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# Benefits and Effectiveness of the KIP Lecture Program for Recipient Students in Accessing Education at Higher Education

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Abstract: KIP-College is one of the Social Security programs that serves to help students who want to enter college by providing academic assistance. This program meets the living needs of students, especially for those who have a poor economic background or lack of resources to enter college. The purpose of the KIP-Kuliah program is to address the problem of poverty in the community by providing assistance to underprivileged students to attend college, meet their living needs during college, and prosper from educational and economic deprivation. To carry out this KIP-College program, a qualitative approach is used, which includes the process of observation, interviews, and documentation sessions as concrete evidence. This shows that although the KIP-College program is not well-targeted, it has met the needs of educationally and financially disadvantaged students to attend university.

Keywords: Social Security, KIP-College, Students.

### Introduction

According to the Ministry of Finance, social security is a form of social protection provided by the Ministry of Finance claims that social security is a type of social protection offered by the government to safeguard people's basic needs. Social security protects certain social conditions and is a component of social welfare. The Kartu Indonesia Pintar (KIP) Kuliah program is one of the various social security initiatives in Indonesia, a program that aims to provide equal access to higher education for the underprivileged is one example of social security implementation that has attracted attention(Saladino, 2020; Schiff, 2021; Wang, 2020).

The effectiveness of KIP Kuliah can be measured by how well it improves access and quality of education for beneficiaries (Andrejevic, 2020; Owens, 2020; Wester, 2019). Higher education not only provides knowledge and skills, but also helps people to change their mindset and produce more qualified human resources. To produce high-quality resources, the education process must be managed effectively (Saa, 2018). However, many underprivileged people still find it difficult to pursue higher education due to various obstacles, such as high education costs and limited living costs (Rohaeni & Saryono, 2018).

The word effectiveness comes from the English effective, which means something that is done successfully or can achieve the goals that have been set. In other words, something that is effective is something that is able to solve problems or achieve targets well. In this context, the effectiveness of the College KIP is highly dependent on how this program has a positive impact on improving access and quality of education for beneficiary students(Goel, 2017; Kelley, 2016; Nazmi, 2019; Zein, 2018). However, education in Indonesia still faces various challenges, including access gaps between urban and rural areas and limited resources that affect the quality of teaching. Local cultural values also influence education, with education based on Pancasila values and local wisdom being an important part of the curriculum. This is in accordance with the mandate of the 1945 Constitution which states that every citizen has the right to a proper education (Rohman, 2009).

To address disparities in access to education, the government launched programs such as the Indonesia Smart Card (KIP) and the Indonesia Smart College Card (KIP Kuliah). These programs are designed to help students from underprivileged families to access education in a fair and equitable manner(Barros, 2014; Belsky, 2015; Xie, 2015). KIP Kuliah provides financial assistance for students from underprivileged families to cover the costs of higher education, including tuition fees. With this background, researchers are interested in conducting research through interview techniques with KIP Kuliah recipient students, to explore further the effectiveness of this program in improving access and quality of education for recipient students.

## Methodology

In this research, the author uses a qualitative approach with observation, interview, and documentation methods as concrete evidence, as the main instruments of data collection. Observation, as a naturalistic research method, allows researchers to observe directly by interacting in its original context without manipulation. The goal is to obtain rich, in-depth, and contextual data that cannot be obtained through quantitative methods such as surveys. In accordance with the characteristics of qualitative research described by Sugiyono (2019) and the academic journal "Qualitative Research Journal", this research focuses on understanding the meaning and interpretation of research subjects. Thus, through observation, the author can provide an in-depth and descriptive description of the phenomenon under study.

### **Result and Discussion**

Society is a creature that can never be separated from social problems. According to Soekanto (1990: 358), social problems are discrepancies between elements of culture or society that endanger the lives of social groups or hinder the implementation of the basic desires of the citizens of these social groups (Mangala, 2022). It can be said that social problems cause obstacles to society in meeting its needs. There are so many social problems that occur in society. One of the social problems that has not yet found a solution is the problem of community welfare. Ironically, it is the welfare problems experienced by each community that then give birth to new social problems that then disrupt the survival of the community (Prinada, 2022). It can be said that almost all existing social problems arise from

the background of the community's economic situation or the level of community welfare that is not good. Among them are:

- Poverty. One of the social problems that arise due to other welfare problems is poverty. Poverty is the condition of the inability of individuals or households to fulfill basic needs such as food, clothing, shelter, education, and health. One of the.
- 2 Criminality. Criminality is the behavior of citizens that is contrary to the norms of criminal law. Factors that encourage criminality can be poverty, low education, and socio-economic inequality. The inability of the community to meet the needs of life has the potential to lead to criminality.
- 3 Socio-economic disparity. The socio-economic gap is the difference in distance between the upper group and the lower group. Factors that drive the socio-economic gap in society include declining per capita income, uneven development in the regions, low social mobility, and pollution of the natural environment.
- 4 Unemployment. The poverty experienced by the community causes them to be unable to fulfill their educational needs so that they cannot compete in the world of work and cause unemployment. The discussion should present the author's critical thinking and analysis of the study results. Interpreting and comparing between the study results and existing knowledge is essential in this section. The reasons for the results and their implications for Nursing knowledge should be discussed.

Many social problems are born because of economic and community welfare problems. So it can be said that to overcome these problems and reduce the possibility of new problems being born, the important thing to do is to overcome economic problems and improve people's welfare. To overcome economic problems and improve people's welfare, the Indonesian government established development institutions which then issued policies and programs to help people survive and improve their welfare. These development institutions are then tasked with designing, supervising, and implementing all development programs so that they run well and are right on target (Fauzi, 2024).

There are many programs created to overcome community welfare problems. One of them is the free education assistance program. The free education program is free education assistance for people who excel and people who cannot afford to go to school but want to go to school to get the highest education possible. The free education program in Indonesia is regulated through the Compulsory Education Program and Smart Indonesia Program (PIP) schemes. Compulsory Education Program This is a program that guarantees the implementation of compulsory education at least at the basic education level free of charge. This program covers basic education such as elementary schools (SD), Madrasah Ibtidaiyah (MI), Junior High Schools (SMP), and Madrasah Tsanawiyah (MTs). Meanwhile, the Smart Indonesia Program is a program that includes financing policies, development supervision, free education arrangements, and control of programs(https://pauddikdasmen.kemdikbud.go.id/).

PIP aims to improve education delivery and meet education standards and accreditation requirements. One of the implementations of the Indonesia Pintar program is the Indonesia Pintar Lecture Card. Kartu Indonesia Pintar Kuliah (KIP Kuliah) is a Higher

Education Smart Indonesia Program (PIP) given to students who come from poor or vulnerable poor families. The main purpose of KIP Kuliah is to increase the economic potential and social mobility for students from poor or vulnerable families to study at leading study programs at the best universities, both state universities (PTN) and private universities (PTS) throughout Indonesia. Through the Kartu Indonesia Pintar Kuliah (KIP kuliah) program, children from underprivileged families who have economic limitations to continue their education at university can continue their education without being burdened by tuition fees and living expenses. These children will be provided with tuition assistance and living expenses.

## A. Requirements Under the Financing Service Center

Education under the auspices of the Ministry of Education and Culture, to get assistance from this program there are several requirements that must be met, including:

- 1 Graduates of Senior High School (SMA) or equivalent who graduated in the current year or graduated 2 years earlier.
- 2 Have good academic potential but have economic limitations supported by valid documentary evidence.
- Pass the selection of new student admissions and be accepted at PTN or PTS in Study Programs with Accreditation A or B, and it is possible with certain considerations in Study Programs with Accreditation C.

## **B.** Registration Stages

Several stages must be carried out by applicants to get assistance from the Indonesia Smart Card Program (KIP Kuliah), including:

- Initial Registration: Prospective recipients must register through the official KIP Kuliah website using data such as the Population Identification Number (NIK), National Student Identification Number (NISN), and National School Principal Number (NPSN).
- 2 Data Verification: After registering, the data will be checked by relevant parties to ensure the eligibility of prospective recipients.
- 3 Announcement: KIP Lecture recipients will be announced after re-registering at the selected college.

By looking at the mechanism, it can be concluded that the KIP Lecture program can only be given to applicants who have met the graduation requirements in college. Furthermore, the college will verify the data and submit all eligible applicants to get the KIP Lecture program assistance. Indirectly, the KIP Lecture program improves human resources because of the many benefits provided to recipients. The nation's children who want to continue their education to public universities but are hindered by costs are greatly benefited by the single tuition assistance and living expenses each semester. Recipients of the KIP Lecture program have the opportunity to continue their education in college and focus on their studies free of charge.

## C. Disadvantages found in the KIP Lecture program.

The KIP Lecture Program is a social assistance program provided by the government to help people obtain higher education, which can indirectly have an impact on poverty alleviation in Indonesia. The KIP Lecture program offers many benefits to the community.

The recipients of the KIP Tuition assistance said that gaining access to college education helped them a lot. Because of the KIP Kuliah program, financial limitations are no longer an obstacle for the recipients. This assistance can be provided well if the program is well designed and has a strong mechanism. The KIP Lecture program so far still has shortcomings, just like other programs. The interview results show that this program has several shortcomings.

- 1 Many recipients are not eligible. It is likely that there are many recipients of the KIP Lecture program who are not on target, based on the reviews of several recipients of the KIP Lecture program and events spread on social media. Many of them come from poor or even underprivileged families, but still receive this college KIP assistance program. Not conducting a survey of students who should be entitled to assistance is considered a shortcoming of the KIP lecture program mechanism.
- 2 The length of time it takes to disburse funds The recipient of the KIP tuition assistance fund must go through many processes. Starting from the educational institution submitting the names of recipients to puslatdik every semester, then escorting the issuance of letters by puslatdik until the bank concerned provides funds. This makes it difficult for recipients to fulfill their living and academic needs.

#### Conclusion

Based on the results of this study, it shows that social problems in society, especially those related to welfare, have a major influence on various aspects of life, such as poverty, crime, and unemployment. An analysis of the Kartu Indonesia Pintar Kuliah (KIP Kuliah) program found that although the program has the potential to improve access to education for underprivileged people, it still has several problems that hinder its implementation, such as a complicated disbursement system and non-targeted beneficiaries. These results suggest that there is a need to improve the mechanisms of social assistance programs so that they can achieve the goals of welfare improvement and poverty alleviation more efficiently. Therefore, this research helps increase knowledge about education and social welfare policies and provides insights into how government programs can be improved in the future.

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