

Motivation to Get Out of Poverty Case Study: KIP Scholarship Recipients at UIN Sunan Kalijaga Yogyakarta

Andira Nurqalbi

Universitas Islam Negeri Sunan Kalijaga Yogyakarta

andiranurqalbi20@gmail.com

Abstract

The Indonesia Smart Card (KIP) Lecture Program is an affirmative policy that aims to open access to higher education for students from underprivileged families. This research aims to find out the form of educational motivation of KIP recipient students and its impact in efforts to get out of poverty. The approach used is qualitative with a case study method. Data were obtained through in-depth interviews, observation, and documentation of KIP recipient students at UIN Sunan Kalijaga Yogyakarta. The results showed that students' motivation was formed in four main aspects: (1) the desire to improve personal and family living standards, (2) the spirit to change the social stigma against children from poor families, (3) the urge to be an inspiration for the surrounding environment, and (4) efforts to build independence and self-confidence through education. These motivations have a real impact in shaping fighting power, commitment to completing studies, and awareness of the importance of education as a long-term investment. In addition to improving academic performance and involvement in non-academic activities, students also show a proactive attitude in preparing for the future, such as joining organizations, training, and internships. KIP scholarships are not only a financial solution, but also a strategic tool in creating sustainable social transformation. Thus, strong motivation, supported by affirmative policies, is an important key in students' efforts to escape structural poverty through education.

Keywords: KIP Scholarship, Poverty, Education Motivation, Social Transformation

Abstrak

Program Kartu Indonesia Pintar (KIP) Kuliah merupakan kebijakan afirmatif yang bertujuan membuka akses pendidikan tinggi bagi mahasiswa dari keluarga kurang mampu. Penelitian ini bertujuan untuk mengetahui bentuk motivasi pendidikan mahasiswa penerima KIP serta dampaknya dalam upaya keluar dari jerat kemiskinan. Pendekatan yang digunakan adalah kualitatif dengan metode studi kasus. Data diperoleh melalui wawancara mendalam, observasi, dan dokumentasi terhadap mahasiswa penerima KIP di UIN Sunan Kalijaga Yogyakarta. Hasil penelitian menunjukkan bahwa motivasi mahasiswa terbentuk dalam empat aspek utama: (1) keinginan untuk meningkatkan taraf hidup pribadi dan keluarga, (2) semangat mengubah stigma sosial terhadap anak dari keluarga miskin, (3) dorongan untuk menjadi inspirasi bagi lingkungan sekitar, dan (4) upaya membangun kemandirian serta kepercayaan diri melalui pendidikan. Motivasi tersebut berdampak nyata dalam

membentuk daya juang, komitmen menyelesaikan studi, serta kesadaran akan pentingnya pendidikan sebagai investasi jangka panjang. Selain meningkatkan prestasi akademik dan keterlibatan dalam aktivitas non-akademik, mahasiswa juga menunjukkan sikap proaktif dalam mempersiapkan masa depan, seperti mengikuti organisasi, pelatihan, dan magang. Beasiswa KIP tidak hanya menjadi solusi finansial, tetapi juga alat strategis dalam menciptakan transformasi sosial yang berkelanjutan. Dengan demikian, motivasi yang kuat, ditopang kebijakan afirmatif, menjadi kunci penting dalam upaya mahasiswa keluar dari kemiskinan struktural melalui jalur pendidikan.

Kata kunci: Beasiswa KIP, Kemiskinan, Motivasi Pendidikan, Transformasi Sosial

Introduction

Poverty is a social issue that is still a major challenge in many countries, including Indonesia. According to data from the Central Bureau of Statistics, the poverty rate in Indonesia reaches 9.36% of the total population, with high economic inequality.¹ Poverty not only impacts on economic limitations, but also affects various aspects of life, including education. People living in low economic conditions often experience difficulties in fulfilling basic needs such as food, clothing and shelter.² In addition, access to adequate education is also one of the main obstacles for those from underprivileged families. According to a report by the Ministry of Education and Culture, more than 70% of children from poor families face the risk of dropping out of school due to financial constraints.³ Living in an environment with economic limitations makes the opportunity to obtain quality education smaller compared to individuals who come from affluent families.

In the midst of difficult economic conditions, education is a key factor in breaking the chain of poverty. Education not only provides knowledge, but also opens up greater opportunities for a person to improve their standard of living. Based on the human capital theory proposed by Becker⁴ investment in education can increase the skills and productivity of individuals, which in turn leads to improved economic welfare. Many individuals grow up in difficult economic conditions, but with passion and determination, they manage to access higher education and thus improve their

¹ BPS, "Profil Kemiskinan Di Indonesia Maret 2023," BPS, 2023, <https://www.bps.go.id/id/pressrelease/2023/07/17/2016/profil-kemiskinan-di-indonesia-maret-2023.html>.

² F Nikmah, N Wardani, and N Matsani, "Apakah Kartu Indonesia Pintar Berhasil Menurunkan Angka Putus Sekolah?," *Jurnal Komunikasi Pendidikan* 4, no. 2 (2020): 72, <https://doi.org/10.32585/jkp.v4i2.581>.

³ N Afiefa and M Ahmad, "Kartu Indonesia Pintar (KIP) Scholarship: Target Reached or Missed?," *Edunesia Jurnal Ilmiah Pendidikan* 4, no. 3 (2023): 1316–1331, <https://doi.org/10.51276/edu.v4i3.505>.

⁴ G S Becker, *Human Capital: A Theoretical and Empirical Analysis, with Special Reference to Education* (Chicago: University of Chicago Press, 1964).

quality of life.⁵ The motivation to pursue education among the underprivileged generally arises from the desire to escape poverty and obtain a better future.⁶

In practice, economic limitations are also a major challenge for students from underprivileged families in completing their education. Tuition fees, living needs, and various other academic needs are often a heavy burden. Based on research conducted by Sujarwo.⁷ Investment in education can improve the skills and productivity of individuals, which in turn leads to improved economic welfare,⁸ around 60% of students from underprivileged families have to work while studying to make ends meet. This has an impact on their focus and academic performance. In addition, psychological pressure due to difficult economic conditions can also affect their learning spirit. However, this factor does not prevent them from having the drive to continue their education in the future.

In an effort to overcome these obstacles, the Indonesian government through the Ministry of Education and Culture has initiated the Indonesia Smart Card (KIP) program. This program is designed to help students from underprivileged families to continue their higher education without being burdened by financial constraints. According to data from the Ministry of Education and Culture in 2023, more than 800,000 students have benefited from this program⁹ including students of UIN Sunan Kalijaga Yogyakarta, where this university annually accepts 300 to 500 students from various regions with criteria for underprivileged economic backgrounds.¹⁰

⁵ M Amin and A Rahman, "Kinerja Program Kartu Indonesia Pintar Dalam Meningkatkan Akses Pendidikan Tinggi," *Jurnal Pengabdian Kepada Masyarakat* 5, no. 2 (2022): 62–70.

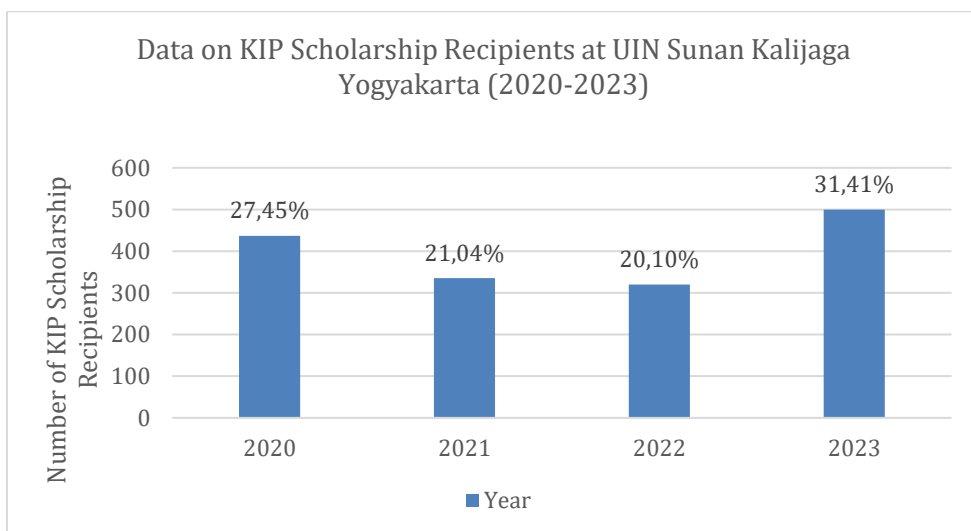
⁶ J Sujarwo, "Dampak Kebijakan Beasiswa Terhadap Mahasiswa Dari Keluarga Miskin," *Jurnal Pendidikan Dan Kebudayaan* 5, no. 3 (2020): 125–138.

⁷ P Sitorus, "Implementasi Pendukung Keputusan Metode SAW Untuk Penerimaan KIP," *Djtechno Jurnal Teknologi Informasi* 5, no. 2 (2024): 391–400, <https://doi.org/10.46576/djtechno.v5i2.4854>.

⁸ Afiefa and Ahmad, "Kartu Indonesia Pintar (KIP) Scholarship: Target Reached or Missed?"

¹⁰ Show berita Uin-suka, "Show Berita Uin-Suka," 2023, <https://uin-suka.ac.id/id/show/berita/1239-1/500-mahasiswa-penerima-beasiswa-kip-uin-sunan-kalijaga-terima-buku-rekening-mandiri>.

Diagram 1



The diagram above shows that the large number of recipients each year reflects how strategic this program is in opening access to education for students from underprivileged families. Through this program, they have a greater chance of completing their studies without having to face heavy economic pressure. Not only does it ease the financial burden, the existence of KIP also increases the enthusiasm of students in completing their education. With financial security, students can focus more on the learning process and strive to achieve better academic performance.¹¹ They feel that they are getting real support from the government to continue their education, which motivates them to try harder to achieve academic and professional success in the future. In addition, the KIP program also has a positive impact in raising students' awareness of the importance of education as a way out of poverty. KIP recipient students understand that this opportunity is a valuable investment for their future,¹² so they try to make the most of these opportunities. Their motivation to learn is not only influenced by economic factors, but also by a sense of responsibility to prove that they can succeed despite coming from a poor family.

The drive to achieve higher education in individuals from underprivileged families can come from various factors, one of which is the awareness of the

¹¹ H Rasyid, "Membangun Generasi Melalui Pendidikan Sebagai Investasi Masa Depan," *Jurnal Pendidikan Anak* 4, no. 1 (2025), <https://doi.org/10.21831/jpa.v4i1.12345>.

¹² F Rabani, "Analisis Minat Siswa Melanjutkan Studi Ke Perguruan Tinggi Sebagai Bentuk Investasi Pendidikan Untuk Meningkatkan Perekonomian," *JP-SA* 3, no. 2 (2023): 113, <https://doi.org/10.30659/jp-sa.3.2.113-122>.

importance of education as a means of social mobility. A study conducted by Tilak¹³ shows that education acts as a major factor in improving the social and economic status of individuals from underprivileged families. Many students from low economic backgrounds are determined to pursue higher education as a step towards changing their lives and those of their families. They understand that with education, the opportunity to obtain a better job will be greater, so that the welfare of life can increase. Therefore, despite facing various obstacles, they still strive to complete their education.

This study aims to examine in depth the motivation of students who receive KIP Scholarships at UIN Sunan Kalijaga Yogyakarta in an effort to get out of poverty. The focus of the research will be directed at how they interpret education, the strategies they take, as well as the factors and impacts of motivation in encouraging their success in facing economic limitations. It is hoped that the results of this study can contribute to the development of educational policies in strengthening the effectiveness of scholarship programs and inspire other students that education can be a transformative tool to overcome poverty in a sustainable manner.

Research Methods

The research method used in this research is a qualitative method with a case study approach,¹⁴ this approach was chosen to gain an in-depth understanding of the motivation of students who received the Indonesia Smart Card (KIP) scholarship at UIN Sunan Kalijaga Yogyakarta in their efforts to get out of poverty. This approach was chosen because it is able to explore holistically the personal experiences, psychological dynamics, and strategies used by students from underprivileged families in pursuing higher education. Through this approach, researchers can reconstruct the meaning and subjective interpretation of the informants regarding their struggle to overcome economic barriers through education.

The determination of research subjects was carried out using purposive sampling technique, where informants were selected based on certain criteria,¹⁵ they are as follows: seven students majoring in Islamic Community Development class of 2021 who are still active, KIP recipients who come from underprivileged families and are currently studying at the Faculty of Da'wah & Communication UIN Sunan Kalijaga Yogyakarta. Data were collected through in-depth interviews, observation, and documentation. Semi-structured interviews were conducted with seven KIP scholarship recipients. These interviews allowed the researcher to explore the

¹³ J B G Tilak, "Education and Poverty in South Asia," *Journal of International Cooperation in Education* 5, no. 2 (2002): 49–67.

¹⁴ Hanif Hasan, *Metode Penelitian Kualitatif* (Yayasan Tri Edukasi Ilmiah, 2025).

¹⁵ Asep Mulyana, *Metode Penelitian Kualitatif* (Penerbit Widina, 2024).

informants' motivations, challenges, and views on education as a way out of poverty. In addition, the researcher made direct observations of the informants' academic activities and social interactions in the campus environment, in order to gain a more thorough understanding of how they adapted to the dynamics of university life. Documentation was used as complementary data, in the form of academic records, scholarship program documents, and other administrative information that could strengthen the findings of the interviews and observations.¹⁶

The data obtained were analyzed using thematic analysis techniques. The analysis process began with the transcription of the interview results, then continued with the coding process to identify categories and main themes that reflect the motivation of students in facing economic challenges through education. From these themes, researchers interpreted the meaning and compiled a narrative that described the dynamics of students' motivations and strategies in struggling to get out of poverty. To maintain the validity and validity of the data, this research applied source and method triangulation. This technique is done by comparing results from interviews, observations, and documentation to ensure consistency of information and strengthen the credibility of the findings.¹⁷ With this method, the research is expected to be able to make a real contribution in understanding the educational motivation of KIP scholarship recipients and provide policy input in the management of scholarship programs to support the social and economic transformation of students from poor families.

Results and Discussion

Motivational Factors for Students Receiving KIP Scholarships in Efforts to Get Out of Poverty Through Education

Students who receive the Indonesia Smart Card (KIP) Scholarship at UIN Sunan Kalijaga Yogyakarta represent a group of people who have economic limitations but show high commitment to higher education. This scholarship program for them is not just a financing instrument, but rather a starting point in expanding opportunities to achieve a more decent life. By accessing higher education, they not only seek to improve their individual conditions, but also carry the hope of improving the quality of life of their families and making a social contribution in their surrounding environment. This hope grows not only from the need to survive, but

¹⁶ M Waruwu, "Pendekatan Penelitian Kualitatif: Konsep, Prosedur, Keuntungan Dan Peran Dalam Bidang Pendidikan," *Pengaruh: Jurnal Penelitian Dan Evaluasi Pendidikan* 5, no. 2 (2024): 198–211.

¹⁷ Namirah Adelliani, Citra Afny Sucirahayu, and Azmiya Rahma Zanjabila, *Analisis Tematik Pada Penelitian Kualitatif* (Penerbit Salemba, 2023).

also from an awareness of the important role of education as a key to social and economic transformation.¹⁸

Life experiences full of limitations have shaped the mindset of these students that education is a strategic investment to open a better future. The KIP scholarship is an opportunity that allows them to stay on the path of education, foster competence, and develop their potential optimally. In the midst of economic pressures and academic challenges, their motivation is maintained thanks to the belief that achievement in education can be a way out of life's difficulties that have long loomed. In this context, motivation is not only personal, but also structural as it is aligned with the need to strengthen the socio-economic resilience of families and communities.¹⁹ In line with this, there are a number of main factors that encourage the enthusiasm and motivation of students receiving KIP Scholarships in realizing their goals of moving out of poverty through education, including:

1. Improve personal and family living standards

The main motivation shared by most of the students receiving the Indonesia Smart Card (KIP) Scholarship at UIN Sunan Kalijaga Yogyakarta is a strong desire to improve their economic conditions and those of their families. They come from a financially limited environment, and the opportunity to pursue higher education through the KIP program is a golden opportunity to change their fate. Education for them is not just a way to get a degree, but also a key to open access to a more stable life. These students believe that education is a long-term investment that can improve their competencies, skills and open up more job opportunities. By doing so, they hope to be able to earn a decent and stable income, thereby lifting their family's status from the economic downturn. This motivation to improve their standard of living also encourages them to remain eager to complete their studies, despite having to face various limitations during their college years.²⁰

Facts show that the level of education has a close relationship with employment opportunities. Data from the Central Statistics Agency (BPS) in 2024 showed that the open unemployment rate (TPT) for university graduates was recorded at 5.25%, while that for diploma I/II/III graduates was 4.83%. These figures are lower than those for secondary graduates such as general high school graduates (7.05%) and vocational high school graduates, who recorded the highest rate of 9.01%. Meanwhile, those who only completed junior high school and elementary school and

¹⁸ A Santoso, "Hardiness Pada Mahasiswa Penerima Beasiswa Kartu Indonesia Pintar-Kuliah, Universitas 'x' Yogyakarta Di Masa Pandemi Covid-19," *Jurnal Empati* 12, no. 6 (2023): 433–440, <https://doi.org/10.14710/empati.2023.31585>.

¹⁹ A Amin, R Sasongko, and A Yuneti, "Kebijakan Kartu Indonesia Pintar Untuk Memerdekakan Mahasiswa Kurang Mampu," *Journal of Administration and Educational Management (Alignment)* 5, no. 1 (2022): 98–107, <https://doi.org/10.31539/alignment.v5i1.3803>.

²⁰ A Lestari, A Frinaldi, and Y Wahyuni, "Optimalisasi Pendapatan Asli Daerah (Pad) Melalui Inovasi Pendidikan," *Menara Ilmu* 18, no. 1 (2024), <https://doi.org/10.31869/mi.v18i1.5267>.

below had an unemployment rate of 6.43% (a combination of the TPT for graduates of no/no school, elementary school, and junior high school).²¹ This shows that the higher the education attained, the greater the possibility of obtaining a decent job. In the midst of increasingly competitive times, most companies and government institutions now set a minimum qualification of a bachelor's degree in the recruitment process. This is an additional motivation for KIP recipient students to complete their education to the fullest. Many of them see education as a form of moral responsibility to their families. They feel that completing their education is the best way to repay their parents for their sacrifices. An informant (Lailatul Munawaroh) revealed:

"I went to university not only for personal gain, but also as a form of responsibility towards my family. My parents work odd jobs with uncertain income, so since childhood I have been accustomed to living in limitations. Through this education, I hope to get a decent job in the future so that I can help improve my family's economic condition and provide a more stable life for them."

Meanwhile, another informant (Muhammad Fikri) also said:

"Before receiving the KIP Scholarship, I was hesitant to continue my education to university due to my family's economic limitations. My parents have many dependents, and as the first child, I have a moral responsibility to help the family. With the assistance from the KIP program, I saw a real opportunity to continue my education. I am trying to make the most of this opportunity so that one day I can make a real contribution to the welfare of my family."

This statement shows that the motivation possessed by KIP scholarship students reflects an awareness of the importance of their role in creating change for their families. They are not only focused on completing their studies, but also have a commitment to improving their family's economic condition through higher education attainment. The role of being the first child further reinforces this responsibility, making education a means to create a more stable future. In this case, the KIP scholarship becomes an important facilitator that opens access to social and economic mobility that was previously difficult to reach.

2. Changing the social stigma against children from poor families

For students receiving KIP Scholarships at UIN Sunan Kalijaga Yogyakarta, the motivation to pursue higher education is not solely oriented towards economic aspects, but also born from the desire to change the perspective of society towards

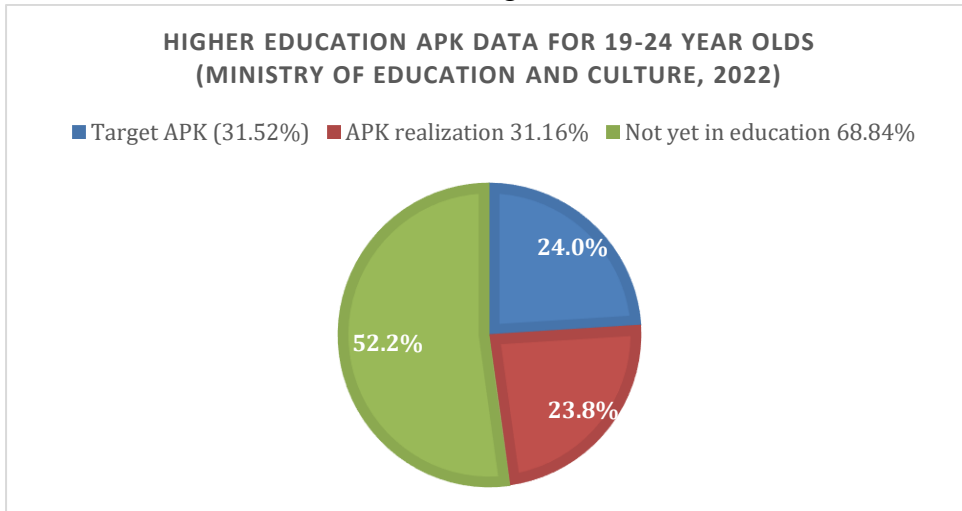
²¹ BPS, "Tingkat Pengangguran Terbuka Berdasarkan Tingkat Pendidikan, 2024," BPS, 2024, <https://doi.org/BPS>, <https://www.bps.go.id/id/statistics-table/2/MTE3OSMy/tingkat-pengangguran-terbuka-berdasarkan-tingkat-pendidikan.html>.

children from poor families. They want to prove that economic limitations are not a limitation for someone to succeed. Often, people tend to look down on children from poor families, assuming that they will not have a bright future, let alone complete higher education. It is this view that they try to break through their achievements and perseverance in pursuing their studies. informant (Wisnu) said:

“Sometimes I feel that there is a view from some people that children from poor families will not have a clear future, as if we are unable to do anything but live in limitations. But I don't want to continue living under that view. I want to prove that I can also go to university, achieve, and one day be as successful as other people who may come from wealthy families. Economic background should not be a barrier to dreaming and trying.”

This statement reflects a strong drive to fight social stigma and show that with determination, discipline and the right opportunities, even children from poor families can compete and achieve on par with others. Education becomes a means of self-definition and liberation from the negative labels that have long been attached to low economic groups. This phenomenon also occurs in the midst of Indonesia's low higher education participation rate, as follows:

Diagram 2



Based on data from the Central Bureau of Statistics²² the Gross Enrollment Rate (APK) of higher education has only reached 31.45%, indicating that there are still many young people, especially from underprivileged families, who have not

²² Kemenko PMK, “Dana Kuliah Bergulir Untuk Mengejar Target APK Pendidikan Tinggi,” Kemenko PMK, 2024, <https://doi.org/BPS>, <https://www2.kemenkopmk.go.id/dana-kuliah-bergulir-untuk-mengejar-target-apk-pendidikan-tinggi>.

continued their education. This low participation is also influenced by the perception of some people that going to university does not always guarantee a better future. Many parents and teenagers think that it is more realistic to work immediately after graduating from junior or senior high school so that they can immediately earn an income, even though the jobs available are generally informal and do not promise long-term stability.

However, in the midst of these conditions, KIP Scholarship recipient students actually show enthusiasm and courage to take the path of higher education as a form of resistance to economic and social limitations. Their choice to stay in college is not just for the sake of a degree, but as a long-term strategy to improve their future and change society's view of the potential of children from poor families. They not only want to improve their personal standard of living, but also prove that economic background does not limit a person from achieving and having high aspirations. As expressed by the informant (Moch. Mukhlis Alparizi):

“There are many people who think that having a bachelor's degree is not necessarily a guarantee of getting a job, because the fact is that there are also many who graduate and still have difficulty finding a job. However, I believe that with a good education, the chances of getting a job are greater. At least, I have stronger capital to compete in the world of work. This is important because higher education provides more provisions, both in terms of skills and insights needed by companies.”

In other words, their motivation does not only arise from economic necessity, but also as a form of resistance to social views that devalue the potential of poor children. They want to show that poverty is not an unchangeable fate, but a challenge that can be overcome with passion, hard work and equal access to education.

3. Become an inspiration or positive example for the surrounding environment

One of the strongest motivations for students receiving Indonesia Smart Card (KIP) Scholarships at UIN Sunan Kalijaga Yogyakarta to pursue higher education is the desire to have a positive impact on their surrounding environment. Many of them grew up in communities that have limited access to education and tend to think that college is something that is unaffordable. In such a situation, KIP recipient students see their success in obtaining higher education as an opportunity to be a real example for those around them, especially the younger generation. This is also reinforced by the informant's argument (Rizma Khoirunisa):

“I chose to continue my studies because I wanted to set a good example for the children in my village. So far, many of them think that children from ordinary families, especially those with economic limitations, cannot possibly get a higher education. I want to prove that this is not true. With effort, prayer, and

assistance such as the KIP scholarship, higher education is not impossible. I hope that by going to university, they can see that there is a way and hope. Especially if I can succeed later, I'm sure it will give them motivation and enthusiasm to join me in striving for a better future."

This statement shows that their motivation to study is not only for themselves, but also as a form of inspirational social contribution. Their presence in higher education is expected to be able to open the insights of the surrounding community, especially children and adolescents, that economic limitations are not a barrier to accessing higher education.²³ The underrepresentation of successful figures from economically weak backgrounds contributes to the high dropout rate, especially in areas with middle to upper poverty levels. This means that the presence of successful figures from these environments can have a domino effect that encourages collective motivation to continue education.²⁴ In addition, students also feel they have a moral responsibility to be role models in their immediate environment, such as family and neighbors. This is reinforced by the following statement from the informant (Aliudin):

"I feel I have a moral responsibility to set a good example, especially for my younger siblings and the children in my neighborhood. I realize that they look up to me because I am one of the few people in the neighborhood who was able to go to college. Therefore, I try to show that with hard work and enthusiasm, we can still go to college even though we come from economically disadvantaged families. My hope is that when they see me struggling and staying in education, they will also be encouraged not to give up and continue their studies, regardless of their circumstances."

The quote shows that the motivation to become an inspiration is not only outward-oriented, but also directed towards the family. They want their academic success to change the way their younger siblings view the future and the importance of education. Further explained by Kemendikbudristek²⁵ the APK performance target is 31.52% but only around 31.16% of the population aged 19-24 years are in higher education. This figure shows that there are still some young people who cannot access higher education, and one of the factors is the lack of encouragement or direct

²³ L Fajari et al., "Sosialisasi Pentingnya Pendidikan Bagi Generasi Muda Di Kelurahan Cikerai Kecamatan Cibeber Kota Cilegon," *I-Com Indonesian Community Journal* 2, no. 2 (2022): 416–425, <https://doi.org/10.33379/icom.v2i2.1609>.

²⁴ A Awaru et al., "Menggali Akar Permasalahan Anak Putus Sekolah Pada Masyarakat Pesisir: Upaya Untuk Meningkatkan Partisipasi Pendidikan," *Supremasi Jurnal Pemikiran Penelitian Ilmu-Ilmu Sosial Hukum Dan Pengajarannya* 18, no. 1 (2023): 136, <https://doi.org/10.26858/supremasi.v18i1.45440>.

²⁵ Kemendikbudristek, "Lakin-Kemendikbud-2022.Pdf," Biro Perencanaan Kemendikbud, 2022, <https://roren.kemdikbud.go.id/wp-content/uploads/2023/12/Lakin-Kemendikbud-2022.pdf>.

role models in the immediate social environment. In this context, KIP recipient students have the potential to become strategic actors to influence people's mindsets and build a stronger educational culture. This was also agreed by the informant (Rahmat Rifa'i):

“For me, the meaning of success is not limited to material achievements, but also about the extent to which we can have a positive impact on others. I want my successes, especially in education, to be tangible proof to society that education can change a person's destiny. Many people doubt that a child from a poor family can succeed, but I want to show that with a strong will and the right support, anyone can achieve success. I hope my experience can inspire others to not give up and continue to strive through education.”

This statement confirms that students' motivations are not individualistic. They aspire that the success achieved through education can be a collective inspiration that encourages social transformation in their communities. This reinforces that the existence of the KIP scholarship not only impacts the economic aspects of students, but also contributes to strengthening the spirit of learning in the wider community.

4. Building independence and confidence through education

For KIP scholarship students, education is not only understood as a means to obtain an academic degree, but also as a strategic instrument in an effort to break away from economic dependence. Independence is a long-term goal that is pursued, both in terms of financial stability and the ability to make life decisions independently. In this context, the presence of the KIP scholarship acts as an initial access to the world of higher education that was previously difficult to reach due to economic limitations.²⁶ Through the lecture process, students are not only formed intellectually, but also trained to develop a sense of responsibility, discipline, and effective time management skills. Many of them show proud academic achievements, such as maintaining a high cumulative grade point average (GPA),²⁷ and actively participate in internship programs in various agencies as a form of preparation for the world of work. The internship experience is a strategic vehicle for gaining practical insights while expanding professional networks that are relevant to their interests and scientific fields. This was also conveyed by the informant (Lailatul Munawaroh):

²⁶ Amin, Sasongko, and Yuneti, “Kebijakan Kartu Indonesia Pintar Untuk Memerdekakan Mahasiswa Kurang Mampu.”

²⁷ P Anwar, U Moonti, and A Maruwae, “Pengaruh Porgaram Beasiswa Kip Kuliah Terhadap Peningkatan Prestasi Belajar Mahasiswa Angkatan 2020 Dan 2021 Jurusan Pendidikan Ekonomi Fakultas Ekonomi Universitas Negeri Gorontalo,” *Jiip - Jurnal Ilmiah Ilmu Pendidikan* 6, no. 10 (2023): 8084–8090, <https://doi.org/10.54371/jiip.v6i10.2209>.

"I happened to be doing my internship/PPM at one of Pertamina's companies in Bantul because I have a great interest in the Corporate Social Responsibility (CSR) field at the company. I see this opportunity as a first step to get to know more about the world of work in the CSR field, build relationships with professionals, and gain valuable hands-on experience. In addition, through this internship, I can also hone skills that are relevant to my field of interest, so that it can be an important provision for my future career."

In addition, many students who receive KIP play an active role in intra- and extra-campus organizations. This involvement provides space for them to hone their leadership skills, strengthen their critical thinking capacity, and build social networks that will be useful in the future. Here are some statements from informants who are active in organizations:

"I am active in campus organizations such as HMPS PMI and HMI because in my opinion, there are many important experiences and learning that cannot always be obtained in the classroom. Through organizational activities, I learn to communicate well, especially in practicing my public speaking skills. In addition, I can also build wider relationships and understand how to work together in a team. All of that is very useful for my future self-development."
(Moch. Mukhlis Alparizi)

"I am active in several social organizations related to community activities, in accordance with my major, Islamic Community Development. I am involved in regional organizations and also volunteer in social activities such as visits to orphanages and mentoring street children. From this experience, I got a better understanding of the social conditions of the community and learned how to interact directly in the field." (Rizma Khoirunisa)

Meanwhile, some KIP recipient students utilize their entrepreneurial potential by running small businesses, such as selling perfume products. This activity is a concrete step in practicing economic independence while helping to ease the financial burden on the family. In the midst of academic activities, the courage to start a business reflects the enthusiasm and high motivation to be economically independent from an early age. The informant (Aliudin) said:

"I started running a perfume selling business to help fulfill my personal needs. Although the scale is still small and still in the pioneering stage, I try to be consistent in running it. The sales are not much yet, but I have the intention in the future to develop this business into my own brand, because I make all the perfume concoctions myself."

Overall, the motivation to build independence and self-confidence among KIP recipient students continues to grow along with their educational experience. The various opportunities they take advantage of through organizational activities, internship programs, and entrepreneurial initiatives show a proactive attitude in designing a more purposeful future. Thus, higher education for them is not just a place to gain knowledge, but also a strategic space for character building and readiness to face the challenges of socio-economic life in a sustainable manner.

The Impact of Motivation of KIP Recipient Students in Efforts to Get Out of Poverty Through Education

The strong inner drive of the KIP Scholarship recipients has a big influence on their efforts to get out of poverty. They have an awareness that education is an effective tool to change life circumstances. The KIP program is present not merely as financial assistance, but as an opportunity that opens access to education that was previously difficult to reach. This opportunity is utilized by students to explore their potential, both in academic and non-academic fields, with the aim of improving their and their families' lives in the future.²⁸

Their growing motivation has made them highly committed to completing their studies, even though economic limitations often pose a challenge. Many of them initially almost did not continue their higher education due to financial constraints, but with the scholarship, their enthusiasm was rekindled. This financial support reduces the burden on the mind, allowing students to focus more on their studies. Personal motivation, coupled with structural support such as KIP, creates a powerful combination to sustain their education.²⁹

Students who received KIP also showed an effort to refute the negative views that are often attached to children from poor families. They want to prove that economic limitations are not always a barrier to achievement and success. With their academic achievements and participation in various campus activities or organizations, they are slowly eroding the stereotypes that exist in society. In this case, motivation is not only individual, but also a tool for wider social change.

In addition, their motivation evolved into a desire to be a positive influence on those around them. Many of them feel a moral responsibility to set a good example, especially for their younger siblings, neighbors or peers. When people in their neighborhoods see that someone from a limited economic background can go to college and struggle, this becomes an incentive for them to stay in school. Therefore,

²⁸ M Meiriza et al., "Analisis Beasiswa Kip Kuliah Dalam Meningkatkan Motivasi Belajar Mahasiswa Fakultas Ekonomi Di Universitas Negeri Medan Tahun 2023," *Al-Ihda Jurnal Pendidikan Dan Pemikiran* 18, no. 1 (2023): 905–916, <https://doi.org/10.55558/alihda.v18i1.99>.

²⁹ R Damanik, "Faktor-Faktor Yang Mempengaruhi Motivasi Berprestasi Mahasiswa," *Jurnal Serunai Administrasi Pendidikan* 9, no. 1 (2020): 51–55, <https://doi.org/10.37755/jsap.v9i1.252>.

the existence of these students does not only have an impact on themselves, but also fosters hope in the community.³⁰

Furthermore, their motivation also encourages them to plan for the future in a more purposeful way. Education is not only seen as an academic achievement, but also as a long-term investment. Students start to build plans to improve themselves through organizational activities, skills training, and professional networking. In this way, they prepare themselves to be able to compete in the competitive world of work. This shows that their motivation is also reflected in their proactive attitude towards post-campus challenges.³¹

One important aspect that emerges from this process is the growth of motivation to build independence and self-confidence. Higher education becomes a strategic space for KIP recipient students to develop adaptive, leadership and self-management skills. Many of them are active in organizations, undergo internships, or start small businesses as a form of economic independence training. These activities not only increase personal capacity, but also build confidence that they are able to be independent without having to rely on parents or social assistance constantly.³²

Overall, the motivation of KIP recipient students plays a key role in encouraging them to persist and thrive in education. More than just economic assistance, KIP is an important instrument in building resilience, social responsibility, and sustainable independence. These students not only pursue personal success, but also strive to make a real contribution to the environment. This shows that scholarship programs like KIP can be the starting point of sustainable social transformation.

Conclusion

This study shows that motivation has a very significant role in encouraging students who receive the Smart Indonesia Card Scholarship (KIP) at UIN Sunan Kalijaga Yogyakarta to get out of poverty. Students from economically disadvantaged backgrounds view education as the only rational way to improve their and their families' lives. With the support of the KIP program, they can access higher

³⁰ T A Antas, D K Wardani, and A Primastiwi, "Pengaruh Persepsi Biaya Pendidikan, Motivasi Sosial, Dan Motivasi Karir Terhadap Pilihan Berkarir Di Bidang Perpajakan Dengan Minat Mengikuti Brevet Pajak Sebagai Variabel Intervening," *Jurnal Cakrawala Ilmiah* 1, no. 6 (2022): 1191–1204, <https://doi.org/10.53625/jcijurnalcakrawalailmiah.v1i6.1458>.

³¹ R A M Nasution and Y A Anastasya, "Hubungan Optimisme Dengan Orientasi Masa Depan Pada Mahasiswa Tingkat Akhir Universitas Malikussaleh," *Jipsi* 4, no. 2 (2022): 53–62, <https://doi.org/10.37278/jipsi.v4i2.546>.

³² M Putra and D Rusmawati, "Hubungan Antara Motivasi Berprestasi Dengan Intensi Berwirausaha Pada Mahasiswa Fakultas Teknik Jurusan Pendidikan Kesejahteraan Keluarga Universitas Negeri Semarang," *Jurnal Empati* 9, no. 1 (2020): 22–26, <https://doi.org/10.14710/empati.2020.26916>.

education without being burdened by financial constraints, while fostering the spirit to excel and complete their studies on time.

Students' motivations are not merely individual, but also reflect social responsibility. The desire to help their families, improve the social stigma against children from poor families, and become role models for the surrounding environment are strong driving factors in their educational process. The realization that personal success can have a broad positive impact makes them even more committed to achieving the highest education possible.

The KIP Scholarship Program not only provides economic assistance, but also creates a space that allows students to develop their academic and non-academic potential. In this context, the motivation to build independence and confidence through education is one of the real impacts of this program. KIP recipient students not only show academic achievement, but are also active in campus organizations, social activities, internship programs, and small-scale entrepreneurship as part of the process of forming an independent person who is ready to compete in the world of work. This scholarship has become a decisive factor in the continuation of education, especially for those who previously had almost no chance of continuing to the university level.

Overall, the findings in this study confirm that strong motivation, when supported by affirmative policies such as the KIP Scholarship, is able to make a significant contribution in efforts to overcome structural poverty. The program is not only instrumental in ensuring more equitable access to education, but also in shaping a younger generation that is more aware of the importance of education as a means to achieve sustainable social transformation. Therefore, the sustainability and expansion of the scope of programs such as KIP are very important in order to create social justice and improve the quality of Indonesia's human resources in the future.

References

- Adelliani, Namirah, Citra Afny Sucirahayu, and Azmiya Rahma Zanjabila. *Analisis Tematik Pada Penelitian Kualitatif*. Penerbit Salemba, 2023.
- Afief, N, and M Ahmad. "Kartu Indonesia Pintar (KIP) Scholarship: Target Reached or Missed?" *Edunesia Jurnal Ilmiah Pendidikan* 4, no. 3 (2023): 1316–1331. <https://doi.org/10.51276/edu.v4i3.505>.
- Amin, A, R Sasongko, and A Yuneti. "Kebijakan Kartu Indonesia Pintar Untuk Memerdekakan Mahasiswa Kurang Mampu." *Journal of Administration and Educational Management (Alignment)* 5, no. 1 (2022): 98–107. <https://doi.org/10.31539/alignment.v5i1.3803>.
- Amin, M, and A Rahman. "Kinerja Program Kartu Indonesia Pintar Dalam Meningkatkan Akses Pendidikan Tinggi." *Jurnal Pengabdian Kepada Masyarakat* 5, no. 2 (2022): 62–70.

- Antas, T A, D K Wardani, and A Primastiwi. "Pengaruh Persepsi Biaya Pendidikan, Motivasi Sosial, Dan Motivasi Karir Terhadap Pilihan Berkarir Di Bidang Perpajakan Dengan Minat Mengikuti Brevet Pajak Sebagai Variabel Intervening." *Jurnal Cakrawala Ilmiah* 1, no. 6 (2022): 1191–1204. <https://doi.org/10.53625/jcijurnalcakrawalailmiah.v1i6.1458>.
- Anwar, P, U Moonti, and A Maruwae. "Pengaruh Pogram Beasiswa Kip Kuliah Terhadap Peningkatan Prestasi Belajar Mahasiswa Angkatan 2020 Dan 2021 Jurusan Pendidikan Ekonomi Fakultas Ekonomi Universitas Negeri Gorontalo." *Jiip - Jurnal Ilmiah Ilmu Pendidikan* 6, no. 10 (2023): 8084–8090. <https://doi.org/10.54371/jiip.v6i10.2209>.
- Awaru, A, D Manda, I Indriani, and N Najamuddin. "Menggali Akar Permasalahan Anak Putus Sekolah Pada Masyarakat Pesisir: Upaya Untuk Meningkatkan Partisipasi Pendidikan." *Supremasi Jurnal Pemikiran Penelitian Ilmu-Ilmu Sosial Hukum Dan Pengajarannya* 18, no. 1 (2023): 136. <https://doi.org/10.26858/supremasi.v18i1.45440>.
- Becker, G S. *Human Capital: A Theoretical and Empirical Analysis, with Special Reference to Education*. Chicago: University of Chicago Press, 1964.
- BPS. "Profil Kemiskinan Di Indonesia Maret 2023." BPS, 2023. <https://www.bps.go.id/id/pressrelease/2023/07/17/2016/profil-kemiskinan-di-indonesia-maret-2023.html>.
- . "Tingkat Pengangguran Terbuka Berdasarkan Tingkat Pendidikan, 2024." BPS, 2024. <https://doi.org/BPS>, <https://www.bps.go.id/id/statistics-table/2/MTE3OSMy/tingkat-pengangguran-terbuka-berdasarkan-tingkat-pendidikan.html>.
- Damanik, R. "Faktor-Faktor Yang Mempengaruhi Motivasi Berprestasi Mahasiswa." *Jurnal Serunai Administrasi Pendidikan* 9, no. 1 (2020): 51–55. <https://doi.org/10.37755/jsap.v9i1.252>.
- Fajari, L, H Sa'diyah, S Aini, and F Dzakiroh. "Sosialisasi Pentingnya Pendidikan Bagi Generasi Muda Di Kelurahan Cikera Kecamatan Cibeber Kota Cilegon." *I-Com Indonesian Community Journal* 2, no. 2 (2022): 416–425. <https://doi.org/10.33379/icom.v2i2.1609>.
- Hasan, Hanif. *Metode Penelitian Kualitatif*. Yayasan Tri Edukasi Ilmiah, 2025.
- Kemendikbudristek. "Lakin-Kemendikbud-2022.Pdf." Biro Perencanaan Kemendikbud, 2022. <https://roren.kemdikbud.go.id/wp-content/uploads/2023/12/Lakin-Kemendikbud-2022.pdf>.
- Kemenko PMK. "Dana Kuliah Bergulir Untuk Mengejar Target APK Pendidikan Tinggi." Kemenko PMK, 2024. <https://doi.org/BPS>, <https://www2.kemenkopmk.go.id/dana-kuliah-bergulir-untuk-mengejar-target-apk-pendidikan-tinggi>.
- Lestari, A, A Frinaldi, and Y Wahyuni. "Optimalisasi Pendapatan Asli Daerah (Pad)

- Melalui Inovasi Pendidikan.” *Menara Ilmu* 18, no. 1 (2024). <https://doi.org/10.31869/mi.v18i1.5267>.
- Meiriza, M, G Sembiring, V Wardana, M Sitorus, and N Sakinah. “Analisis Beasiswa Kip Kuliah Dalam Meningkatkan Motivasi Belajar Mahasiswa Fakultas Ekonomi Di Universitas Negeri Medan Tahun 2023.” *Al-Ihda Jurnal Pendidikan Dan Pemikiran* 18, no. 1 (2023): 905–916. <https://doi.org/10.55558/alihda.v18i1.99>.
- Mulyana, Asep. *Metode Penelitian Kualitatif*. Penerbit Widina, 2024.
- Nasution, R A M, and Y A Anastasya. “Hubungan Optimisme Dengan Orientasi Masa Depan Pada Mahasiswa Tingkat Akhir Universitas Malikussaleh.” *Jipsi* 4, no. 2 (2022): 53–62. <https://doi.org/10.37278/jipsi.v4i2.546>.
- Nikmah, F, N Wardani, and N Matsani. “Apakah Kartu Indonesia Pintar Berhasil Menurunkan Angka Putus Sekolah?” *Jurnal Komunikasi Pendidikan* 4, no. 2 (2020): 72. <https://doi.org/10.32585/jkp.v4i2.581>.
- Putra, M, and D Rusmawati. “Hubungan Antara Motivasi Berprestasi Dengan Intensi Berwirausaha Pada Mahasiswa Fakultas Teknik Jurusan Pendidikan Kesejahteraan Keluarga Universitas Negeri Semarang.” *Jurnal Empati* 9, no. 1 (2020): 22–26. <https://doi.org/10.14710/empati.2020.26916>.
- Rabani, F. “Analisis Minat Siswa Melanjutkan Studi Ke Perguruan Tinggi Sebagai Bentuk Investasi Pendidikan Untuk Meningkatkan Perekonomian.” *JP-SA* 3, no. 2 (2023): 113. <https://doi.org/10.30659/jp-sa.3.2.113-122>.
- Rasyid, H. “Membangun Generasi Melalui Pendidikan Sebagai Investasi Masa Depan.” *Jurnal Pendidikan Anak* 4, no. 1 (2025). <https://doi.org/10.21831/jpa.v4i1.12345>.
- Santoso, A. “Hardiness Pada Mahasiswa Penerima Beasiswa Kartu Indonesia Pintar-Kuliah, Universitas ‘x’ Yogyakarta Di Masa Pandemi Covid-19.” *Jurnal Empati* 12, no. 6 (2023): 433–440. <https://doi.org/10.14710/empati.2023.31585>.
- Sitorus, P. “Implementasi Pendukung Keputusan Metode SAW Untuk Penerimaan KIP.” *Djtechno Jurnal Teknologi Informasi* 5, no. 2 (2024): 391–400. <https://doi.org/10.46576/djtechno.v5i2.4854>.
- Sujarwo, J. “Dampak Kebijakan Beasiswa Terhadap Mahasiswa Dari Keluarga Miskin.” *Jurnal Pendidikan Dan Kebudayaan* 5, no. 3 (2020): 125–138.
- Tilak, J B G. “Education and Poverty in South Asia.” *Journal of International Cooperation in Education* 5, no. 2 (2002): 49–67