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## How was the management of Indonesian government scholarship funds during the COVID-19 pandemic?

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### Abstract

This study aims to find the difference management of scholarship funds by bidikmisi students between before and during the COVID-19 pandemic era and formulate suggested policy recommendations regarding the bidikmisi scholarship, also known as KIP-Kuliah funds awarding, management, and supervision. The design of this study is comparative quantitative with empirical research using the social-humanities approach. The literature study and questionnaire are used as data collection techniques in this study. The study population is bidikmisi students in State University of Malang year 2018. The sampling was proceed using a simple random sampling technique. The T-test analysis result showed  $0.003 < 0.05$ , which means there is a difference bidikmisi scholarship funds management between before and during the pandemic. At first, the bidikmisi funds were allocated for school needs, but now it had been switched to fulfill other than school needs, such as family needs. These analysis results showed there had been a change of outcome lists in managing bidikmisi funds management. During the pandemic, the number of students who did saving has increased. The debt management indicator does not change because students' needs have been fulfilled through the re-allocation of bidikmisi funds. Lastly, it can be concluded that there is a priority change in the utilization of bidikmisi scholarship funds between before and during the pandemic.

**Keywords:** Bidikmisi, financial management, scholarship, funds management

### Introduction

Bidikmisi scholarship supports financially underprivileged students who have the academic capability and potency to access higher education <sup>[1]</sup>. Bidikmisi is a statutory mandate in realizing fair, equitable and relevant education in accordance with society conditions <sup>[2]</sup>. Based on Permendikbud Number 96 the year 2014 <sup>[3]</sup>, this tuition support is aimed not only to upgrade achievement in the aspect of curricular, extracurricular, and co-curricular, but also to jack up study motivation and ensure higher education continuity until it is done at the right time. The expected goal is to make them independent and productive alumni and encourage the chain-breaking of poverty. Since the enactment of Permendikbud Number 10-year 2020 <sup>[4]</sup> about Indonesia Pintar Program, bidikmisi was removed and replaced with Kartu Indonesia Pintar Kuliah (KIP-Kuliah). KIP-Kuliah support is the form of study access expansion and the tuition cash distributed to the students from vulnerable poor and primarily low-income families. Generally, bidikmisi and KIP-Kuliah are similar in daily living support and tuition-free for potential students with poor economic conditions. In 2019, the bidikmisi scholarship had absorbed Rp4.9 trillion that was 0.22% of the national budget (APBN), and reached Rp2, 165.1 trillion <sup>[5]</sup>. In 2022, the ministry of finance announced 713.8 thousand students as Bidikmisi Scholarship awardee <sup>[6]</sup>. Bidikmisi scholarship awardee is a middle to low ranged society that was affected by the pandemic. The pandemic caused a change in the college learning system, which was previously done face-to-face inside or outside class now switch into distance learning that suits the situation better <sup>[7]</sup>. A distance learning system is a learning activity held remotely through communication media <sup>[8]</sup>. The change in the learning system automatically changes the daily needs in order to support the learning process. Hence, the bidikmisi scholarship fund allocation also faces a change because this pandemic has caused everything to become unclear. For example, the most prioritized needs before the pandemic have turned into less needed things during the pandemic. The changes of these financial allocations are happening in students' personal needs and their family conditions.

The work termination has affected 9.77 million workers since the pandemic’s beginning <sup>[9]</sup> and has worsened the families’ finances, income, and outcomes <sup>[10]</sup>. Poverty increased due to the loss of jobs and an increase in unemployment <sup>[11]</sup>. Hence, bidikmisi awardee students should master and be able to implement sound financial management to make effective decisions and policies on spending the scholarship fund <sup>[12]</sup>. Students’ ability in financial planning is important, so that students do not face mismanagement in allocating Bidikmisi Scholarship Funds <sup>[13]</sup>. A study from Ageng explained that before the pandemic, bidikmisi students allocated the fund to pay for accommodation, transportation, and college needs and still have some funds left as savings <sup>[14]</sup>. However, the uncertain condition during the pandemic has caused their financial management to become different from the financial management they had before the pandemic. Supported by observation and simple interviews done by the researcher toward some bidikmisi scholarship awardees at the State University of Malang, it can be concluded that during the pandemic, the bidikmisi fund also has been spent in helping families’ finances that rarely been done before the pandemic. Therefore, it turns out that the bidikmisi scholarship fund has been spent on things outside college needs during the pandemic. Starting from that problem, authors are interested in researching bidikmisi scholarship fund management by comparing bidikmisi students’ financial management before and during the pandemic in detail. The research was done on bidikmisi scholarship awardees in State University of Malang year 2018. The reason for choosing the State University of Malang is that this university with the most significant reduction of bidikmisi scholarship awardee quota (up to 23.85%) compared with the other two universities in Malang, such as Islamic State University Maulana Malik Ibrahim and Brawijaya University <sup>[15]</sup>. The chosen 2018 awardee students were considered because they are currently in their 6th semester and have received scholarships for four semesters before the pandemic and two semesters during the pandemic. The result of this research is expected to be considered references and guidelines in policymaking by the authorized party to fix the allowance system and supervise the bidikmisi fund spending’s so it can be avoided from any misuse and reach the primary goal of this program. Finally, bidikmisi, better known as KIP-Kuliah, can truly upgrade students’ potential and break the poverty chain.

**Methods**

The design of this study is comparative quantitative with empirical research using the social-humanities approach. All of the bidikmisi awardee students at State University of Malang (UM) year 2018 are the population of this study, and later 100 students of 8 faculties were chosen as a

sample. The data collection technique in this study is through a questionnaire. The questionnaire is chosen to get precise data about the financial management comparison, bidikmisi students, before and during the pandemic. The first variable, or X1, is bidikmisi scholarship fund management before the pandemic, and the second variable, or X2, is during the pandemic. The stages of this research are written down below:

1. The situation analysis stage is a stage of background composing process through various literature and doing simple interviews with some UM bidikmisi students to find a snippet about bidikmisi fund management.
2. Collecting and processing stage. The sampling was proceed using a simple random sampling technique. The technique is chosen because all the population has the same characteristic to be sampled, bidikmisi scholarship awardee.
3. Data analysis stage. In this stage, in order to find the scholarship fund management comparison before and during the pandemic, paired sample t-test was used. There are some rules for this test, such as: If the  $\text{sig} < 0.05$  then there is a difference between the management of the bidikmisi scholarship fund before the pandemic and the management of the bidikmisi scholarship fund during the pandemic.
  - $\text{Sig} < 0.05$  means a difference in scholarship fund management between before and during the pandemic.
  - $\text{Sig} > 0.05$  means no difference in scholarship fund management between before and during the pandemic.

Besides using paired sample t-test, the descriptive analysis has also been done to give a detailed description of the difference in bidikmisi scholarship fund management before and during the pandemic.

4. Data interpretation stage. In this stage, the proceed and analysed data were interpreted. This interpretation is customized with the data analysis result in the discussion section and will be described along with the study background and references. Meanwhile, the conclusion of the data interpretation result will be shown in the form of percentage to make it easier to see the comparison between X1 and X2, which later can be used as the base of policy brief making for the authorized party.

**Results & Discussion**

**3.1 The difference of bidikmisi scholarship fund management before and during the pandemic**

Based on the paired sample t-test that was done to find any difference in bidikmisi fund management before and during the pandemic, the obtained result is shown below:

**Table 1:** Simultaneous Paired Sample t-test Result

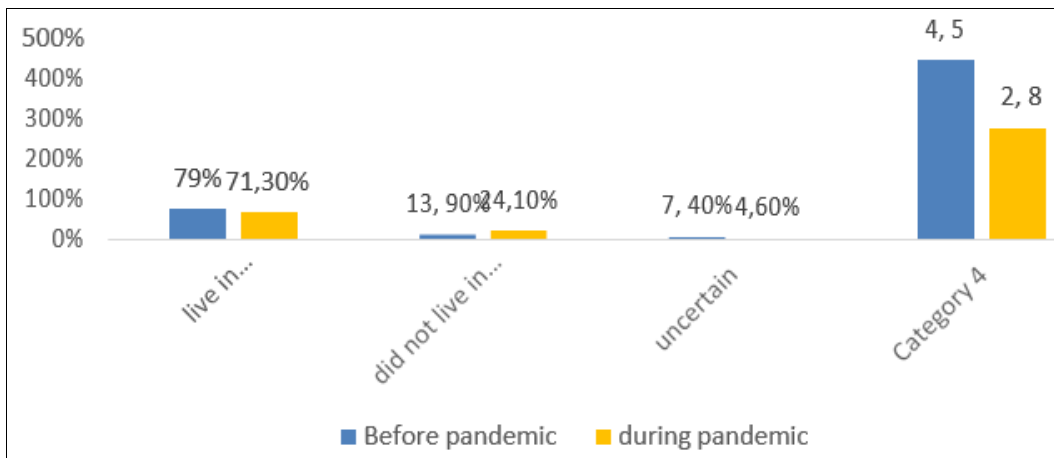
No	Variable	Sig. Paired Sample Test Result	Description
1.	Financial Mangement Before During Pandemic	000	Significant

**Table 2:** Simultaneous Paired Sample t-test Result

No	Financial Management Indicator	Sig. Paired Sample Test Result	Description
1.	Consumption	.000	Significant
2.	Cash flow	.360	Not Significant
3.	Savings	.473	Not Significant
4.	Debt Management	.202	Not Significant

From the data analysis on table 1 and table 2, all the indicators that were used to measure financial management before and during pandemic simultaneously show a difference, which means the bidikmisi scholarship fund management is different between before and during pandemic proven by a significance score of 0.000 (less than

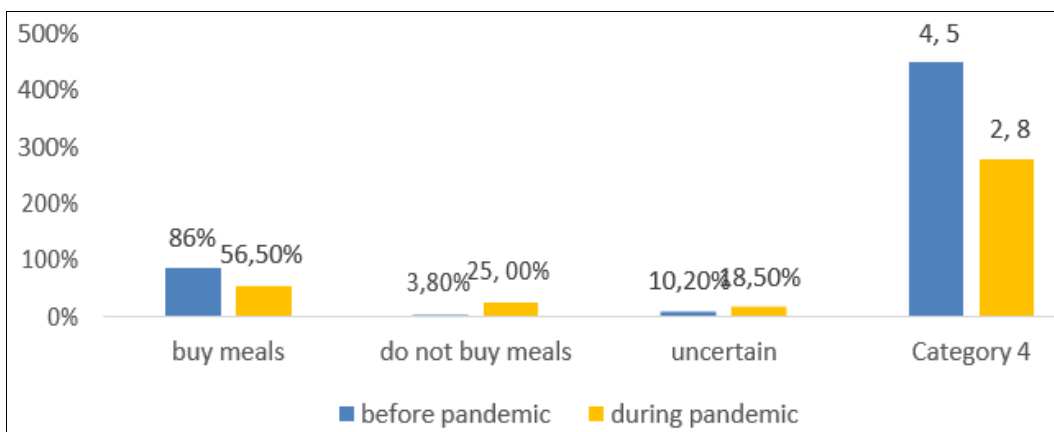
0.05). On the other side, the partial measurement showed a consumption indicator with 0.000 as a significant number (less than 0.05). The data interprets different consumption was made by bidikmisi awardee between before and during the pandemic, and the difference is explained below:



**Fig 1:** Comparison of Students Living in Dormitory Before and During Pandemic

Even though the learning is being done online or accessed from home, most bidikmisi students are still using their funds to pay accommodation fees like in the dormitory or share house in Malang. However, there is a decrease of

bidikmisi students who stayed in dormitories or share houses during the pandemic at 7.7% (Figure 1). The amount of bidikmisi funds allocated for the dormitory is ranged from Rp250, 000 to Rp500, 000.



**Fig 2:** Comparison of Meal Allocation between Before and During Pandemic

The bidikmisi funds' allocation for daily meals also faces changes. Before the pandemic, 86% of respondents allocated the funds for daily meals but decreased up to 29.5% (Figure 2). 65.7% of respondents allocated Rp250, 000 to Rp500, 000 for meals before the pandemic, but during the pandemic, they only spend less than Rp250, 000. There is no change in bidikmisi fund spending's outside of accommodation fee, meals fee, daily needs such as dairy

Products, and mobile data. 67.7% of the respondents spend the bidikmisi funds to fulfill their daily needs for less than Rp250, 000. Nevertheless, during the pandemic, the bidikmisi students who spend more than Rp250, 000 increased by 1.9% (Figure 3). The increased need for mobile data caused the increase compared with the needs before the pandemic.

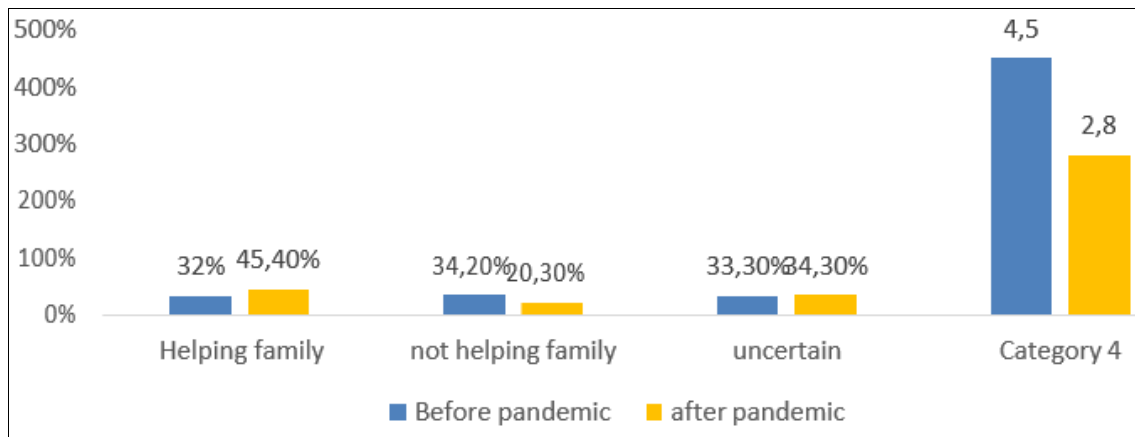


Fig 3: Comparison of Allocated Funds for Daily Needs before and During Pandemic

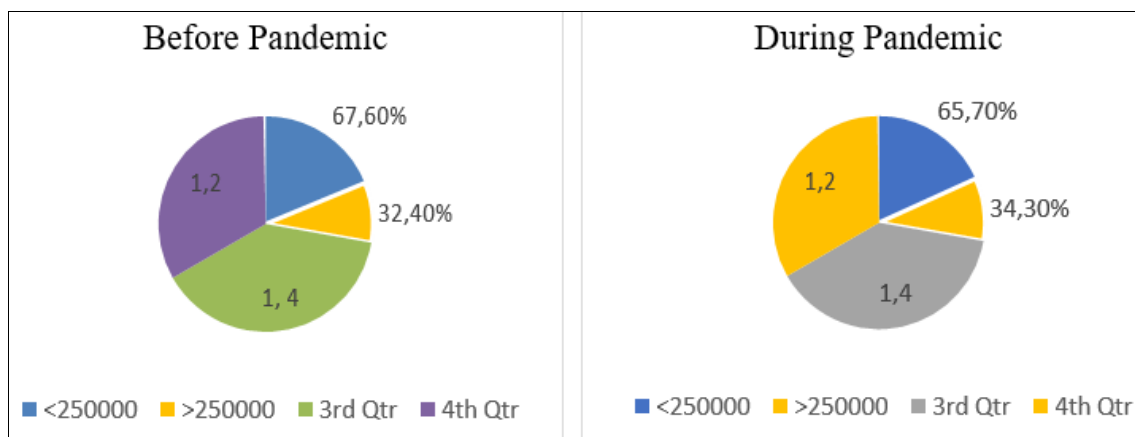


Fig 4: Comparison of Allocated Fund for Helping Family between Before and During Pandemic

Before the pandemic, the percentage of students who help their bidikmisi scholarship fund for helping their families are only about 32%, so during the pandemic, the number has increased by 13.4% (Figure 4). It means most of the

bidikmisi students have ever used their funds to help their family's economic condition. The average amount they spend is less than Rp250, 000 before the pandemic, but it becomes Rp250, 000 to Rp500, 000 during the pandemic.

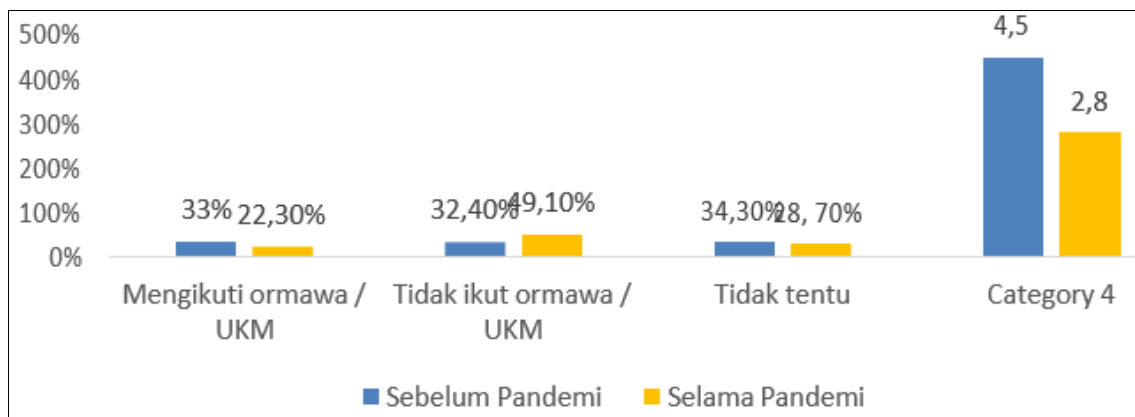
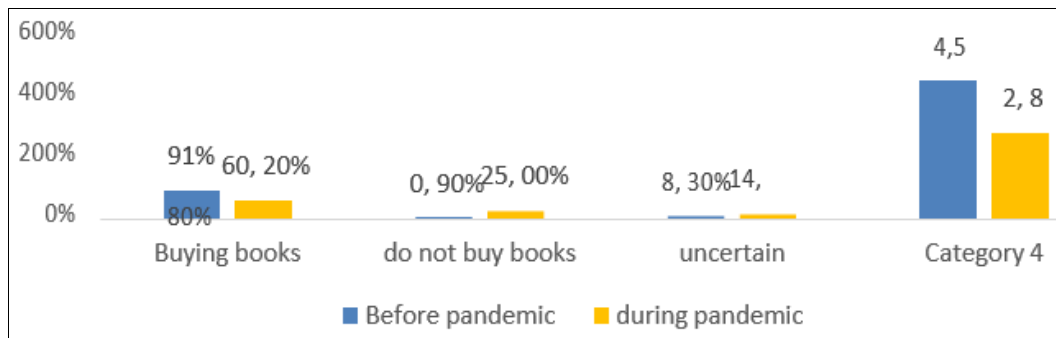


Fig 5: Comparison of Allocated Fund for Students Organization between Before and During Pandemic

Being a part of students' organizations as extracurricular activities to strengthen potency is one of the purposes of bidikmisi scholarships funding. However, during the pandemic number of students who allocated their funds for students' organization had decreased up to 10.7% (Figure 5). The amount of funds 91.7% of respondents spend for student's organization before the pandemic is less than

Rp250, 000, and the rest are more than Rp250, 000. However, since the pandemic, the percentage of students who spend less than Rp250, 000 for student's organization increased to 94.4%. The allocation reduction is because the students prefer to help their family rather than develop themselves through student organization or other extracurricular activities.



**Fig 6:** Comparison of Allocated Funding for Books and Study Materials between Before and During Pandemic

Meanwhile, bidikmisi scholarship funding for books and study materials or printing college assignments has decreased up to 30.8% (Figure 6). Before the pandemic, 11% of them spend Rp500, 000 to Rp700, 000, 44% of them spend Rp250, 000 to Rp500, 000, and the rest spend less than Rp250, 000 for buying books and printing study materials or assignments. However, most of them, which is 67% of the respondents, spend less than Rp250, 000 for buying books and printing study materials during the pandemic. Thus, the fund spent during a pandemic for buying books and printing study materials is less than how much they spent before the pandemic because the online learning system made the needed assignments are in the form of paperless. From the consumption indicators explained above, it can be concluded that there is a change in outcome lists of spending bidikmisi scholarship funds. If before pandemic the most significant outcome allocation was for dormitory and meals, then during pandemic the most significant allocation is spent on dormitory and their parents. This consumption indicator changes because most of the bidikmisi awardees are from low-income families who face financial struggles during pandemics. The parents affected by the pandemic made bidikmisi students spend more of their funds in helping the family's financial condition. The spent of bidikmisi funds for helping parents fulfill family needs during the pandemic is not part of bidikmisi allocation plans. The allocation happened spontaneously during the COVID-19 pandemic when the family's finance is affected. Therefore, students can not realize their bidikmisi funds as planned. This condition differs from Hasanah, where bidikmisi students planned all the allocation for college and personal needs [12]. Fahlria also found that bidikmisi students allocate their money to support college life, like buying stationery, books, practical class needs, and joining seminars [16]. It means the COVID-19 pandemic made bidikmisi students unable to reach their first plan and have to make new plans in reaching their goals. Besides, the change also occurs in the increasing of the funds needed for supporting their study. Hidayat and Auliyah found that Student financial management is based on priorities and short term needs [17]. Before the pandemic, only 60% of students spend around Rp250, 000 for support needs, but the number of students has increased become 62%. Thus, most bidikmisi students experience the increase of costs needed for study, such as mobile internet data. The increase of this cost is in line with Siyamto & Saputra, who found that during pandemics, family's expense for electricity bills, meals, and the need for mobile internet data also increased [10]. The following indication is cash flow. The

cash flow in this study is about the compatibility between income and outcome lists. This cash flow is also related to debt management which is the fourth indicator. Before a pandemic, most of the students get more allowance from their parents, but during pandemics, it has decreased. Looking at the students' consumption, they increased the amount of money given to their parents. So, before the pandemic, their income source is not only from the bidikmisi scholarship fund but also from their parents' allowance. Meanwhile, during the pandemic, the enormous income or income cash flow is from the bidikmisi scholarship. This argument supported by Andini, *et al* and Subekti, *et al*, which both state that student income from parental allowances tends to decrease due to the COVID-19 pandemic [18, 19]. While Bidikmisi Scholarship Fund is stable, which is 6.6 million rupiah for each semester [20]. During a pandemic, the number of students who have savings from received scholarship funds increased. These savings are from the allocation left that they had for personal needs. However, in the end, those savings are spent on other needs outside of personal needs, give to their parents. Even if the number of students saved during the pandemic has increased, the savings are later spent helping their family's finance. Hilwa states that the phenomenon of using scholarships for household needs tends to arise due to the understanding that the scholarships provided can not only be used to meet educational needs, but also household needs [21]. Even though these events are not in accordance with the objectives of the Bidikmisi program, generally these actions are normalized due to the urgent need and lack of government monitoring. The next is debt management. This study found out that there is no difference in management between before and during the pandemic. Most of the students do not have any debt to pay since before and during a pandemic. This finding is not in line with Marsela, who stated that students' debt behavior would increase when their income decreases [22]. This contradiction is happening because, in this study, students received an allowance from their parents as additional income besides bidikmisi funds during the pandemic. Meanwhile, during the pandemic, their outcome for personal needs is decreased. Research by Manapa, *et al* states that student expenses during a pandemic tend to decrease [23]. That is why their college and daily needs are already fulfilled with bidikmisi scholarship funds, so they do not need to take any debt. From the whole explanation above, it can be concluded that there is a priority change in spending bidikmisi scholarship funds between before and during a pandemic. This condition proves that pandemic is affecting scholarship fund



management by bidikmisi students. One of the main priorities is helping families' finances, showing how pandemics affect society, deficient income families. Thus, this matter can be considered a reference for policymaking in providing other government assistance programs by using the bidikmisi scholarship awardee's data that meet the criteria as low-income societies.

### 3.2 Formulation of suggested policy recommendations regarding the bidikmisi scholarship's fund, management, and supervision (or now better known as KIP- Kuliah)

Based on the findings of the comparison between bidikmisi scholarship funds management before and during the pandemic, several things need to be done, such as:

1. The government in general or universities, in particular, enforce students to make accountability reports regarding the spending of bidikmisi scholarships that have been accepted during study once in a semester. This report aims to find out the allocation of bidikmisi scholarship funds by the students. This scheme has been implemented in several regional scholarships<sup>[24]</sup>. If the reports found that the funds are also allocated for helping parents like what we found in the research, it could be a consideration in determining the following policy. This policy is not only applied for bidikmisi scholarship awardees but also for KIP-Kuliah awardees who received tuition from the government's national budget (APBN).
2. Universities need to carry out preventive and repressive control in Bidikmisi Scholarship Awardee. Preventive control tends to be a training, while repressive control tends to be a monitoring scholarship awardee. This scheme has been applied to the supervision of Bidikmisi Awardee at Universitas Negeri Padang<sup>[25]</sup>. Bidikmisi Awardee are expected to break the family poverty chain, so few programs are needed to develop the potential of Bidikmisi Awardee<sup>[26]</sup>. Universities have to oblige bidikmisi students to participate in at least one activity in the form of developing and improving their achievement, both in the academic or non-academic field, through the participation of any competition or conference in each semester. This point aims to keep developing students' achievement rather than just being a requirement of the scholarship at the beginning.
3. The university's importance is to oblige bidikmisi students or KIP-Kuliah awardees to participate in at least one self-developing activity at the campus through extracurricular activity or student's organization. So, bidikmisi students, as the receiver of the government's assistance, can manage or spend scholarship funds in improving their academic and non-academic achievements.
4. As the follow-up of the bidikmisi funds' accountability report by the students, the government should supervise the bidikmisi scholarship awardees all meet the criteria as students from a low-income family and financially struggle but also have the promising academic potency. So, if the bidikmisi and KIP-Kuliah awardees are all appropriate and meet the criteria needed, then their family data can be used as the reference for another assistance program, especially in this pandemic era, such as the giving of Cash Direct Aid (BLT) by considering their registered data as the recipient of government's tuition assistance.

### Conclusions

Based on the explanation before, we can see the difference in bidikmisi students' financial management before and during the COVID-19 pandemic. The previously spent funds on fulfilling study needs and self-development now have switched to help family needs. Therefore, there is a mismatch between the government's primary goal of bidikmisi scholarship fundings and the management by the students. The government and the university need several things to obligate the students to make accountability reports of the fund spendings, require bidikmisi or KIP-Kuliah awardees to participate in at least one competition/conference, join at least one competition/conference, and join at least one student's organization, or other extracurricular activities. Besides, there also should be a re- supervision by the government regarding requirement criteria of bidikmisi scholarship or KIP-Kuliah awardee.

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