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Financial Management of Papuan Higher Education Affirmation Scholarship Recipients: A Case Study in Pontianak City

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ABSTRACT: Financial management is an attitude or behavior in managing finances, each agency or person is expected to manage finances properly so that their goals can be achieved. Students receiving Papuan higher education affirmation scholarships or ADik Papua, are expected to be able to manage the scholarship finances provided each semester and through this study, researchers hope to describe the behavior or attitude of Papuan ADik students studying higher education in Pontianak city in managing any assistance received, starting from the beginning of receiving scholarships, managing or allocating funds received, as well as the challenges faced by each Papuan ADik scholarship recipient student in Pontianak city in managing finances. This research uses a method with a qualitative approach, with data collection techniques in the form of observation, interviews, and literature study. The data received, processed with thematic analysis techniques. The results showed that with the lack of financial literacy, limited or insufficient funds, and the challenges faced, ADik Papua students can manage their finances well.

KEYWORDS: Financial Management, ADik Scholarship, Financial Literacy, Papuan Students.

INTRODUCTION

In the development of a nation, education is one of the main and most important factors. Education is also a tool of social transformation where education has a strategic role to improve the quality of human resources (HR), which in turn will determine the level of progress of a nation and state. The higher the quality of education obtained, the greater the opportunity for individuals to contribute optimally to development, both at the local, national and global levels. In the current era of globalization and free competition, the younger generation is required to have qualified competencies, one of which is through access to quality higher education.

But in reality, access to higher education in Indonesia is not evenly distributed. One of the regions that still experiences inequality of access is Papua. Various challenges, such as limited infrastructure, geographical location that is difficult to reach, socio-economic conditions of the community, and the lack of educational facilities, are the main obstacles in equalizing education in this region. These limitations mean that many young Papuans do not have the same opportunities to continue their education up to university level.

In response to this problem, the Indonesian government has initiated and implemented the Papua Higher Education Affirmation (ADik) program since 2013. This program is part of an affirmative policy that aims to provide wider educational opportunities for indigenous Papuan and West Papuan children to pursue higher education outside their home regions. ADik Papua is run based on a number of important regulations, including Law Number 12 Year 2012 on Higher Education, Presidential Regulation Number 65 Year 2011 on Accelerating Development of Papua and West Papua Provinces, and Minister of Research, Technology and Higher Education Regulation Number 27 Year 2018 on Higher Education Affirmation.

In Pontianak City, West Kalimantan, there are 30 students receiving Papuan Higher Education Affirmation scholarships. A total of 25 students are studying at Tanjungpura University, while 5 others are studying at Pontianak State Polytechnic. Through this program, students not only receive full funding for education, but also receive living expenses of IDR 6,000,000 to IDR 7,750,000 each semester. If divided per month for one semester (six months), the average assistance received ranges from Rp1,000,000.00 to Rp1,291,666.67 per month.

This living cost assistance is expected to support students' basic needs during the study period, so that they can focus more on academics without being burdened by economic constraints. However, in practice, not a few students who receive ADik Papua scholarships experience difficulties in managing these funds effectively. The high number of needs, both primary and secondary, the limited amount of funds, and the lack of knowledge about financial management cause some students to feel inadequate in meeting their living needs during their education.

One of the main challenges faced by students receiving affirmation scholarships is in the aspect of personal financial management. The ability to manage finances is an important skill, especially for overseas students who live far from their families and are required to be independent in meeting their daily needs, such as food, transportation, housing, and academic needs. The inability to plan and manage expenses can have a direct impact on the psychological condition, academic performance, and even the continuity of the student's studies.

Financial management, according to Silvia Hendrayanti, Wachidah Fauziyanti, & Eni Puji Estuti (2022), is a process that involves planning, organizing, controlling, and supervising the use of financial resources efficiently and effectively. Good financial management allows individuals to meet all short-term needs while preparing for long-term needs. For university students, this skill is essential to maintain a balance between their income (scholarship funds) and regular expenses, and to avoid financial crises during their studies.

It is important to study the financial management of students receiving ADik Papua scholarships, considering that not all students have background knowledge or experience in managing finances independently. The lack of education about financial literacy and the lack of training or mentoring is one of the causes of the less than optimal utilization of scholarship funds. As a result, not a few students experience financial difficulties, run out of funds before the end of the month, have difficulty meeting basic needs, or even have to go into debt to friends.

Starting from this background, this paper seeks to examine in more depth the practice of financial management by Papuan Higher Education Affirmation scholarship recipients in Pontianak City. By using a qualitative approach through personal experiences, observations, and interviews, this article aims to identify various difficulties faced, analyze students' spending patterns, and provide concrete recommendations that can help them manage their finances more wisely and sustainably. (Size 10 & Normal)This document is a template. An electronic copy can be downloaded from the conference website. For questions on paper guidelines, please contact the conference publications committee as indicated on the conference website. Information about final paper submission is available from the conference website.

THEORETICAL OVERVIEW

Personal Financial Management

Personal financial management is the process of planning and managing individual finances in order to achieve short-term and long-term financial goals. According to Gitman and Joehnk (2015), personal financial management includes activities such as budget planning, spending control, savings, and investments. The goal is to help individuals live within their means, avoid excessive debt, and prepare for immediate or future financial needs.

In general, there are several important aspects of personal finance management, namely:

a) Financial Planning: Prioritize spending based on needs and goals.
b) Budgeting: Systematically allocating revenue to various expenditure items to avoid wastage.
c) Spending Control: Review and evaluate the use of money to prevent wastage.
d) Savings and Reserve Funds: Prepare an emergency fund for unforeseen circumstances.

In the context of university students, the ability to manage scholarship funds with the principles of personal financial management is very important, especially for overseas students who do not have direct access to daily family financial support.

Theory of Consumer Behavior

Consumer behavior is the study of how individuals make decisions in using their resources (including money and time) related to the consumption of goods and services. According to Schiffman and Kanuk (2007), consumer behavior is influenced by internal factors (such as motivation, perception, and attitude) and external factors (such as social, cultural, and economic environments). Students as consumers have certain spending patterns that are influenced by lifestyle, social pressure, and academic and non-academic needs. In the context of affirmation scholarship recipients, consumption patterns can be a reflection of how these students view money, prioritize needs, and respond to environmental pressures.

Factors that influence student consumption behavior include:

a) Regular income or assistance (such as scholarships)
b) Peer environment
c) Consumption habits from the region of origin
d) Financial literacy knowledge

Financial Literacy Theory

Financial literacy is a person's ability to understand and use various financial concepts and skills, such as money management, savings, investment, and budget planning. According to OECD (2014), financial literacy encompasses the knowledge, attitudes and behaviors required to make informed financial decisions.

Students who have good financial literacy tend to be more able to manage the scholarships they receive wisely, compared to those who do not have basic knowledge of financial management. Low financial literacy is often the main cause of irrational and inefficient spending decisions.

Higher Education Affirmation Theory

The Papua Higher Education Affirmation Program (ADik Papua) is a form of affirmative government policy in the field of education to reduce the gap in access to higher education between 3T areas (underdeveloped, frontier, and outermost) and other regions. According to the Minister of Research, Technology, and Higher Education Regulation No. 27/2018, this program provides assistance in the form of tuition fees and living expenses to students from Papua and West Papua regions.

In its implementation, in addition to academic aspects, the success of the ADik Papua program is also largely determined by the readiness of students to face the challenges of independent life, including personal financial management. In other words, the education affirmation program is not only a matter of providing access, but also requires the readiness of scholarship recipients to live an independent and sustainable college life.

METHODOLOGY

Research Approach

This research uses a descriptive qualitative approach. This approach was chosen because it is able to explore in depth the experiences, behaviors, and financial management patterns of Papuan Higher Education Affirmation Scholarship (ADik Papua) recipients from Papua who study in Pontianak City. The focus of this approach is not on numbers or statistics, but on understanding and interpreting the social realities faced by students in their daily lives.

Type of Research

This type of research is a case study. Researchers chose a case study approach because they wanted to examine intensively and in detail one target group, namely Papuan students receiving ADik Papua scholarships in Pontianak City, in the specific context of their personal financial management during their studies.

Location and Research Subjects

The research was conducted in Pontianak City, West Kalimantan. The subjects in this study were students who received ADik scholarships from Papua who were studying at universities in Pontianak. Subject selection was done purposively, with the following criteria:

a) Active student of ADik Papua scholarship recipient.
b) Have lived and studied in Pontianak for at least 1 year.
c) Willing to provide information through interviews and observations.

Data Collection Technique

Data collection techniques in this study include:

In-depth interviews: conducted directly with several Papuan ADik scholarship recipients to gather information about spending patterns, difficulties faced, and strategies they use in managing finances.

Participatory observation: the researcher directly observes students' lives in terms of their daily spending, consumption habits, and social interactions that influence their financial decisions.

Literature study: collecting supporting documents or records such as scholarship guidelines, fund disbursement information, and living expenses distribution flow from universities or scholarship management institutions.

Data Analysis Technique

The data that has been collected will be analyzed using thematic analysis techniques. The analysis process is carried out through the following stages:

a) Data reduction: sorting out important data from interviews and observations.
b) Categorization: grouping data into themes such as: financial management challenges, consumption patterns, and survival strategies.
c) Data presentation: compiling the findings in the form of descriptive narratives.
d) Drawing conclusions: summarizing general patterns and providing recommendations based on field findings.

Data Validity

To maintain the validity of the data, researchers used source triangulation, which is comparing :

a) Interview data from several informants is different.
Interviewed five ADIK Papua students from different batches and majors.

b) Field observation.
Observing the lives of ADIK Papua students in daily life.

c) Official documents.
Have actual information about student status and nominal amount of study assistance for ADIK Papua students.

RESULTS AND DISCUSSION

Research on the financial management of ADik Papua student scholarships in Pontianak was carried out based on interviews, observations and literature review of student status at Tanjungpura University and Pontianak State Polytechnic, obtained the following results:

Resource Persons and Scholarship Amount

Interviews were conducted with five Papuan students who received the ADik Papua scholarship in 2018 as much as 1 person, 2021 as much as 1 person, 2022 one person and 2023 as much as two people. The five students studied in the Pharmacy S1, Sports S1, Informatics S1, Development Economics S1, and Electrical Engineering D3 majors. From the majors and study programs obtained different scholarship amounts, the Electrical Engineering department received Rp.7,750,000, the Informatics department received a scholarship of Rp.7,500,000, the Development Economics department received a scholarship of Rp. 7,750,000, the Pharmacy department Rp.6,000,000, and the Sports department received a scholarship of Rp. 6,900,000.

"For the pocket money, she receives 6 million per semester."- Juliana Marta Kapitarau, Pharmacy student, Bachelor of Pharmacy, Faculty of Medicine, Tanjungpura University, Class of 2018.

"The cost of living is sent per-semester now Rp 7,500,000" - Salomo Omkarsba, Informatics Study Program Student, S1 Informatics Department, Faculty of Engineering, Tanjungpura University, Batch 2022.

"The nominal value is around 7 million." - Channel Immanuel Kabes, a student of D3 Electrical Engineering study program, Electrical Engineering Department, Pontianak State Polytechnic, Batch 2023.

The scholarship was received per semester in 2018 - June 2023, then there was a change, the scholarship was received by students per quarter from September 2023 - November 2024, after which the scholarship was re-applied per semester from March 2025 until the last acceptance in September 2025.

"When I first entered, it was given per semester, amounting to Rp 6,900,000 every 6 months. Then in 2023 there was a change, it was given every three months or half a semester, so IDR 3,450,000 per three months. And each cost is different. Ours is Rp 6,900,000 per semester." - Jhon Wileman Marau, student of the Physical Education Study Program, Bachelor of Sports Department, Faculty of Teacher Training and Education, Tanjungpura University, Class of 2021.

Scholarship Utilization and Daily Needs

Every new semester or mid-semester, ADik Papua students who are in the city of Pontianak are provided with living expenses and payment of UKT money or semester money payments. For living expenses, students are given a nominal amount of IDR 6,000,000 - IDR 7,750,000, with this nominal students are expected to manage and manage the money to meet their needs properly for one semester or six months.

After the students receive their living allowance, they allocate it to several needs, such as shopping for basic necessities, paying rent, and personal or secondary needs.

"I just do the general things. For example, I buy rice and gasoline" - Jhon Wileman Marau, a student of the Physical Education Study Program, Bachelor of Sports Department, Faculty of Teacher Training and Education, Tanjungpura University, Class of 2021.

"For sure, buy basic necessities such as rice and soap, then use the rest sparingly. Less snacks are not important lah." - Salomo Omkarsba, Informatics Student, S1 Informatics Department, Faculty of Engineering, Tanjungpura University, Batch 2022

Each Papuan ADik Student has a Main Expenditure Post in managing the living assistance funds received. This main expenditure post is a priority in meeting basic needs for the next semester or six months. Generally, these expenses include basic food shopping and housing rental costs, which are seen as essential needs to ensure the continuity of life and study of these students in the city of pontianak.

Once the life support funds are received, most Papuan ADik students immediately separate the budget allocation for these main expenses. This action or separation process is called preventive financial management which is carried out consciously with the aim of avoiding the use of funds for consumptive or non-urgent needs.

"For me personally, I usually stock up on foodstuffs, foodstuffs that can be stored for months, like rice and instant noodles. stored for months, like maybe rice and instant noodles. So, basically the basic needs in the form of food first, like that." - Juliana Marta Kapitarau, Pharmacy student, Bachelor of Pharmacy Department, Faculty of Medicine, Tanjungpura University, Class of 2018.

"If every month, for me personally, I immediately separate it, this is for boarding money, boarding money is more prioritized, so I have separated which is boarding money, which is for food money, and at the same time for buying daily necessities, so it is immediately separated. So that the money is organized, directed, not running anywhere." - Imakulata Awinem, Student of Development Science Study Program, Department of Development Science, Faculty of Economics and Business, Tanjungpura University. Batch 2023.

In addition to the main expenses, some students have prepared notes or lists of goods and their expenses every time they enter a new semester. The list that has been prepared is then used when receiving the living assistance fund.

ADik Papua students of Tanjungpura University and Pontianak State Polytechnic who received ADik Papua scholarships used the scholarship to meet their daily living needs to pay for boarding fees of Rp. 500,000, - Rp. 1,200,000, food costs for one month Rp. 750,000, transportation costs per month Rp. 250,000, coursework costs Rp. 50,000, other needs Rp. 100,000.

The daily needs of students receiving ADik Papua scholarships if summed up, it can be obtained a temporary average estimate of the needs of each student of Rp. 1,650,000, this figure is obtained from the total cost of boarding fees, food, transportation, assignment fees and other expenses. From the total needs of students receiving ADik Papua scholarships per month of Rp.1,650,000 per month, if shared with the distribution of scholarships of Rp.6,000,000, there is a minus of Rp.650,000 multiplied by six months = Rp. 3,900,00. If shared with scholarship recipients of Rp.7,750,000 per month, the need per month is Rp. 1,291,000, then there is a minus of Rp. 358,000 or a shortage of Rp. 2,148,000.

The amount of scholarships obtained by ADik Papua students is felt to be sufficient by engineering and development economics students, while Pharmacy and Sports students feel that this scholarship is not enough. The shortage of student living expenses outside the scholarship is borne by the family, but students receiving ADik Papua scholarships are Papuans who come from underprivileged or orphaned families so that it becomes a burden for the students concerned.

Problems Faced

In managing the finances of the ADik Papua scholarship, namely living expenses, ADik Papua students are faced with various challenges or problems. These problems or challenges include a lack of knowledge about financial literacy, personal desires to use or spend scholarship money for purposes that are not their priorities as students, and the last is their finances which are almost exhausted before the end of the semester or before they receive living assistance funds again.

The lack of financial literacy knowledge, some or almost all Papuan ADik students do not have sufficient education on how to manage finances before they enter lectures. Some of them only get education or how to manage finances from family, namely parents in the form of practice and advice. This knowledge or information is what they use in managing the finances received each semester. This knowledge and information is also the standard for them in managing the scholarship finances received each semester.

"At home. Parents give education about managing money, but it's just a general overview. And not in detail." - Jhon Wileman Marau, a student of Physical Education Study Program, Bachelor of Sports Department, Faculty of Teacher Training and Education, Tanjungpura University, Batch 2021.

"I often see my mom, when she stores money in the wallet, she is sure that there are parts in the wallet, so later she stores the money not in one part, but in several parts. Where later if for example to buy food using this section, if for example snacks later use in this section. For example, if the section for snacks runs out, then he will take more to fill in that section, so he doesn't take portions from the others." - Juliana Marta Kapitarau, Pharmacy student, Bachelor of Pharmacy Department, Faculty of Medicine, Tanjungpura University, Batch of 2018.

In addition to limited knowledge about managing finances, Papuan ADik students are also faced with the problem of personal desire or encouragement in using or spending scholarship funds on needs that are beyond their priorities as students. This desire or urge is influenced by various factors, ranging from the environment, lifestyle, and financial factors. These factors also affect their ability to manage their finances.

"Well, for girls, if you see something that's trending, or what? You follow it, like "ohh there's a discount here, there's a promo here, there's this, all kinds of things", like you don't want to shop, but when you go to that place you immediately spend money.

Now you pay, it's done. That's what can't be controlled. Can't control that yet." - Imakulata Awinem, Student of Development Science Study Program, Department of Development Science, Faculty of Economics and Business, Tanjungpura University. Batch 2023.

"The biggest difficulty is definitely the desire to... Like shopping for clothes, shopping for futsal shoes, soccer shoes, just in accordance with hobbies lah." - Jhon Wileman Marau, a student of Physical Education Study Program, Bachelor of Sports Department, Faculty of Teacher Training and Education, Tanjungpura University, Batch 2021.

When entering the end of the month or semester, ADik Papua students experience a decrease or reduction in the balance of the scholarship funds they receive. This is due to the late delivery of scholarship funds, and the high number of uncertain needs. This situation is one of the challenges or problems that must be faced by ADik Papua students.

Solutions to Problems Faced

Of the several problems faced by ADik Papua students urging them to find solutions, some students make savings in spending at the end of the month or semester, use the side of funds to increase basic needs until the end of the month or semester, carry out part-time work, and finally ask for help with living expenses from family, namely parents.

Some of the ADik Papua students consider that making savings can help them deal with the financial crisis at the end of the month or semester. This attitude is considered logical and wise in managing finances.

"The strategy is definitely to save more money, then usually eat less, such as not eating dinner, or if it runs out, then ask your parents." - Salomo Omkarsba, Informatics Study Program Student, S1 Informatics Department, Faculty of Engineering, Tanjungpura University, Batch 2022

"As for strategies, maybe if I have little money, the most important thing is to be frugal, then if not frugal then preparation, meaning that I buy food needs in large quantities to prepare to survive in the future. And maybe save the rest for gas and other things. If it's really tight, I ask my parents." - Jhon Wileman Marau, a student of Physical Education Study Program, Bachelor of Sports Department, Faculty of Teacher Training and Education, Tanjungpura University, Batch 2021.

"I am definitely saving money and I also provide services with an hourly rate of Rp 50,000.00 bang" - Imakulata Awinem, Development Science Study Program Student, Department of Development Science, Faculty of Economics and Business, Tanjungpura University. Batch 2023.

RECOMMENDATIONS AND EXPECTATIONS

In response to the various challenges and problems that arise in the financial management of scholarships, Papuan ADik students studying in Pontianak city have several recommendations and hopes addressed to scholarship managers, starting from the university level to the central government or the relevant ministry, and to fellow Papuan ADik scholarship recipients. These recommendations and expectations include a more effective mechanism for sending scholarship funds, education or training on financial management, evaluation of total living assistance funds based on basic needs at market prices, and finally advice to fellow Papuan ADik students.

Some Papuan ADik students hope that the ministry will re-establish the system of sending scholarship funds once every three months, or once a month. With this system, ADik Papua students feel that they can manage and control their finances properly and wisely. Compared to the once every six months system, where they find it difficult to manage finances for a long period of time and a large amount of funds, while their own needs are daily or monthly, and these needs are increasing and uncertain.

"I agree more if the recipient receives the scholarship every three months. For 6 months running there must be many needs, so. If for example he is 3 months, it can cover the existing needs, so other needs do not swell." - Juliana Marta Kapitarau, Pharmacy student, Bachelor of Pharmacy Department, Faculty of Medicine, Tanjungpura University, Class of 2018.

"My hope is maybe, for the management of the scholarship fee, if it can be given every month. Every month so that those of us who manage the scholarship can also be detailed in managing the money." - Jhon Wileman Marau, a student of the Physical Education Study Program, Bachelor of Sport Department, Faculty of Teacher Training and Education, Tanjungpura University, Batch 2021.

ADik Papua students also recommend or expect guidance in the form of education and training on managing personal finances wisely. Through this guidance, ADik Papua students can increase their knowledge of financial management, and even increase their knowledge in financial literacy. Where this knowledge can help them manage scholarship finances to meet their needs as students.

"I think maybe education is needed. Education about financial management." - Channel Immanuel Kabes, student of D3 Electrical Engineering program, Electrical Engineering Department, Pontianak State Polytechnic, Batch 2023.

An evaluation of the amount or total amount of living allowance provided is considered important by some students. And this evaluation must be based on the price of basic necessities in the market. With this evaluation, the amount or total of living assistance funds provided can be relevant to the needs of these Papuan ADik students.

"The hope is that an evaluation can be done for the students, because maybe there are some regions that have a higher cost of living or not the same as Indonesia. Whether it will be from the academic advisor, to go down the survey or give seminars on money management, or ... can this be the market analysis or the needs of each student's life." - Salomo Omkarsba, Informatics Student, S1 Informatics Department, Faculty of Engineering, Tanjungpura University, Batch 2022

Advice to fellow ADik Papua scholarship recipients, some students shared advice and counsel to fellow ADik Papua students or new ADik Papua scholarship recipients. This advice is part of their experience in managing scholarship finances while studying at university.

"Hope for all of our friends, if we have been given assistance, we must be grateful and use the money well, during our college years. Because, yes with that help we can improve our education. Not everyone gets help from this scholarship." - Imakulata Awinem, Student of Development Science Study Program, Department of Development Science, Faculty of Economics and Business, Tanjungpura University. Batch 2023.

"In my opinion, definitely shop to manage money, don't just come and try everything, and if you can find methods of knowledge about managing money." - Salomo Omkarsba, Informatics Study Program Student, S1 Informatics Department, Faculty of Engineering, Tanjungpura University, Batch 2022

CONCLUSION

From the description above, it can be concluded that students receiving Papuan Higher Education Affirmation (ADik Papua) scholarships in Pontianak city can manage their scholarship finances quite well, although some students feel that the amount or nominal is insufficient. Most of the scholarship funds are used to meet their daily needs, such as paying rent, spending on food, transportation, and campus needs. ADik Papua students are also faced with several problems or challenges such as having limited financial literacy and difficulty in controlling expenses due to lifestyle influences, as well as funds that are almost exhausted before the end of the month or semester. With these challenges and problems, ADik Papua students find solutions in the form of frugality, preparing food reserves before the end of the month or semester, asking parents for help, and even part-time work. All of these solutions are done to overcome their shortcomings or limitations in managing ADik Papua scholarship finances.

This research was only limited to five Papuan ADik students in Pontianak city, so this research has several limitations. First, this research was conducted on Papuan ADik students studying in Pontianak city, so the data and results of this research cannot be generalized to Papuan ADik students in other cities. Second, this research uses a descriptive qualitative approach which is exploratory in nature and relies on the subjectivity of the sources which affects the depth of analysis.

It is hoped that this research can be refined through future studies by covering a wider area, increasing the number of informants or sources, and using a combined method approach from quantitative and qualitative methods so as to obtain more comprehensive and representative results. This research is also expected to be a reminder or encouragement about the importance of financial management to students receiving Papuan Higher Education Affirmation scholarships.

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