cronbach’s Alpha and Composite Reliability, with values above 0.7 indicating an adequate level of internal consistency (Hair et al., 2020).

Data analysis was conducted using the PLS-SEM approach, supported by SmartPLS version 4.0 software. PLS-SEM was selected due to its suitability for analysing complex models with relatively small sample sizes and its non-reliance on data normality assumptions ([Hair et al., 2020](#)). The analytical procedure involved three main stages: (1) evaluation of the outer model, to assess the validity and reliability of the measurement indicators; (2) evaluation of the inner model, to examine relationships among latent constructs using path coefficients and p-values; and (3) assessment of the model's predictive strength using R-squared and effect size (f^2) values ([Hair et al., 2020](#)). This model also allowed for the testing of the mediating role of behaviour in the relationship between educational social assistance and the quality of human capital ([Preacher & Hayes, 2008](#)).

This study was conducted in accordance with established ethical standards for social research. Respondents were fully informed about the purpose of the research, and their confidentiality was assured. Participation was entirely voluntary and anonymous).

RESULT AND DISCUSSION

A total of 155 students who received educational social assistance through the Kartu Jakarta Mahasiswa Unggul (KJMU) programme in Jakarta participated as respondents in this study. The majority of respondents were female (60%) and aged between 21 and 25 years (80%). Notably, 63% completed their studies earlier than the standard duration, and 88% secured employment within three months of graduation. However, 83% of respondents reported having no significant academic or non-academic achievements during their studies ([Badan Pusat Statistik, 2024](#)).

Convergent validity testing indicated that all indicators across the three main variables (see Table 2) had loading factors greater than 0.5 and Average Variance Extracted (AVE) values exceeding 0.5: the role of social assistance (0.655), recipient behaviour (0.613), and the quality of human capital (0.856), confirming acceptable construct validity ([Hair et al., 2020](#)). In addition, Cronbach's Alpha and Composite Reliability values for each construct were above the 0.7 threshold, indicating strong internal consistency.

The structural model (inner model) analysis revealed that the role of social assistance had a significant effect on recipient behaviour (path coefficient = 0.810; $p < 0.001$), with an R-squared value of 0.657 (see Table 3). However, the influence of recipient behaviour on the quality of human capital was not statistically significant (path coefficient = 0.165; $p = 0.383$), nor was the direct effect of social assistance on human capital quality (path coefficient = 0.134; $p = 0.368$). The R-squared value for the quality of human capital was only 0.027, indicating a weak predictive relationship ([Ajzen, 1991; Hair et al., 2020](#)).

Table 2. Analysis Results using SmartPLS 4.0

No	Variable	Indicator(s)	Question Items	Loading Factor I	Remark	Loading Factor II	Remark	AVE
1	Role of Educational Social Assistance (X)	Targeting Accuracy	x1	0.579	Valid	0.588	Valid	0.655 (valid)
			x2	0.769	Valid	0.783	Valid	
			x3	0.555	Valid	0.540	Valid	
		Socialisation	x4	0.592	Valid	0.606	Valid	
			x5	0.676	Valid	0.684	Valid	
		Programme Objectives	x6	0.764	Valid	0.780	Valid	
			x7	0.801	Valid	0.831	Valid	
		Monitoring	x8	0.586	Valid	0.545	Valid	
			x9	0.457	Invalid	-	-	
			x10	0.425	Invalid	-	-	
2	Recipient Behaviour (Y)	Attitude	y1	0.857	Valid	0.842	Valid	0.613 (valid)
			y2	0.811	Valid	0.866	Valid	
			y3	0.836	Valid	0.814	Valid	
		Subjective Norm	y4	0.862	Valid	0.876	Valid	
			y5	0.600	Valid	0.819	Valid	
			y6	0.720	Valid	0.591	Valid	
		Perceived Behavioural Control	y7	0.627	Valid	0.706	Valid	
			y8	0.768	Valid	0.632	Valid	
			y9	0.431	Invalid	-	-	
			y10	0.857	Valid	0.780	Valid	
3	High-Quality Human Capital (Z)	Academic Achievement	z1	-0,516	Invalid	-	-	0.856 (valid)
		Study Duration	z2	0,509	Valid	0.731	Valid	
		Graduate Waiting Time	z3	0,012	Invalid	-	-	
		Academic Achievements	z4	0,647	Valid	0.748	Valid	

Table 3. Result of Path Coefficient

<i>Original sample (O)</i>	<i>Sample mean (M)</i>	<i>Standard deviation (STDEV)</i>	<i>T statistics (O/STDEV)</i>	<i>P values</i>
X -> Y	0.810	0.777	0.110	7.397
Y -> Z	0.165	0.005	0.188	0.876
X -> Z	0.134	-0.004	0.148	0.904

Overall, the findings of this study indicate that the KJMU educational social assistance programme plays a significant role in shaping recipient behaviour. However, it does not directly contribute to improvements in human capital quality. These results suggest that while financial assistance is a crucial first step in widening access to higher education, it is insufficient on its own to produce competitive and high-performing graduates. The findings underscore the need to strengthen complementary dimensions within the programme's implementation, including employability skill development, career guidance and mentoring, and the enhancement of social and academic environments. Such integrated support mechanisms are essential if social assistance schemes are to fulfil their potential in fostering human capital that is both excellent and globally competitive.

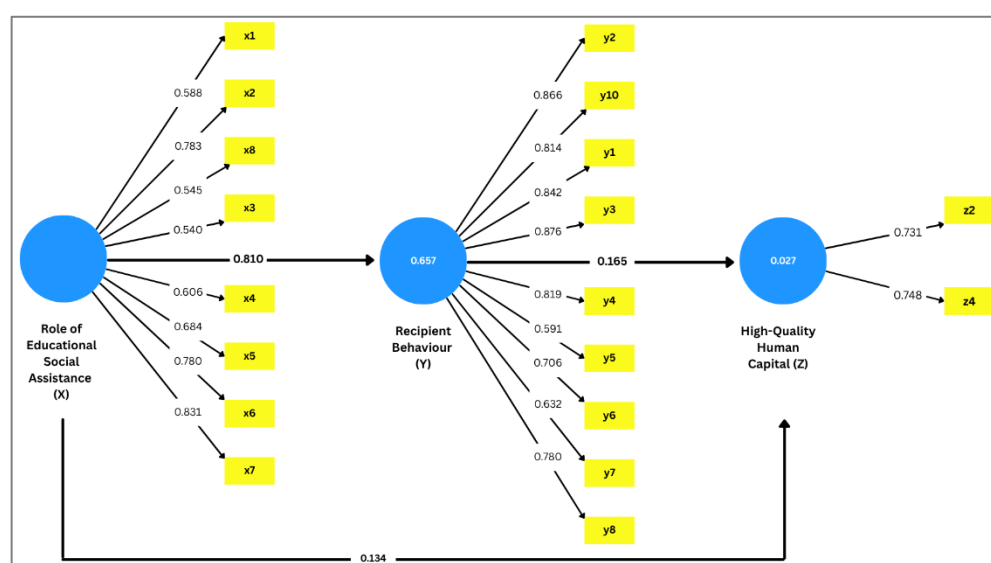


Figure 1. Path Model and Relationship Diagram

Role of Educational Social Assistance (X)

The variable representing the role of educational social assistance was measured using several key indicators, including targeting accuracy, intensity of socialisation, clarity of objectives, and sustainability of programme monitoring. Based on the results of the validity test, eight out of ten initial indicators (X1–X8) were found to be valid, while the final two indicators (X9 and X10) did

not meet the minimum validity thresholds and were excluded from further analysis. This indicates that the majority of the indicators successfully captured the conceptual construct of social assistance performance, particularly in the context of policy implementation at the field level.

Among the measured dimensions, targeting accuracy and socialisation efforts emerged as the most critical aspects in supporting the success of educational social assistance programmes. ([Prasetyo, 2020](#)) emphasised that social assistance policies designed without proper beneficiary segmentation risk exacerbating exclusion and reducing the effectiveness of benefit distribution. Similar findings were reported by ([Putri, 2023](#)), who demonstrated that accurate targeting and high-quality socialisation efforts significantly influence beneficiary satisfaction and programme success in improving educational participation.

This study reinforces these conclusions by showing that accurate targeting is positively correlated with beneficiaries' trust and active participation in the programme. This aligns with the principles of evidence-based policymaking, which underscore the importance of valid recipient data and adaptive monitoring mechanisms as the foundation for sound public decision-making ([Head, 2016](#)). When social assistance programmes are communicated effectively and accurately directed at intended target groups, public legitimacy increases, as does their long-term effectiveness ([G. Shabbir Cheema & Rondinelli, 2007](#); [Weisbrod, 1998](#)).

Furthermore, the study by [Liu et al. \(2022\)](#) highlights that participatory and contextually responsive socialisation processes enhance programme acceptance and sustainability. In developing countries, education assistance programmes that incorporate outreach and community engagement have proven more effective in reducing dropout rates and improving public perceptions of the value of education ([Shao et al., 2019](#)).

In addition, ongoing monitoring of programme implementation is a critical factor in ensuring that assistance is utilised as intended. According to the logic model of programme theory ([Rossi et al., 2019](#)), well-designed public interventions must be supported by feedback systems and periodic evaluations to remain responsive to social dynamics and implementation challenges.

In summary, the findings not only validate the majority of indicators for the role of educational social assistance but also carry significant policy implications. These include the need to strengthen targeting system capacity, enhance programme literacy among prospective recipients, and improve technology-driven evaluation mechanisms to maximise social impact.

Recipient Behaviour (Y)

The recipient behaviour variable was measured using three core components derived from Theory of Planned Behaviour: attitude, subjective norm, and perceived behavioural control. Validity testing indicated that most indicators within this construct demonstrated strong validity, thereby confirming their reliability in explaining the behavioural tendencies of educational social assistance recipients.

This study found that the majority of beneficiaries expressed a positive attitude towards the assistance received, reflecting a belief that the KJMU programme provided tangible benefits in supporting the continuity of their education. Moreover, subjective norms were found to be robust, as social encouragement—from family, peers, and academic staff—played a significant role in motivating students to utilise the assistance responsibly in support of their academic goals.

These findings are consistent with [\(Wulandari & Hartono, 2021\)](#), who highlighted the importance of positive attitudes and strong social norms in shaping behavioural intentions that reinforce the effectiveness of social assistance programmes. Students who perceived moral support from their social environment were generally more motivated to complete their studies and improve academic performance.

Furthermore, perceived behavioural control, the belief in one's capacity to manage and utilise educational aid effectively, emerged as a critical component. However, despite the high levels of attitude and subjective norm, perceived control in this study was comparatively lower. This suggests the presence of internal and external barriers, such as limited access to information, additional financial burdens, or insufficient academic mentoring, which may hinder recipients from fully optimising the benefits of the assistance provided.

This aligns with [\(Armitage & Conner, 2001\)](#), who observed that low perceived behavioural control often impedes the realisation of behavioural intentions, especially among marginalised beneficiaries of social programmes. These findings underscore the need for supplementary interventions, such as career counselling, financial literacy training, and academic mentoring, to address both structural and psychological obstacles.

In addition, this is consistent with the work of [\(Taylor et al., \(2016\)](#), which emphasised that behavioural change in the context of public policy is not solely determined by material aid but also by individuals' perceived control over their socio-economic circumstances. Thus, strengthening individual agency should be integral to the design of sustainable social assistance policies.

Overall, these results affirm that behavioural change among educational social assistance recipients is influenced not only by financial incentives, but also by social support and self-efficacy in managing the aid. Accordingly, it is crucial for policymakers to expand the scope of intervention from purely economic support to a more holistic, behaviour-based, and empowerment-oriented approach.

Quality of Human Capital (Z)

In this study, the quality of human capital was measured using four primary indicators: cumulative grade point average (GPA), duration of study, graduate waiting time (i.e. time to first employment), and student achievements. Based on the results of the construct validity test, only the indicators for duration of study and student achievements met the required validity criteria. Consequently, GPA and graduate waiting time were excluded from further analysis.

These findings suggest that, within the context of educational social assistance recipients, human capital quality is more accurately reflected by academic achievements and study efficiency, rather than by GPA or time to employment, which are often more context-dependent and subject to various external factors. Academic achievements, such as awards or participation in competitive events, serve as direct indicators of intellectual capacity and individual initiative. Similarly, the duration of study reflects personal discipline and efficiency in completing higher education, both of which are crucial attributes for workforce readiness.

This result is consistent with the findings of [\(Sari & Utami, 2016\)](#), who reported that academic achievements and study duration significantly contribute to graduate employability and competitiveness, serving as strong predictors of human capital quality in the context of higher education. Supporting evidence from [\(Moolman, 2017\)](#) further suggests that graduate success is more appropriately assessed through demonstrable achievements and timely completion of studies, rather than GPA alone, which may not fully reflect practical competencies or soft skills.

The relatively low validity of GPA as an indicator can be attributed to variations and inconsistencies in academic evaluation systems across Indonesian higher education institutions, which are sometimes biased by non-academic factors. Similarly, graduate waiting time is heavily influenced by externalities such as labour market conditions, social networks, and geographical location, thereby making it a less reliable measure of intrinsic human capital quality.

These findings point to the need for developing more comprehensive indicators of human capital quality, incorporating the assessment of cross-disciplinary competencies, leadership, teamwork, and professional ethics. [\(Succi & Canovi, \(2020\)\)](#) have likewise emphasised the importance of evaluating employability skills as part of a broader understanding of graduate readiness and competitiveness in the global labour market.

Therefore, human capital quality should not be assessed through a narrow lens, but rather through a multidimensional approach that integrates both academic and non-academic dimensions. In the context of educational social assistance programmes, this implies that policy interventions should move beyond focusing solely on GPA improvement, and instead prioritise the development of soft skills, organisational experience, and motivation for non-academic achievements.

Inter-variable Relationships

This study confirms that educational social assistance delivered through the Kartu Jakarta Mahasiswa Unggul (KJMU) programme has a significant influence on the behaviour of marginalised beneficiaries in Jakarta. Among the various indicators, programme objectives emerged as the most dominant factor in driving behavioural change. This suggests that a clear understanding of the urgency and long-term benefits of education acts as a key motivator for individual transformation. However, targeting accuracy remains a notable weakness in programme implementation, echoing the findings of [Prasetyo \(2020\)](#), who argue that poorly targeted social assistance undermines public trust in education-related social policy.

These findings reinforce the relevance of Maslow's Hierarchy of Needs, in which the fulfilment of basic needs, such as education-related expenses, serves as a prerequisite for individuals to pursue self-actualisation and capacity development. Beneficiaries of the KJMU programme whose basic needs are met tend to demonstrate higher learning motivation and behavioural engagement. This is also supported by [Harackiewicz et al., \(2016\)](#), who found that financial incentives and social support enhance academic motivation and involvement among students from low-income backgrounds.

Nonetheless, while educational assistance was found to influence behaviour, its direct impact on the quality of human capital was not statistically significant. The absence of statistically significant relationships between educational social assistance (X) and human capital quality (Z), as well as between recipient behavior (Y) and human capital quality (Z), may be attributed to several interrelated contextual and structural factors. While the KJMU programme demonstrates a positive influence on student behavior, this behavioral transformation does not appear to extend meaningfully to measurable dimensions of human capital, such as academic achievement, study efficiency, or employability. Although 63% of respondents reported early graduation and 88% secured employment within three months, a substantial majority (83%) indicated a lack of academic or extracurricular achievements. This suggests that beneficiaries may be meeting basic academic requirements without actively engaging in broader developmental activities that signal high-quality human capital.

From a behavioral perspective, the dominance of subjective norms—as evidenced by strong social encouragement from family, peers, and academic figures—indicates a supportive external environment. However, the relatively low levels of perceived behavioral control point to internal or systemic limitations, such as insufficient self-efficacy or constrained access to academic and career support services. As [Armitage and Conner \(2001\)](#) argue, low perceived control can significantly hinder the translation of positive intentions into observable outcomes, particularly among individuals from marginalized backgrounds.

The demographic profile of respondents further contextualizes these findings. The sample consisted predominantly of young adults (aged 21–25) and female students, many of whom are likely first-generation university attendees. These characteristics may correlate with limited exposure to professional networks, mentorship opportunities, and skill development initiatives, thereby constraining their ability to convert educational support and behavioral intentions into long-term employability and workplace readiness.

In addition, the construct validity assessment led to the exclusion of key indicators for human capital quality, namely GPA and graduate waiting time. This exclusion may have narrowed the conceptual scope of the dependent variable, potentially omitting important, though less tangible, indicators such as soft skills, leadership capacity, and adaptability—attributes increasingly recognized as critical to labor market success ([Succi & Canovi, 2020](#)).

Taken together, these findings underscore the limitations of financial assistance when implemented in isolation. Consistent with Titmuss's Social Welfare Theory, effective state intervention requires not only the redistribution of resources but also the provision of enabling

conditions—such as career mentoring, psychosocial support, and performance-based incentives—that foster long-term developmental outcomes. Similarly, Maslow’s hierarchy of needs suggests that while basic educational expenses may be addressed, higher-order developmental needs, including self-actualization and socio-economic empowerment, remain unmet in the absence of a holistic and integrated support framework.

Within the framework of the Theory of Planned Behaviour, subjective norm emerged as the most influential behavioural factor, indicating that social support and environmental expectations motivate recipients to use the assistance more purposefully. This aligns with [\(Wulandari & Hartono, \(2021\)\)](#), who found that strong social norms effectively guide beneficiary behaviour towards more productive outcomes. Conversely, the low level of perceived behavioural control highlights the presence of psychological and structural barriers, such as a lack of guidance, limited access to digital tools, and financial pressure, which hinder recipients’ ability to fully leverage their potential.

Further, the study identified no significant direct relationship between educational social assistance and the quality of human capital. This suggests that providing financial aid alone is insufficient for producing high-performing graduates, particularly in the absence of supportive interventions such as career guidance, soft skills development, and conducive academic environments. This observation supports [Titmuss’s \(1974\)](#) Social Welfare Theory, which asserts that the effectiveness of state interventions depends not merely on resource transfer, but on the presence of enabling mechanisms. Similarly, [\(Adjie Byantoro et al., 2024\)](#) found that scholarship programmes lacking integration with mentoring, training, and capacity-building efforts often fail to significantly enhance graduate employability and quality.

One of the most pressing challenges faced by recipients is the inability to meet non-tuition-related needs, such as accommodation, transportation, and internet access. These constraints significantly impede the effectiveness of social assistance, especially in the context of hybrid and online learning. Therefore, local governments must design policies that are grounded in a comprehensive needs assessment of marginalised students, while also building a supportive social ecosystem to foster both academic and professional success. This approach is aligned with [Putnam’s \(2000\)](#) theory of social capital, which underscores the importance of social relationships, community solidarity, and support networks as prerequisites for the long-term success of welfare programmes.

CONCLUSION

This study demonstrates that the KJMU programme contributes meaningfully to shaping beneficiary behavior, particularly by enhancing academic motivation and reinforcing positive attitudes toward higher education. However, the programme’s direct influence on human capital quality, measured through academic outcomes and employability, remains limited. These findings indicate that financial assistance, while essential, is insufficient on its own to foster competitive and high-performing graduates from marginalized communities.

To address these limitations, policy refinements should focus on expanding the programme's scope beyond economic support. First, academic mentoring and psychosocial support should be integrated to enhance students' self-efficacy and ability to manage their educational responsibilities. In parallel, structured career guidance and employability training, such as soft skills development, job search assistance, and internship placements, should be institutionalized to improve graduates' readiness for the labor market. The introduction of performance-based incentives, including additional stipends or recognition for high-achieving or actively engaged students, can further promote academic excellence and motivation.

Moreover, it is crucial to broaden the coverage of assistance to include living costs, transportation, and digital access, which are increasingly vital in hybrid learning environments. Finally, a robust monitoring and evaluation framework, supported by real-time data on academic progress and post-graduation outcomes, should be established to inform evidence-based adjustments to programme design.

REFERENCE

- Adjie Byantoro, G., Tri Wijayati Wardoyoe, D., Khamidi, A., & Nursalim, M. (2024). The Impact of Scholarships on Student Achievement: A Mix Methods Study. *EDUKASIA: Jurnal Pendidikan Dan Pembelajaran*, 5, 1371–1378. <https://jurnaledukasia.org>
- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*. In *Disability, CBR and Inclusive Development* (Vol. 33, Issue 1).
- Aliyyah, R. R., Rosyidi, U., & Rugaiyah, R. (2019). Higher Education Scholarship: Gate To Develop Educational Human Resource Quality. *International Journal for Educational and Vocational Studies*, 1(4). <https://doi.org/10.29103/ijevs.v1i4.1501>
- Armitage, C. J., & Conner, M. (2001). Efficacy of the theory of planned behaviour: A meta-analytic review. *British Journal of Social Psychology*, 40(4). <https://doi.org/10.1348/014466601164939>
- Ayuningtyas, V., Wijayanto, H., & Sumertajaya, I. M. (2021). *Evaluasi Pengelolaan Dana dan Pemodelan Calon Penerima KJMU di Provinsi DKI Jakarta*. IPB University.
- Badan Pusat Statistik. (2024). *Profil Kemiskinan Provinsi DKI Jakarta 2023*.
- Creswell, J. W., & David Creswell, J. (2018). Research Design: Qualitative, Quantitative, and Mixed Methods Approaches. *Journal of Chemical Information and Modeling*, 53.
- Fishbein, M., & Ajzen, I. (2011). Predicting and changing behavior: The reasoned action approach. In *Predicting and Changing Behavior: The Reasoned Action Approach*. <https://doi.org/10.4324/9780203838020>
- G. Shabbir Cheema, & Rondinelli, D. A. (2007). Decentralizing Governance: Emerging Concepts and Practices. *Brookings Institution Press, Ash Institute for Democratic Governance and Innovation*.
- Grollmann, P., & Felix Rauner. (2007). International Perspectives on Teachers and Lecturers in Technical and Vocational Education. In *International Perspectives on Teachers and Lecturers in*

- Technical and Vocational Education*. Springer Science & Business Media. <https://doi.org/10.1007/978-1-4020-5704-5>
- Hair, J. F., Howard, M. C., & Nitzl, C. (2020). Assessing measurement model quality in PLS-SEM using confirmatory composite analysis. *Journal of Business Research*, 109, 101–110. <https://doi.org/https://doi.org/10.1016/j.jbusres.2019.11.069>
- Harackiewicz, J. M., Canning, E. A., Tibbetts, Y., Priniski, S. J., & Hyde, J. S. (2016). Closing achievement gaps with a utility-value intervention: Disentangling race and social class. *Journal of Personality and Social Psychology*, 111(5). <https://doi.org/10.1037/pspp0000075>
- Head, B. W. (2016). Toward More “Evidence-Informed” Policy Making? *Public Administration Review*, 76(3). <https://doi.org/10.1111/puar.12475>
- Larasfeni, F. D. (2024). Pengaruh Bantuan Tunai Pendidikan Dan Program Pembinaan Bagi Peningkatan Sumber Daya Manusia Pada Program “Oemah Sinan” Laznas Al-Iryad Alislamiyyah Purwokerto. 1(4), 517–527. <https://doi.org/10.61722/jmia.v1i4.2271>
- Liu, M., Zwart, R., Bronkhorst, L., & Wubbels, T. (2022). Chinese student teachers’ beliefs and the role of teaching experiences in the development of their beliefs. *Teaching and Teacher Education*, 109. <https://doi.org/10.1016/j.tate.2021.103525>
- Malihah, L., Nazairin, A., & Zaitun. (2024). Peran Program Corporate Social Responsibility Dalam Meningkatkan Kualitas Sumber Daya Manusia (Studi Pada Perusahaan Pertambangan Batu Bara Di Kalimantan Selatan). *JEMMA (Journal of Economic, Management and Accounting)*, 7(1), 18–30.
- Moolman, H. (2017). 26 A conceptual competence-based framework for enhancing the employability of graduates 1. In *Formerly The Journal of Independent Teaching and Learning* (Vol. 12, Issue 2).
- Oriza, M., & Hanita, M. (2022). Analisis Pengembangan Program Beasiswa Lembaga Pengelola Dana Pendidikan (LPDP) Dalam Meningkatkan Kualitas dan Ketahanan Sumber Daya Manusia Guna Menghadapi Megatren Abad Ke 21. *Journal of Syntax Literate*, 7(6).
- Prasetyo, E. (2020). Human Capital as the Main Determinant of Regional Economic Growth. *International Journal of Advanced Science and Technology*, 29(03), 6261–6267. <https://www.researchgate.net/publication/340757065>
- Preacher, K. J., & Hayes, A. F. (2008). Asymptotic and resampling strategies for assessing and comparing indirect effects in multiple mediator models. *Behavior Research Methods*, 40(3). <https://doi.org/10.3758/BRM.40.3.879>
- Putri, A. R. (2023). Ketepatan Sasaran dan Sosialisasi Program Bansos terhadap Kepuasan Mahasiswa Penerima. *Jurnal Ekonomi Dan Pendidikan*, 20(1), 1–10.
- Rahman, R. (2019). Peran Agama dalam Masyarakat Marginal. *Sosioireligius: Jurnal Ilmiah Sosiologi Agama*, 4(1).
- Rettang, H. G. (2024). Analisis Dampak Pemberian Kartu Indonesia Pintar Kuliah Terhadap Motivasi Belajar (Studi Kasus Pada Mahasiswa Stie Jembatan Bulan). *Jurnal Ekonomi Sinergi*, 8(8).

- Sánchez-Rodríguez, Á., García-Sánchez, E., Willis, G. B., & Rodríguez-Bailón, R. (2024). Individual values predict desiring more economic inequality: The moderator role of social mobility. *International Journal of Psychology*, 59(3), 398–409. <https://doi.org/10.1002/ijop.13114>
- Sandora, M. (2020). Konsep Pendidikan Anak Marginal Dalam Perspektif Pendidikan Berbasis Masyarakat. *Marwah: Jurnal Perempuan, Agama Dan Jender*, 18(2). <https://doi.org/10.24014/marwah.v18i2.7588>
- Sari, H. B. K., & Utami, D. (2016). Mobilitas Sosial Antargenerasi Petani Suburban di Kelurahan Sepanjang. *Paradigma*, 4(1), 1–5.
- Setiabudi, A., Luddin, Muchlis. R., & Rahmawati, Y. (2020). Human Resources Development via Higher Education Scholarships: A Case Study of a Ministry of Public Works and Housing Scholarship Program. *International E-Journal of Educational Studies*, 4(8), 209–223. <https://doi.org/10.31458/iejcs.769490>
- Shao, Y., Liu, W., & Ji, M. (2019). Education equity in special education transfer payments to low-income groups. *Revista de Cercetare Si Interventie Sociala*, 65. <https://doi.org/10.33788/rcis.65.11>
- Succi, C., & Canovi, M. (2020). Soft skills to enhance graduate employability: comparing students and employers' perceptions. *Studies in Higher Education*, 45(9). <https://doi.org/10.1080/03075079.2019.1585420>
- Taylor, L. A., Tan, A. X., Coyle, C. E., Ndumele, C., Rogan, E., Canavan, M., Curry, L. A., & Bradley, E. H. (2016). Leveraging the social determinants of health: What works? *PLoS ONE*, 11(8). <https://doi.org/10.1371/journal.pone.0160217>
- van de Werfhorst, H. G. (2011). Skills, positional good or social closure? The role of education across structural-institutional labour market settings. *Journal of Education and Work*, 24(5). <https://doi.org/10.1080/13639080.2011.586994>
- Waziri, M., Bin Ibrahim, A. Z., & Zan, Z. B. Md. Z. B. M. (2020). Investigating the empirical relationship between government intervention programs and poverty alleviation: a case of Nigeria. *Journal of Economic and Administrative Sciences*, 36(4), 323–338. <https://doi.org/10.1108/JEAS-06-2019-0060>
- Weisbrod, B. A. (1998). Guest editor's introduction: The nonprofit mission and its financing. *Journal of Policy Analysis and Management*, 17(2). [https://doi.org/10.1002/\(sici\)1520-6688\(199821\)17:2<165::aid-pam3>3.0.co;2-m](https://doi.org/10.1002/(sici)1520-6688(199821)17:2<165::aid-pam3>3.0.co;2-m)
- Wulandari, A., & Hartono, B. (2021). Pengaruh Sikap dan Norma Sosial terhadap Pemanfaatan Program Bantuan Pendidikan. *Jurnal Ilmu Sosial Dan Pendidikan*, 5(3), 450–460.