

ABSTRAK

MENINGKATKAN KESETARAAN AKSES PENDIDIKAN : PERAN SUBSIDI KARTU INDONESIA PINTAR (KIP) DALAM MEWUJUDKAN KEBERLANJUTAN PENDIDIKAN DI INDONESIA (STUDI KASUS DI UNIVERSITAS LAMPUNG

Oleh

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Penelitian ini menganalisis dampak program Kartu Indonesia Pintar (KIP) dalam meningkatkan kesetaraan akses pendidikan dan perannya mendukung keberlanjutan pendidikan bagi mahasiswa di Universitas Lampung. Dengan pendekatan deskriptif kualitatif, data dikumpulkan melalui kuesioner yang disebarkan kepada 294 penerima KIP yang dipilih secara stratified sampling. Hasil penelitian menunjukkan bahwa KIP mengurangi beban finansial mahasiswa, dengan 94,2% responden menyatakan dapat lebih fokus pada studi tanpa khawatir tentang biaya kuliah. Sebanyak 90,9% juga menyatakan kebutuhan pinjaman pendidikan berkurang. Dari sisi akademik, KIP meningkatkan motivasi dan akses pendidikan berkualitas, ditunjukkan oleh 70,2% penerima yang meraih IPK di atas 3,50, melebihi syarat minimum 2,70. Namun, tantangan seperti ketidaktepatan jadwal pencairan (44,5%) dan ketidakcukupan dana (90,4%) masih ditemui. Simpulan penelitian menegaskan bahwa KIP mendorong kesetaraan dan keberlanjutan pendidikan, tetapi perlu perbaikan dalam alokasi dan mekanisme pencairan dana untuk optimalisasi manfaat.

Kata kunci: Dampak finansial, Kartu Indonesia Pintar (KIP), Keberlanjutan pendidikan, Kesetaraan akses pendidikan, Universitas Lampung.

ABSTRACT

IMPROVING EQUALITY IN EDUCATIONAL ACCESS: THE ROLE OF SMART INDONESIA CARD (KIP) SUBSIDIES IN ACHIEVING EDUCATIONAL SUSTAINABILITY IN INDONESIA (CASE STUDY AT UNIVERSITY OF LAMPUNG)

By

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This study examines the impact of the Smart Indonesia Card (KIP) program on improving equal access to education and its role in supporting educational sustainability among students at the University of Lampung. Using a qualitative descriptive approach, data were collected through questionnaires distributed to 294 KIP recipients, selected through stratified sampling. The results indicate that KIP significantly alleviates students' financial burdens, with 94.2% of respondents stating they can focus more on their studies without worrying about tuition costs. Additionally, 90.9% reported reduced reliance on educational loans. Academically, KIP enhances motivation and access to quality education, as evidenced by 70.2% of recipients achieving a GPA above 3.50, surpassing the minimum requirement of 2.70. However, challenges such as inconsistent disbursement schedules (44.5%) and insufficient fund coverage (90.4%) remain. The study concludes that KIP effectively promotes educational equity and sustainability but recommends improvements in fund allocation and disbursement mechanisms to maximize its benefits.

Keywords: Educational sustainability, Equal access to education, , Financial impact, Smart Indonesia Card (KIP), University of Lampung.