Tekanan Finansial, Dukungan Sosial, dan Kualitas Hidup Mahasiswa Rantau Penerima Kartu Indonesia
Pintar Kuliah: Studi Kasus Mahasiswa Angkatan Tahun 2022 di Universitas Gadjah Mada
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INTISARI

Program Kartu Indonesia Pintar Kuliah (KIP-K) merupakan kebijakan bantuan sosial pendidikan yang bertujuan memperluas akses pendidikan tinggi bagi mahasiswa dari keluarga rentan secara ekonomi. Melalui pembebasan biaya pendidikan dan bantuan biaya hidup, Program KIP-K diharapkan mampu membantu mahasiswa menjalani perkuliahan tanpa hambatan finansial yang berat. Namun, dalam praktiknya, mahasiswa rantau penerima Program KIP-K tetap menghadapi tekanan finansial karena keterbatasan dukungan ekonomi keluarga, tingginya biaya hidup di perantauan, serta ketidakpastian waktu pencairan bantuan. Kondisi ini menunjukkan bahwa akses terhadap pendidikan tinggi tidak selalu otomatis menjamin kehidupan mahasiswa yang aman, layak, dan sejahtera selama masa studi.

Penelitian ini menggunakan konsep tekanan finansial, dukungan sosial, dan kualitas hidup untuk menganalisis pengalaman mahasiswa rantau penerima Program KIP-K angkatan 2022 di Universitas Gadjah Mada. Kualitas hidup dalam penelitian ini dilihat melalui dimensi objektif, subjektif, dan kapabilitas, sedangkan dukungan sosial dianalisis melalui dukungan instrumental, emosional, informasional, dan penilaian. Penelitian ini menggunakan metode kualitatif dengan pendekatan studi kasus. Data diperoleh melalui wawancara mendalam, observasi, dan dokumentasi terhadap 16 informan, yang terdiri atas 8 mahasiswa rantau penerima Program KIP-K angkatan 2022, 7 orang terdekat mahasiswa, serta 1 pengelola Program KIP-K UGM.

Hasil penelitian menunjukkan bahwa tekanan finansial mahasiswa rantau penerima Program KIP-K terbentuk dari ketergantungan yang tinggi terhadap bantuan Program KIP-K, kesenjangan antara nominal bantuan dan kebutuhan riil, serta ketidakpastian waktu pencairan. Tekanan tersebut berdampak pada kualitas hidup mahasiswa melalui penyempitan pola konsumsi, kompromi terhadap kelayakan tempat tinggal, keterbatasan mobilitas, kerentanan kesehatan, melemahnya rasa aman psikologis, serta terbatasnya peluang akademik dan pengembangan diri. Di tengah kondisi tersebut, dukungan sosial dari orang terdekat berperan penting sebagai penyangga kualitas hidup mahasiswa. Dukungan instrumental membantu memenuhi kebutuhan darurat, dukungan emosional menjaga ketenangan psikologis, dukungan informasional membantu mahasiswa mengambil keputusan, sedangkan dukungan penilaian menjaga harga diri dan motivasi. Dengan demikian, kualitas hidup mahasiswa rantau penerima Program KIP-K tidak hanya ditentukan oleh bantuan finansial negara, tetapi juga oleh keberadaan relasi sosial yang mampu menopang mereka dalam menghadapi tekanan finansial selama masa perkuliahan.

Kata kunci: mahasiswa rantau, KIP-K, tekanan finansial, dukungan sosial, kualitas hidup.

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ABSTRACT

The Indonesia Smart College Card Program, known as Kartu Indonesia Pintar Kuliah (KIP-K), is an educational social assistance policy aimed at expanding access to higher education for students from economically vulnerable families. Through tuition fee exemption and living cost assistance, KIP-K is expected to support students in pursuing higher education without major financial barriers. However, in practice, out-of-town KIP-K recipient students still experience financial strain due to limited family support, the high cost of living away from home, and uncertainty in the disbursement of financial assistance. This condition indicates that access to higher education does not automatically guarantee a secure, decent, and prosperous student life during the study period.

This study uses the concepts of financial strain, quality of life, and social support to analyze the experiences of out-of-town KIP-K recipient students from the 2022 cohort at Universitas Gadjah Mada. Quality of life is examined through objective, subjective, and capability dimensions, while social support is analyzed through instrumental, emotional, informational, and appraisal support. This research employs a qualitative method with a case study approach. Data were collected through in-depth interviews, observation, and documentation involving 16 informants, consisting of 8 out-of-town KIP-K recipient students from the 2022 cohort, 7 significant others of the students, and 1 KIP-K program administrator at Universitas Gadjah Mada.

The findings show that the financial strain experienced by out-of-town KIP-K recipient students is shaped by their high dependence on KIP-K assistance, the gap between the amount of assistance and actual living costs, and the uncertainty of fund disbursement. This financial strain affects students' quality of life through restricted food consumption, compromises in housing conditions, limited mobility, health vulnerability, weakened psychological security, and reduced academic and self-development opportunities. In this situation, social support from significant others plays an important role as a buffer for students' quality of life. Instrumental support helps students meet urgent needs, emotional support maintains psychological calmness, informational support assists students in making decisions, and appraisal support preserves self-esteem and motivation. Thus, the quality of life of out-of-town KIP-K recipient students is not only determined by state financial assistance, but also by the presence of social relationships that support them in facing financial strain during their study period.

Keywords: out-of-town students, KIP-K, financial strain, social support, quality of life.