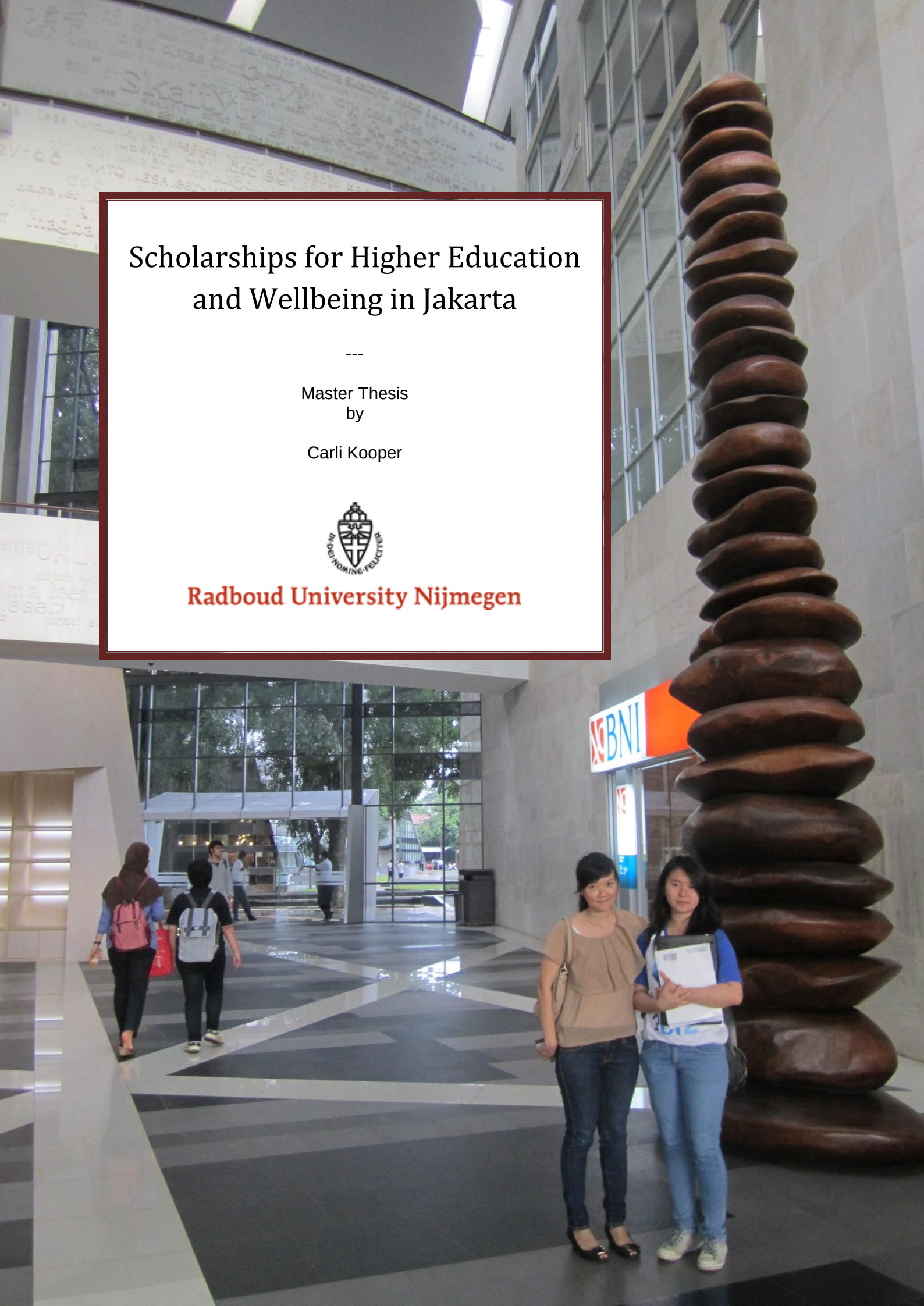

Scholarships for Higher Education and Wellbeing in Jakarta

Master Thesis
by

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Scholarships for Higher Education and Wellbeing in Jakarta

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Cover page: Two Students in the Library of Universitas Indonesia. March 2013. Photo by Author.

Foreword

The making of this master's thesis was made possible through the support and help of many inspiring individuals. First, I would like to thank my supervisor Dr. Edwin the Jong. With his constructive feedback he challenged me to take my work to a higher level. This gave me the opportunity to broaden my academic skills, and for the first time truly grasp the interplay between theory, analytical operationalization and empirical data from the field in the construction of an academic research. For this I am very thankful, and I am sure it will prove a valuable skill in any future job.

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As the founder and chairman of the Heliconia Foundation, an organization that offers scholarships to youngsters from disadvantaged backgrounds in Jakarta, it was a conscious decision to enroll in the master International Development Studies. This study was not only motivated by the goal to graduate, but also to provide the foundation with valuable information concerning higher education and scholarship programs in Indonesia. This gave the research process additional meaning and encouraged dedication to bring it to a good conclusion. Also, I could not have enjoyed my time in Jakarta as much as I did, without the help of Yohan and Thera, and the numerous 'gezellige' weekends with Mili. Our friendship has been the inspiration for the start of the Heliconia Foundation, and thus this master's thesis. Both enabled me to develop my skills and knowledge in various fields, for which I am profoundly grateful. All the enjoyable times we shared and the things she taught me, I consider priceless.

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Glossary

All terms in Indonesian and described procedures are explained in the glossary, as well as abbreviations for institutions and programs.

Vocabulary

Term	Translation/Explanation
asal bapak senang	'keep the boss happy', in order to maintain harmony in the workplace
bahasa Indonesia	official language in the Republic of Indonesia
beasiswa	scholarship
gengsi	outward appearances, should be kept high
haram	sinful in the eyes of God
kost	boarding house
mahasiswa	student
nakal	naughty
prestasi	achievement
tawuran	fighting taking place at high schools
yang penting kuliah	'it is the most important to study', regardless the specific major

Terms, abbreviations, programs and procedures

Term	Translation/Explanation
ALSA	Asian Law Student Association, student organization that organizes activities and events. Accessible for all law students in Asia.
BAN-PT	Badan Akreditasi Nasional Perguruan Tinggi: National Education Board for Higher Education. Ministerial body that assesses academic programs at public and private higher education institutions and accredits majors as well as institutions with a status ranging from A (satisfactory) until D (unsatisfactory).
BBM	Bantuan Belajar Mahasiswa: Student Learning Assistance. Governmental need-based grant, targeted at students facing financial difficulties. Allocates around €16 per month for living costs and can be applied for whilst already in universty.
Beasiswa Unggulan	Beasiswa Unggulan: Scholarship for the Excellent. Governmental need-based full grant that covers tuition fee for four years. Targeted at high school graduates from poor economic backgrounds with highest academic performance in the region.
BEM	Badan Eksekutif Mahasiswa: Students' Executive Board. Student organization in every faculty that advocates and represents students' welfare.
Bidik Misi	Beasiswa Pendidikan Bagi Mahasiswa Berprestasi: Scholarship for Students with Achievements. First grand scale governmental scholarship program that allocates need-based full grants to youngsters from poor economic backgrounds with excellent academic performance in high school. Covers tuition fee and allocates €46 per month for living costs. Mainly works together with public higher education institutions.
Diploma (D-I, D-II, D-III, D-IV)	Diploma awarded after 1, 2, 3 or 4 years of studying in vocational higher education.
Doktor	Highest academic title in Indonesia, which will be awarded after completing *Sarjana 3*. Requires research and the writing of a dissertation.

Term	Translation/Explanation
HUMAS	Hubungan Masyarakat: Public Relations. Student organization at Universitas Negeri Jakarta that represents the university to external parties.
IPK score	Indeks Prestasi Kumulatif: Grade Point Average. The average of all grades that a student scores, expressed in percentages ranging from 4% (A) until 0% (E).
Jalur masuk	Route of Entrance. The way in which a youngster enters university and the varying different procedures this implies influences tuition fee and accessibility of higher education to a great extent. Practices for *jalur masuk* change almost every year in name and practice.
Merit-based scholarship	Merit-based scholarships are the most common form of scholarship in Indonesia. Provided by the government, universities, private enterprises and foundations. Are not required to be paid back but implies 'merit' aspect and is only allocated when certain criteria are met, as academic performance or achievements in sports or art. Allocates around €16 per month for living costs and can be applied for whilst already in university.
Need-based (full) grant	Need-based (full) grant is a less common form of scholarship in Indonesia. Only provided on a larger scale by the government through the Bidik Misi program and by Universitas Indonesia through the BOP system. Not based solely on 'merit' but also on 'need' and in theory allocated exclusively to youngsters from poor economic backgrounds with excellent academic performance in high school.
PENMABA	Penerimaan Mahasiswa Baru: Admission for New Students. Private entrance test to Universitas Negeri Jakarta. Third option in *seleksi mandiri*, which will be applied for after first failing entrance through *seleksi nasional* (SNMPTN, PMDK, PPKB), and the other two options in *seleksi mandiri*, SBMPTN and UMB-PT. Least favorable *jalur masuk* since university is allowed to set the highest tuition fee, unrestricted by governmental norms.
PMDK	Penelusuran Minat Dan Kemampuan: Search for Interest and Ability. Process whereby public universities scout for students with outstanding academic performance whilst they are still in high school. Most favourable and prestigious *jalur masuk* in *seleksi nasional*, since only 7% of students enter through this way and half of the tuition fee will be paid by the government.
PPA	Peningkatan Prestasi Akademik: Enhancement of Academic Achievements. Governmental merit-based scholarship, targeted at students with high academic performance or achievements in sports or arts. Allocates around €32 per month for living costs and can be applied for whilst already in university.
PPKB	Prestasi dan Pemerataan Kesempatan Belajar: Achievement and Equitable Learning Opportunities. Process whereby Universitas Indonesia scouts for students with outstanding academic performance whilst they are still in high school. Most favourable and prestigious *jalur masuk* in *seleksi nasional*, since only 7% of students enter through this way and half of the tuition fee will be paid by the government.
Sarjana 1 (S1)	Scholar 1. Awarded after four years of studying at university at an academic level. Comparable to a bachelor's university degree in Europe.
Sarjana 2 (S2)	Scholar 2. Can be applied for after first completing *Sarjana 1*. Awarded after two years of studying at a university at academic level. Comparable to a master's degree in Europe.
Sarjana 3 (S3)	Scholar 3. Highest academic degree in Indonesia that requires research and the writing of a dissertation, and leads to the title of *Doktor.*

Term	Translation/Explanation
SBMPTN	Seleksi Bersama Masuk Perguruan Tinggi Negeri: Joint Selection for Entering Public Higher Education Institutions. Written test, held all over Indonesia, after which students can try to enter all public universities in Indonesia. First option in *seleksi mandiri*, which will be applied for after first failing SNMPTN, PMDK and PPKB in *seleksi nasional*. Less favourable *jalur masuk* since no discount is received on the tuition fee from the government.
Seleksi mandiri	Independent selection. Umbrella term for entering public higher education institutions through SBMPTN, UMB-PT or a private university's test. Less favourable *jalur masuk*, since no discount is received on the tuition fee from the government.
Seleksi nasional	National selection. Umbrella term for entering public higher education institutions through SNMPTN, PMDK or PPKB. First option that applicants attempt. Most favorable *jalur masuk*, since half of the tuition fee will be paid by the government, yet also the most competitive one.
SIMAKui	Seleksi Masuk Universitas Indonesia: Selection for Entering Universitas Indonesia. Private entrance test to Universitas Indonesia. Third option in *seleksi mandiri*, which will be applied for after first failing entrance through *seleksi nasional* (SNMPTN, PMDK, PPKB), and the other two options in *seleksi mandiri*, SBMPTN and UMB-PT. Usually least favorable *jalur masuk* since university is allowed to set the highest tuition fee, unrestricted by governmental norms. UI however proclaims that tuition fees are not determined by *jalur masuk* and are the same for *seleksi nasional* or *seleksi mandiri*. Registration fee for this entrance test is nevertheless higher than for *seleksi nasional*.
SKS	Satuan Kredit Semester: Semester Credit Units. All courses at university are assigned credit points, that range from one until three, that express the study load. Comparable to ECTS (European Credit Transfer System) in Europe.
SMA	Sekolah Menengah Atas: senior high school.
SMK	Sekolah Menengah Kejuruan: vocational high school.
SNMPTN	Seleksi Nasional Masuk Perguruan Tinggi Negeri: National Selection for Entering Public Higher Education Institutions. Based on a student's grades from high school. First option in *seleksi nasional* (if not already invited through PMDK or PPKB), through which all youngsters in high school can attempt to enter a public university. Favourable *jalur masuk*, since half of the tuition fee will be paid by the government, yet also the most competitive one.
SPP	Biaya Sumbangan Pengembangan Pendidikan: Contribution Fee to Educational Development. Once paid entrance fee for entering a higher education institution. Charged for overall educational costs, as maintenance of the buildings, and can be as high or higher as one semester of studying.
UI	Universitas Indonesia: University of Indonesia.
UMB-PT	Ujian Masuk Bersama Perguruan Tinggi: Joint Exam for Entering Higher Education Institutions. Written test, organized by thirteen state universities, that might provide access to one of these institutions. Second option in *seleksi mandiri*, which will be applied for after first failing SNMPTN, PMDK and PPKB in *seleksi nasional* and SBMPTN in *seleksi mandiri*. Less favourable *jalur masuk* since no discount is received on the tuition fee from the government.
UNJ	Universitas Negeri Jakarta: State University of Jakarta.
Untar	Universitas Tarumanagara: University of Tarumanagara.
Usakti	Universitas Trisakti: University of the Three Magics.

Introduction

I have obtained my bachelor's degree, and I will respect myself as a person who has achieved a bachelor's degree. I have a good attitude, and I am striving for a high salary. Just behave as a good candidate to get a good job. With that, everybody will have respect for me.

- Chana, youngster who studied with a scholarship. Jakarta 2012 -

This phrase is from an Indonesian youngster who was born on the island of Kalimantan. After her parents divorced her mother moved her and her siblings to the capital Jakarta, in search for work. Years of insecurity and poverty followed, until Mili Chana and her siblings were entrusted to an orphanage. The orphanage provided education up to high school, but after graduation the young adult was asked to leave and from that point on had to make a living by herself. After one year of being employed as a migrant worker in Malaysia, Mili Chana managed to return home and obtain a scholarship to continue studying at a university in Jakarta. Four years later she graduated as a psychologist, and was able to state the phrase above.

Education is considered a human right by the World Bank (McInerney-Lankford and Sano 2010, 18). So, next to eradicating extreme poverty and hunger, ensuring universal primary education to all children in the world is one of the major Millennium Development Goals. Indonesia seems to be on track with meeting this goal: by 2010, already 95,9% of children in the eligible age to go to primary school were enrolled (NCDO, 2013). To achieve this, large amounts of public resources went to the funding of primary education and junior high school (Wicaksono and Friawan 2008, 3). Notwithstanding the rise in public spending on education, investments in higher education lag behind. Indonesia's enrollment rates in higher education are therefore rather low compared to other countries in the region. Access to higher education is also characterized by a high inequality gap, whereby the majority of the current students are from wealthy families (Hill and Kian Wie 2012, 233).

Equality and accessibility to higher education have become intensely debated issues in Indonesia. In line with the vision of the Word Bank, higher education is viewed as a public good in Indonesia. Throughout history, well-educated young Indonesians have always been the major driving forces for political and economic progress. Indonesia's independency movement was for example mainly prompted by this group. Graduates are also expected to enjoy well-paid jobs and work in the formal sector, which is considered as better-off than the informal sector (Wicaksono and Friawan 2008, 8-10). Furthermore, according to Moeliodihardjo (2010), one more fundamental aim for educational development is that education has the capacity to transmit and enrich common cultural and moral values, in which individuals and society can find their identity and self-worth (Moeliodihardjo 2010, 1).

Higher education, as a basic human right, should thus be accessible to all, since it improves personal wellbeing and contributes to society as a whole. But how accessible is higher education in Indonesia, and for whom? And does it really contribute to personal wellbeing, and if so, in which domains? Research has already been conducted on the evaluation of scholarship programs for

primary and secondary education (Sparrow 2007; Cameron 2009), the determinants for accessing higher education (Ogawa and Iimura 2010) and on aspirations of youngsters with regard to education and its effects on employment and marriage (Camfield and Knowles 2010; Minza 2012; Mansoer and Oei 1999; Munro 2012; Nilan et al. 2011).

The aim of this research is to obtain a better understanding of the accessibility of higher education in Indonesia and the extent to which studying at university influences wellbeing. This by studying the vehicles for access that are available in Indonesia, and the extent to which these scholarship programs or practices facilitate easy access. Further, this research focusses on youngsters that study with a specific scholarship within the Indonesian university system. It explores to what extent studying has had an impact on their wellbeing, and if this is influenced by the programs and practices for access. Specific needs of students can thereby be revealed and potential gaps or complications in existing programs and practices elucidated. This information can be useful to organisations that attempt to contribute to the accessibility of higher education in Indonesia, as the Indonesian government and universities, that according to literature, are still in the process of seeking the best format and practice with regard to governance, quality and accessibility (Wicaksono and Friawan 2008,35). Moeliodihardjo (2010) emphasizes that especially a better understanding is required about the needs of students from disadvantaged backgrounds, in order to develop more effective scholarship programs (Moeliodihardjo 2010, 31). This research is an endeavour to contribute to this process, so that in the future more Indonesian youngsters can be proud of themselves for graduating from a university, like Chana. The central research question is the following:

To what extent and in what domains (material, relational and subjective) does studying at university contribute to the wellbeing of youngsters in Jakarta, and how was this influenced by specific scholarship programs?

This research focusses mainly on youngsters that study with a scholarship for studies at university *Sarjana 1* (S1) level. This is comparable to a university bachelor degree in Europe (Nuffic 2011, 8). The disparity in accessing higher education is not only caused by economic background, but is also a regional issue. Enrollment rates in rural areas are less than half of those in urban areas (Ogawa and Iimura 2010, 4). Because most universities are located in urban areas, this research took place in Jakarta, since it seemed likely that the majority of scholarship programs are exercised from the capital. Fieldwork took place from the 19th of January 2013 until the 19th of April 2013. The next chapter explains the theoretical concepts that were used in this research, how these relate to each other and how they were operationalized into measurable elements. The sub-questions of the research are also presented there. The methodological framework explains which different research methods were used during fieldwork. The third chapter illustrates the research area and provides contextual information on higher education in Indonesia. The fourth chapter concerns the practices for accessing higher education in Indonesia and describes scholarship programs. The fifth chapter elaborates on students and their perception on wellbeing. The conclusion provides an answer to the sub-questions and finally the central research question.

1. Theoretical and Analytical Framework

This chapter presents the theoretical concepts and models which are of importance to this research. It describes the way in which these theoretical concepts relate to each other and how they are operationalized into measurable elements. As stated in the central research question, this study aims to understand to what extent studying at university can contribute to wellbeing, and to what extent this is influenced by specific scholarship programs. Therefore theories are discussed about wellbeing, higher education and its relation to wellbeing, higher education and its relation to development and theories on the accessibility of higher education.

1.1. Wellbeing: a Developing Concept

Wellbeing is a relatively new concept in development thinking and no consensus on its meaning has yet emerged (Gough, McGregor and Camfield 2006, 5). This is not surprising, because the development discourse has since its emergence always been subjected to discussion. There are hardly any terms that contain more meanings and are more biased than the ones used in the development discourse. According to Rist (2008), development has become a true modern religion. On behalf of development millions of dollars can be spent on building schools, implementing projects, and mistake after mistake can be made, but still it is believed that development and growth are a necessity. However, the development discourse has to deal with increasing epistemological distrust. There is no valid knowledge about good development, because all is based on contradictory assumptions. It can mean more influence of the state, or less influence of the state, more international trade, or less international trade etcetera (Rist 2008). Terms in development thinking should thus be treated with caution and be thoroughly explained before used, because many are infested with all sorts of suppositions.

Taking this into account, this research departs from the concept of wellbeing because, as was stated by S. White (2008), it has a more positive connotation than other terms in development. Often policy approaches focus on negative terms, as poverty, social exclusion and social dysfunction, that draw a sharp line between the 'developed' and the 'developing'. Instead, wellbeing offers an inclusive aspiration. Also, it has a holistic outlook, which attempts to connect mind, body and spirit. Thereby it tries to understand a person's own priorities and perspectives, instead of applying outsider categories (S. White 2008, 1,2). The emergence of the term 'wellbeing' and the way it is interpreted in this research is explained below.

After the decolonization processes halfway the twentieth century, development started to evolve as a discourse. Poverty and inequality, both within and between countries, became undesirable, whilst before they were considered a natural condition, imposed by the divine order. The development discourse has since its origination been dominated by many different paradigms, ranging from Modernisation, Dependency and World Systems theory, followed by the Neoliberal approach, that all motivated different types of intervention strategies. In the first decades, economic growth was understood to alleviate poverty and contribute to wellbeing. It comprised the material

resources that people could control, utilise and dispose of, and was easily measurable by individual income levels and Gross National Product (Gough, McGregor and Camfield 2006, 5). Soon though, it became clear that economic gains did not automatically trickled down to benefit all layers of society. Wellbeing comprises for example also access to health care and education, and a safe environment. Since the 1980s, the idea of development was therefore extended from purely economic to human development. Welfare economist and Nobel Prize-winner Amartya Sen played a notable role in this process. He expressed wellbeing as a 'person's capability to do or be what he or she has reason to value' (Sen 2010, 231). Instead of focussing on merely access to resources, his 'capability approach' views wellbeing in terms of the totality of 'beings' and 'doings' a person is able to achieve in practice. Sen uses 'functionings' to measure this: it is 'an achievement of a person, what he or she manages to do or to be' (Sen 1985, 12). Someone's 'capability set' is the vector of all the different functionings he or she is able to achieve. Poverty is understood as the deprivation of the capabilities to achieve what one values. Sen's theory has been of great influence on the development paradigm.

The capabilities approach also received criticism. Alkire (2007) pointed out that to measure opportunity freedoms is difficult and arguably even impossible. Someone's capability set should not only include the opportunities that people have actually chosen (or were coerced into), but also the counterfactual opportunities that had been open to them but that they did not choose. As Alkire states, 'a full measure of opportunity freedoms, like a complete budget set, would list all of the possible options open to the agent, all of the 'roads not taken'. Such a set could be theoretically constructed, but would be challenging to measure empirically' (Alkire 2007, 97). What remains then according to Gough, McGregor and Camfield (2006) is to map a person's chosen functionings, or what a person succeeded in doing with the commodities at his or her disposal, given the personal characteristics and environment. But this also is too broad to study. Valuable functionings might include the ability to make music or be generous to others in order to feel good about oneself. This is not evaluable and comparable across persons or groups of people. The capabilities approach is thus difficult to operationalize. Therefore agreement is more likely to be achieved on a list of basic functionings. Although Sen has repeatedly disapproved of such a list, his work inspired the Human Development Index that was created in 1990 and which is nowadays an often used method for measuring human development, in terms of capabilities in income, education and health (Gough, McGregor and Camfield 2006, 12).

In de 1990s the livelihood framework evolved as a method to measure wellbeing. Blaikie et al. (2004) have defined livelihoods as 'the command an individual, family or other social group has over an income and/or bundles of resources that can be used or exchanged to satisfy its needs. This may involve information, cultural knowledge, social networks and legal rights as well as tools, land or other physical resources' (Blaikie et al. 2004, 12). The livelihoods framework thus assesses the ways in which people make use of a wide range of 'assets' and strategies. It identifies five categories of resources, namely human or cultural capital (skills, education and knowledge), social capital (networks, relationships), material or physical capital (personal tools, infrastructure, health care), natural capital (land, water, forest resources, livestock) and financial capital (earnings, savings) (Gough, McGregor and Camfield 2006, 7; FAO 2012).

Also the livelihoods framework has received criticism. One is that it overemphasizes the agency of the poor and thereby obscures the role that structure plays (Gough, McGregor and Camfield 2006, 23). The focus is mainly on access to resources and people's ability to gain capitals, but households are not analysed within the broader national or international context, which often is of great influence on the resources one has access to. Also, 'capitals' portray a rather simplistic view of what people have as the main explanation for their poverty. As Sen has pointed out, wellbeing is not just about what people have, but also about what their goals and aspirations are, and the choices they have learned or are coerced to make in trying to achieve these goals. Particularly social capital is misleading, because it suggests that relationships can be 'owned' and are continuously present. Relationships should however be understood as 'claims on reciprocity appealed to when they are needed' (ibid, 24). Appeals are thus often circumstantial. Instead of focussing solely on a person's access to resources or capitals in order to understand levels of poverty or wellbeing, 'it is systems of meaning, negotiated through relationships within society that shape what different people can and cannot do with what they have. And, by giving sense to a person's doing, meaning translates the 'having' and 'doing' into 'being'' (ibid, 25).

Recently new questions have been raised about the concept of development and how we conceive and measure its ends. The focus has returned to the individual subject, and ideas of 'subjective wellbeing', 'life satisfaction', 'quality of life' and 'happiness' have brought subjective evaluations centre-stage. They propose to measure these directly rather than through concepts of resources or human development. This approach inspired the International Society of Quality of Life Studies (ISQOLS) and the Journal of Happiness Studies (Gough, McGregor and Camfield 2006, 7,8).

Criticism on the subjective wellbeing and quality of life approach is that people have the propensity to adapt to changing circumstances in their lives. Expectations, standards and values are unconsciously adjusted when the circumstances require this process of reprioritisation in order to survive. Subjective quality of life findings are therefore not very reliable when making intra-personal comparisons over time, let alone comparisons between different groups of people. A second point of criticism is that individuals often perceive their state of wellbeing in relation to other people belonging to the same group. Students for example compare their state of wellbeing with other students in the same area in order to make a judgement. Relational aspects when measuring happiness should thus be taken into account. Lastly, it has been pointed out that a state of happiness is not necessarily the right indicator to measure someone's state of wellbeing. 'Depressive realism' takes the stance that depressed people may exhibit greater realism in assessing and coping with the challenges they face (Gough, McGregor and Camfield 2006, 31-34).

Despite the valuable insights that the above mentioned theories offer into development and wellbeing, they insufficiently provide adequate means for *researching* wellbeing. Sen's capabilities approach lacks methodology, despite the fact that it offers great insight into the resources that people are able to make use of. The livelihood approach is focussed more on the community level and solely 'capitals' is insufficient to measure subjective aspects as aspirations, hopes, fears or sense of meaning. Further, the subjective wellbeing and quality of life approach does not take the relational dimension sufficiently into consideration. However, the next section discusses Sarah White's (2010)

approach to wellbeing. Her definition seems to combine all other approaches and offers a clear methodology for assessing wellbeing.

1.2. Wellbeing: Towards an Alternative Perspective

The research program of the ESRC Research group on Wellbeing in Developing Countries (WeD) at the University of Bath offers an alternative perspective on wellbeing. It was founded on the three conceptual frameworks of capabilities, livelihoods and subjective wellbeing and quality of life that were discussed in the previous section. The WeD research is thus interdisciplinary and embraces anthropology, economics, political theory, psychology and sociology. In order to conceptualise human wellbeing, WeD is 'built on the premise that cross-disciplinary communication and understanding is necessary' (Gough, McGregor and Camfield 2006, 8). WeD conceptualises wellbeing as follows:

'We argue here for a conception of wellbeing that takes account of the objective circumstances of the person and their subjective evaluation of these. But both the objective circumstances and perceptions of them are located in society and also in the frames of meaning with which we live. Thus wellbeing is also and necessarily both a relational and a dynamic concept. States of wellbeing/illbeing are continually produced in the interplay within the social, political, economic and cultural processes of human social being. It cannot be conceived just as an outcome, but must be understood also as a process' (Gough, McGregor and Camfield 2006, 5).

Wellbeing can thus be seen as an umbrella term, under which a variety of related ideas and concepts can shelter. Sarah White (2008), also part of the WeD program, elaborates on wellbeing by offering a simpler definition and conceptualising it into three dimensions. Her definition and conceptualisation of wellbeing are the departure for this research. S. White defines the concept of wellbeing as 'doing well – feeling good, doing good – feeling well'. As she puts it:

''Doing well' conveys the material dimension of welfare and standard of living. […] 'Feeling good' expresses the 'subjective' dimension of personal perceptions and levels of satisfaction. The second line, 'doing good – feeling well', reflects more specifically the findings of our research in developing countries. […] For many of the people we talked to, wellbeing was not simply about 'the good life,' but about 'living a good life.' This adds an important collective dimension to subjective perceptions: they reflect not simply individual preferences, but values grounded in a broader, shared understanding of how the world is and should be. […] 'Feeling well' indicates the importance of health to wellbeing. However, it also goes beyond this to an again moral sense about feeling at ease with one's place in the world – which is critically associated with how one is in relationship to others' (S. White 2008, 3).

Wellbeing is thus about living a good and healthy life, and complying with the notions of the surroundings on what this comprises. S. White has conceptualised wellbeing into three dimensions, namely the subjective, relational and material dimension. The three dimensions are explained in box *1.1. Dimensions of Wellbeing Explained.*

Dimensions of Wellbeing Explained

- *The material* concerns practical welfare and standards of living:
  - income, wealth and assets
  - employment and livelihood activities
  - education and skills
  - physical health and (dis)ability
  - access to services and amenities
  - environmental quality
- *The relational* concerns personal and social relations:
  - relations of love and care
  - networks of support and obligation
  - relations with the state: law, politics, welfare
  - social, political and cultural identities and inequalities
  - violence, conflict and (in)security
  - scope for personal and collective action and influence
- *The subjective* concerns values, perceptions and experience:
  - understandings of the sacred and moral order
  - self-concept and personality
  - hopes, fears and aspirations
  - sense of meaning/meaninglessness
  - levels of (dis)satisfaction
  - trust and confidence

Box 1.1: Dimensions of Wellbeing Explained. Source: S. White 2008, 7.

The *material dimension* is comparable to 'human capital' in the livelihoods framework, 'capabilities' in Sen's theory or 'assets', and comprises both what people individually have or own, as common property resources, like the natural and physical environment which is shared with others. The *relational dimension* comprises intimate relations of love and care as well as elements of 'social capital', such as social networks and relations with institutions of the state, such as law, local or national politics and social welfare services. The *subjective dimension* concerns what people value and hold to be good, the desires they identify and how they feel about their lives. This research departs, as S. White does, from the idea that individualism is an ideology rather than a description of how people really are in practice. Relationships are not something that an individual has, but rather, people become who and what they are through their relatedness to others. The relational and subjective dimensions are therefore fundamentally intertwined (S. White 2008, 7,8). Wellbeing can in this light not be viewed as a state that people simply do or do not experience. It is a process, 'realised through the 'work' people put into making meaning out of their lives' (ibid, 9).

Wellbeing as a process suggests dynamics. Figure *1.2. Wellbeing as a Process* explains this:

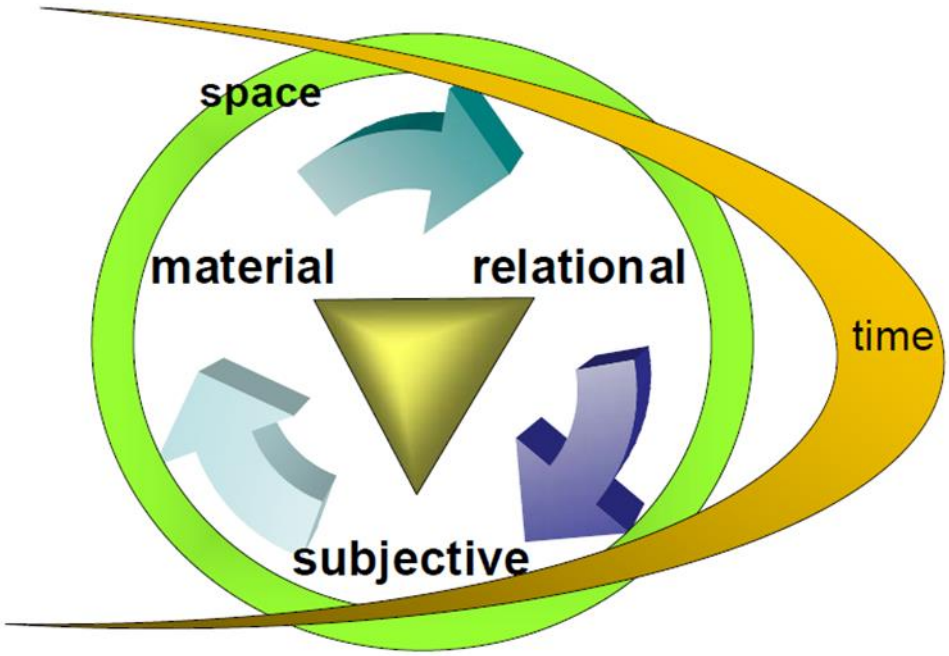

Figure 1.2: Wellbeing as a Process. Source: S. White 2008, 10.

The arrows suggest 'the inter-relationship and co-constitution of the various dimensions of wellbeing' (S. White 2008, 10). It differs between different actors and situations which factor is driver and which is driven, which is prominent and which is less significant. According to S. White, the next dimension that should be taken into account is time. People's perceptions on the various dimensions change over time, as was also stated in the subjective wellbeing and quality of life approaches. 'Expectations of the future and reflections on the past [thereby] have a bearing on how people conceive their present – and how people feel about their present affects how they read their pasts and future' (S. White 2008, 10). These personal evaluations are further affected by how people conceive of time itself. Finally, the figure indicates space. According to S. White, 'peoples understandings of and capacities to achieve wellbeing depend on the geography of the spaces they are in' (ibid). This can have a much more fundamental influence on wellbeing than can be expected beforehand, and should thus be taken into consideration (ibid).

There are some potential hazards when applying wellbeing as a measurement method. Two are important for this research. The first comes from Christopher (1999). He points out that 'models of psychological wellbeing conform to the dominant ideology in Western society. They are thus part of the syndrome they seek to uncover, rather than being able to offer the grounds of independent insight into it. As a result they valorise the responses of people who share these assumptions (Western subjects) as if they indicate superior quality of life in real terms. At the same time, they potentially miss-interpret the responses of other (non-Western) subjects, therefore attributing to them a much lower quality of life than may in fact be justified' (S. White 2008, 11,12). Thus, what living a good life means is very subjective. A Western researches might for example value independence as a quality in life, and therefore conceive a respondent's wellbeing as 'not in a good state' when he or she is not

independent from family or other parties. The Southern respondent might however not conceive dependence as negative at all, and might perceive his or her wellbeing in a very satisfactory state. This should be taken into consideration when applying those categories in research.

A second point to take into account is that 'the positive spin of wellbeing can seem to exclude negative experiences or dimensions. […] The concern with values and goals can reproduce local ideologies without proper recognition of the power relations these embody, disputes or 'misbehaviour', or the unequal rights and responsibilities they confer. […] Being centred on the person can blunt analysis of structural inequalities, since people's sense of self and their interests are likely to follow the ego-centred linkages of 'ties that bind' (my family, my community) rather than categories of race, class, age and gender that sociologists use to chart social difference' (S. White 2008, 12). People are thus inclined to think from their own frame of reference, without reconsidering their own assumptions in life and without taking the broader structures into account. These unconscious cultural structures might however work constraining or enabling and might categorise groups or practices on specific terms. S. White has tried to negotiate this by adding 'social, political and cultural identities and inequalities' in the relational dimension of wellbeing. This category can have profound influence on an individual's positioning within a social field, and should thus be given appropriate attention. Despite the above mentioned potential hazards when using S. White's approach to study wellbeing, it offers an holistic outlook and practical tools for research. Therefore it is the departure for this research.

1.3. Theories on Education, Wellbeing, Development and Accessibility

To gain a better understanding of studying, wellbeing and how this is potentially influenced by specific scholarship programs, further theory is necessary about the concepts of education, its relation to wellbeing and development, what the preconditions are in order to create high-quality higher educational institutions, and how higher education should be made accessible. First, education and the assumed private benefits that can be derived from it are explained. Then, the public benefits are mentioned, thus the contributions that higher education can make to the development of society as a whole. Further, it is discussed what a well-functioning university environment should be comprised of. Finally, different theories on the accessibility of higher education are debated, as free tuition, cost-sharing, or the provision of loans, grants or scholarships.

Much literature has been written about the private benefits of education and the way in which it influences personal wellbeing. Private benefits include better employment prospects, higher salaries and a greater ability to save and invest. These benefits may result in better health and improved quality of life, thereby enabling individuals to work more productively and thus guaranteeing lifetime earnings (Bloom, Canning and Chan 2006, 15). Education is also believed to influence preferences, expectations, feelings and emotional states, thereby facilitating processes of shaping perceptions of the self and society, and social psychological traits such as self-esteem and perceived personal wellbeing. According to John White (2002), individuals in a liberal society are assumed to choose themselves which major informed preferences they wish to satisfy. A key aim of education in schools is to equip scholars for such choices, by providing them with whatever acquaintance is necessary of a wide range of possible intrinsic goods from which to make informed choices (J. White 2002, 445).

Education thus enables individuals to form personal identities by making informed choices, and enables position taking in the social sphere. It thereby facilitates or limits the opportunities for participation and social interaction. However, it is also said that people with more education are less satisfied with their global life situation, possibly because the relatively better educated groups tend to have higher aspirations, expectations and demands and therefor employ other reference standards when assessing their subjective life situation (Tuijnman 1990, 286). The relationship between education and increased wellbeing is also rather based on theory than on evidence. Multiple researchers have found that formal educational has a statistically weak or only small positive influence on perceived wellbeing (Witter et al. 1984, 172; Tuijnman 1990, 286).

Apart from assumed private benefits, education is also regarded as having public functions and to contribute to the development of a society as a whole. Higher education however, has long been viewed as an inefficient public service that largely benefited the wealthy and the advantaged. Since consumers of higher education belong to a relatively privileged sector in society, subsidizing higher education from general tax revenue contributed by the poor was seen as highly inequitable. The international development community has thus for a long time discouraged investments in higher education, and instead encouraged a focus on the more equitable widespread accessibility of primary and secondary education, which were besides supposed to have higher returns and to be more effective in poverty reduction (Bloom, Canning and Chan 2006, iii, 4; Tilak 1992, 392; Postiglione 2010, 3; Psacharopoulos 1988, 101). Recently, perceptions on higher education have changed. The private benefits can be viewed as benefiting society as a whole. High earnings for well-educated individuals ease demands on state finances by raising tax revenues. Besides, producers from all educational backgrounds will benefit from their greater consumption. Apart from this, higher education is now also understood to provide relevant skills for the labour market and to lead to a more entrepreneurial and civic society, since higher educated individuals are more likely to engage in entrepreneurial activity. Thereby, they provide larger numbers of jobs than lower educated individuals, which boosts productivity and competiveness. Higher education can further enhance economic development through technological catch-up, thereby gaining ground on more technologically advanced societies, since graduates are likely to be more aware of and better able to use new technologies (Bloom, Canning and Chan 2006, iii, 1, 15, 19). Higher education is thus increasingly viewed as a driver of economic growth, preventing countries to lag behind compared to other regions, and enabling them to leap ahead in their going quest for development (Welch 2007b, 239; Posso 2011, 238, 239).

Apart from providing a highly skilled labour force and the training of scientific and economic elites, universities also assess existing information and generate new knowledge through research. They also often function as ideological apparatuses, and along with other institutions, are responsible for the formation and dissemination of societal and state ideology. A statistically significant correlation has been found between higher education enrolment rates and governance indicators, as absence of corruption, rule of law, absence of ethnic tensions, bureaucratic quality, low risk of repudiation of contracts by governments and low risk of appropriation. Well-educated individuals have developed advanced knowledge and decision-making skills and are more likely to call for the setting up of robust

and fair legal and political institutions to ensure the above mentioned. Educated elites are further more likely to address environmental problems and improve security against internal and external threats (Bloom, Canning and Chan 2006, i, 16, 19; Welch 2007b, 238, 239).

Apart from theories about the role that higher education plays in wellbeing and development, literature has also been written about the key characteristics of high-quality universities, and what thus creates a sustainable and conducive higher education environment. According to Salmi (2009), one precondition is that the university has an international reputation and a high concentration of talent, meaning that the university can attract and retain the most able students and the best staff. The university should further generate innovative ideas and produce ground-breaking research output which is reviewed and recognized by peers. It should also provide a supportive research and educational environment by offering high-quality facilities. Besides, the university should be appropriately governed, by a first-class management team with strategic vision and implementation plans (Salmi 2009, 81, 82).

Further theory elaborates on how higher education should be made widely accessible. Theories vary from free tuition, cost-sharing, the provision of loans or grants by governments, or the allocation of scholarships by institutions or private organizations. Making tuition free is said to contribute to accessibility, since it enables the aspiration for studying in higher education, also for youngsters from poor families. When tuition fees are charged, disadvantaged youngsters might not be aware of potential grants and scholarship programs, and therefore not even consider accessing higher education. However, despite the fact that higher education is free in some Scandinavian countries, it fails to attract students of working-class families. This might have to do with the fact that low-income families are less likely than high-income families, to stimulate education from a young age and afford, or live where there exist, good quality high schools (Fahmi 2007b, 13; Johnstone 2003, 357, 370). Accessibility seems thus to have less to do with tuition fees, but more with social status. Fahmi (2007b) elaborates on this by stating that costs for accommodation and living, and the forgone income whilst studying, are greater constraints for youngsters from poor families for accessing higher education than tuition fee (Fahmi 2007b, 13). The conclusion that higher education remains dominated by elites leads to the theory that providing free higher education produces perverse effects on income distribution, as the rich get public subsidies in the form of low fees, which were paid from the taxes levied on all layers of society and thus also, the poor (Tilak 1992, 398). In this light, the high public subsidies on higher education resembles a transfer payment from the public treasury to the higher classes. However, as was stated before, the public gains of higher education benefit society as a whole, thereby overriding the demonstrably high private benefits received by graduates, as status and a high income (Johnstone 2003, 355, 356). Free tuition is nevertheless also said to lead to a shortage of finance for higher education institutions, especially in developing countries. Taxes levied on income and wealth are difficult to collect there, since they are easy to escape for the rich, thereby indeed creating an unfair public investment in the relatively better off. The financial crisis has further led to an increasing pressure on public funds for higher education worldwide. Therefore, the World Bank recommends a shift of higher educational costs from governments and taxpayers to students and parents (Tilak 1992, 398; Johnstone 2003, 358, 372).

The cost-sharing strategy advocated by the World Bank includes that tuition fees are increased, or asked where they once not existing, while the revenue from higher fees can be used for loans or grants to the financially disadvantaged (Welch 2007a, 682). It can also mean the reduction or freezing of grants, or privatization of higher education institutions. Cost-sharing will shift the burden from government and taxpayers to students and their families, bringing to the highly demanded commodity of higher education some virtues of the market. Presumably that will stimulate efficiency, because it will make students and families more discerning consumers and universities more cost-conscious providers. It can also decrease academic malingering, thereby increasing the likelihood of efficient studying. In countries as Germany and the Netherlands, students' financial support and discounts on living costs sometimes cause study delay or the unnecessary taking of extra courses, because the alternative may be unemployment or an unappealing job. Cost-sharing could prevent these practises and according to some, is inevitable to prevent the worsening of educational quality due to declining funds (Johnstone 2003, 351, 352, 354 356). However, as was stated before, demanding high tuition fees might decrease the accessibility of higher education, since youngsters from poor families are less likely to be aware of grant and scholarship programs. Theorists resisting the cost-sharing strategy worry that it will not lead to more resources for the university, more efficiency and producer responsiveness, since there is no evidence that these processes will take place. Furthermore, they fear a shift of taxpayer resources from higher education to other claims, that may be more politically forceful, as for example tax cuts for the wealthy. Taxes levied on income and wealth *can* also be raised, even in developing countries, if only the political will and leadership are there. This will obviate the need for higher tuition and other forms of cost sharing, and prevent the risk of possibly ineffective and expensive financial aid schemes (Johnstone 2003, 356, 357).

Another strategy for making higher education accessible is through the provision of loans by the government. Student loans are advocated because of their resource potential, thereby relieving the government, equity in cost-sharing, since costs are shared between the public and students, who both benefit from higher education, and efficiency, by enhancing the responsiveness of the university and making students more serious with their studies and careers (Tilak 1992, 401; Johnstone 2003, 369). Critics however, reject student loans on the grounds that they reduce equity by limiting access to higher education, since it is alleged that children from low-income backgrounds, especially in developing countries, resist borrowing. Higher education is an 'invisible' human capital and poor family background can, despite graduation, lead to a labour market disadvantage compared to youth from well-connected families. This makes the ability to pay back uncertain, thereby creating an aversion to debt (Johnstone 2003, 357; Tilak 1992, 399; Nilan et al. 2011, 724). Another point of criticism is that loan systems demand a comprehensive governmental administration, which is lacking in most developing countries, thereby diminishing the changes of recovery (Welch 2007a, 685). The National Loans Scholarship Scheme for example, which was launched in India in 1963, faced non-repayment as the most important problem. This might have been due to the fact that loans were provided by the government, but paid through the higher education institutions. When it came to recovery, the institutions had no responsibility, which complicated repayment (Tilak 1992, 393, 396).

Finally, there are grants and scholarships which can contribute to the accessibility of higher education. Both grants and scholarships are provided without the requirement of repayment. The often 'need-based' grant is allocated to substitute missing parental contribution in low-income families, and may be paid to the higher education institution or directly to the student. When grants are solely based on income and not on 'merit', as for example the requirement of scoring high grades or excellence in arts or sports, they can be called generally available. A grant is 'sufficient', when it is in such a way generous, that it makes possible the most costly education to which a student is academically entitled, and besides, is realistic in the expected parental contribution. The more generally available and sufficient need-based grants are, the more they will be able to compensate for the limiting effects that tuition can have on enrolment (Johnstone 2003, 366, 368, DesJardins et al. 2002, 661). Apart from allocating grants, 'need-based' aid can also be provided in the form of 'work/study' jobs to students who are facing financial problems, whereby higher education institutions offer academically related jobs to students, so that they can earn besides their studies. This might also include jobs that could have been done by other parties, as cutting grass or working in the university cafeteria (DesJardins et al. 2002, 662, 663).

Scholarships are often 'merit-based' and thus allocated when certain criteria are met, as academic performance, excellence in sports or arts or participation in student organizations. They are not necessarily related to the financial status of a student. Scholarships can be provided by the higher education institution, a private organization or a student organization. According to literature, especially scholarships, but also the 'work/study jobs' written above, create a gift-exchange relationship or bond of reciprocity between the university and the student, whereby the commitment of the institution in turn increases a student's engagement. Commitment increases persistence and retention on the side of the student and thus decreases the chances of drop-out (DesJardins et al. 2002, 661-664, 674).

One precondition for the effectiveness of financial support policies is transparency. This was found by Callender and Wilkinson (2013), who studied the effects of bursaries on student perceptions and choices in higher education in England. Students need to know whether, what and how much financial aid they will receive. Precisely this information, about how to qualify and what students get when eligible to receive support, turned out to be unclear, because many bursaries have complex and opaque eligibility criteria. However, students require early notification and predictability, so that they can know their university costs and potential financial support well in advance of their decision making to go studying or not. Especially youngsters from low-income families might otherwise reject higher education. Thereby it must be taken into account that, just because institutions have the obligation to provide information, this does not mean that students and their families can easily find it, know what to do with it, or how to interpret it. As was also written before, again specifically youngsters from low-income families are thereby hard to reach (Callender and Wilkinson 2013, 294, 301, 302). Increasing the accessibility of higher education is thus not only determined by the type of financial aid that is offered, as loans, grants or scholarships, but also how these are being offered.

Despite the fact that different theories exist on how higher education should be made accessible, it is now widely accepted that financial support always increases enrolment rates and

affects institutional choice. Especially youngsters from low-income families are influenced in their choice of studying by tuition fees and the provision of loan, grant or scholarship schemes. However, still too little is known about the actual impact of these strategies on the accessibility of higher education, since much is still based on theory. Therefore, further research is necessary in order to devise financial aid structures that both relieve higher educational institutions from their current financial pressures, increase accessibility and optimize the chances of graduation (DesJardins et al. 2002, 654, 655; Johnstone 2003, 371, 372).

1.4. Analytical Framework

Drawing from the theoretical framework and the central research question, the following themes can be identified which are of significant importance to this study: university system, scholarship programs, studying (by means of a specific scholarship or without a scholarship), wellbeing, time and space. This section explains how these theoretical concepts relate to each other and how they are operationalized into measurable elements. The sub-questions of the research are also presented here. The themes mentioned above led to the formulation of the central research question:

To what extent and in what domains (material, relational and subjective) does studying at university contribute to the wellbeing of youngsters in Jakarta, and how was this influenced by specific scholarship programs?

In order to answer the central research question, four sub-questions are formulated:

1. How can the Indonesian university system be characterized and what is the role of scholarship programs within this system?
2. What objectives do different types of institutions or organisations that provide scholarships to youngsters in Jakarta have, what do the scholarships comprise of and under what conditions are they provided?
3. How do youngster who are studying at university perceive their wellbeing in the three dimensions of wellbeing (material, relational and subjective), and how do these perceptions change over time: before, during and after studying?
4. What are the reasons why the dimensions of wellbeing have been changing over time?

In order to understand the wellbeing of students, it is first necessary to understand the educational environment in which they operate, since wellbeing can only be understood in the specific context in which it is experienced. Since not much is known yet about the Indonesian university system and the precise regulations and procedures that are being practiced to facilitate access to this, a significant part of this study is aimed at gaining more insight in these aspects. This is exercised by first describing the founding of higher education institutions in Indonesia and their different characteristics, as constitutional basis, degrees that can be obtained, status and quality. After this description of the university system, the precise regulations and procedures that are being practiced to facilitate access

are studied, like the scholarship programs that are available. In this, it is interesting to investigate the mission statement of the programs, their underlying presuppositions for allocating scholarships, their regulations and procedures. When drawing from theories about education and accessibility, it will in this stage already be possible to point out potential gaps in existing procedures and programs, or distinguish practices that complicate access to higher education.

When a clearer image of the university system and the scholarship programs is gained, this study focusses on the wellbeing of students, and the extent to which this is influenced by the scholarship programs. The personal accounts of students can deepen the knowledge about the impact of scholarship programs and point out potential gaps in these schemes, besides the information that can be drawn from theory. A differentiation should hereby be made between youngsters who study by means of a scholarship and those who study without the help of a support program. As S. White (2008) has stated, people are inclined to think from their own frame of reference (S. White 2008, 12). A youngster that studies by means of a scholarship, and who is thus probably from a low socio-economic background, might for example perceive his or her employment opportunities as improved. However, compared to a student who studies without a scholarship, and who is probably from a higher socio-economic background, job opportunities might not have increased as much as desirable. The student from a wealthy family might have more connections that enable finding a well-paid job. In order to assess wellbeing and the potential influence of scholarship programs, it is therefore necessary to compare the wellbeing of students that study with a scholarship, with the wellbeing of those who study without a scholarship. When comparing the two respondent groups it will become clear if differences exist or not.

Further, time is of significant importance when studying wellbeing. To understand the extent to which studying contributes to wellbeing, it is first necessary to know the state of wellbeing in the three dimensions before entering university. When comparing this state to the current state of wellbeing, thus whilst studying, it will be possible to understand if there have been changes. Although this study mainly focuses on youngsters who are still studying, it is interesting to ask for their expectations for the future with regard to their wellbeing. 'Wellbeing after studying' is therefore also included, which is thus based solely on expectations, not on actual practice. As S. White (2008) has stated, it should be taken into account that the experiences on wellbeing in the past and expectations for the future influence the present perception, and the other way around (S. White 2008, 10). This is illustrated in figure *1.3. Analytical Model*, with the double arrowed shape that represents time.

Space is also taken into account when studying wellbeing. The influence of studying on wellbeing might vary considerably across different spaces, so the three different dimensions of wellbeing may be influenced differently, depending on the setting. Therefore, four spaces are identified, namely the home setting, the field of the university, society and the labour market. The extent to which wellbeing is influenced by studying in the space of the labour market will then again be based solely upon expectations.

When comparing all the different perceptions and states of wellbeing in different times and spaces, it is possible to understand the extent to which studying at university contributes to wellbeing, and if there is a difference between youngsters who are reliant on a scholarship program and those

who are not. It is important to remember the potential hazards when studying wellbeing, that were formulated in theory. Topics as dependence, might for example have a different meaning to the students than to Western interpretations. Also, it is important to take potential structural inequalities into account, which might not consciously be experienced by the respondents. This has been negotiated by including S. White's topic 'social, political and cultural identities and inequalities' in the interviews, which will be elaborated on in chapter *2. Methodology*.

Figure *1.3. Analytical Model*, based on S. White's (2008) illustration of wellbeing, portrays how the concepts in this study are interlinked. It shows how the university system and the scholarship programs that are available influence studying. In the model, studying with a scholarship is influenced by both the university system and the scholarship programs. Furthermore, the figure illustrates how studying influences the three dimensions of wellbeing over time and space, and that the three dimensions of wellbeing also influence each other. The perceptions on wellbeing before studying and the expectations for the future can influence the present perception on wellbeing, and the other way around. The different spaces of the home setting, the university setting, society and the labour market are also portrayed.

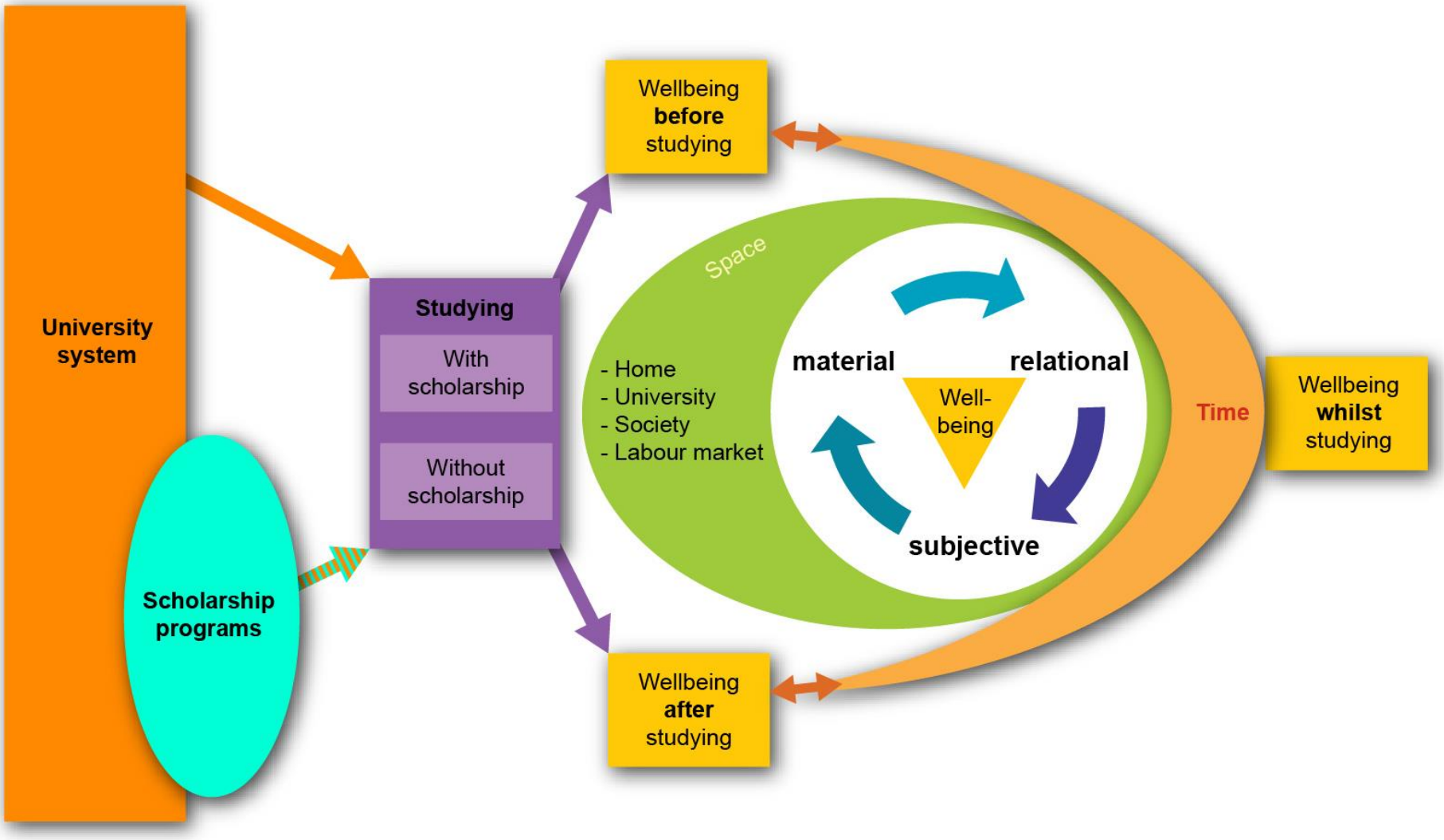

Figure 1.3: Analytical Model. Based on S. White 2008,10.

2. Methodology

The methodological framework explains the different research methods that were used during fieldwork: the sampling of institutions, organizations and respondents, the techniques for data collection and analysis of the data. Appendix *1.0. Data and References* provides a precise overview of all the data that were collected during this research and the different codes that were assigned to the data, to which will be referred throughout this study. References to potentially sensitive quotes of individuals are only made if privacy is guaranteed. Figure *2.3. Methodological Model* portrays the methodological model of the research.

2.1. Sampling

In the exploration phase information was gathered about the Indonesian university system and the precise regulations and procedures that are being practiced to facilitate access, as the offering of scholarship programs. Literature showed that within Indonesia, different institutions can have widely varying statuses and meanings within the system of higher education, based on their constitutional basis (Fahmi 2007a, 4, 5). Therefore, this research focussed on four different types of institutions, namely the government, two public universities, two private universities and one business enterprise.

Since not much information was yet available concerning practices of accessibility of higher education in Indonesia, this research started with a visit to the Ministry of Education and Culture.[1] To some extent, further sampling in this first phase of the research was conducted using the snowball method: the information gathered in the field, determined which organization was going to be visited next (Bryman 2008, 184). For example, the respondent at the first private university gave the *Tempo Guide for Choosing Higher Education in 2013*,[2] which provided much information about the other universities in Jakarta and the most important programs or enterprises that offer scholarships (Tempo 2013). The two public universities, Universitas Indonesia (UI) and Universitas Negeri Jakarta (UNJ), were selected using this guide, which stated that only two public universities in Jakarta offer multiple majors at S1 level. Officially, UI is not a Jakartan university, since it is located in Depok, just South from Jakarta. Since no other public university is located in the area around Jakarta, and UI was originally based in the centre, the university was included in the research. The two private universities, Universitas Trisakti (Usakti) and Universitas Tarumanagara (Untar), were selected based on the fact that they also offer multiple majors at S1 level, like UI and UNJ. Also, like the public universities, they were not based on a certain religion and thus secular. Further, they were accredited with a comparable status. In Indonesia, higher education institutions and their majors are all assigned a rank by the National Education Board for Higher Education (for more information, see *3.3. Quality of Higher Education*). The two private universities in this research both had a similar percentage of majors that received the 'A' status, namely 57% (Usakti) and 53% (Untar), which places both in the range of better quality private universities. Since UI is the highest accredited university in Indonesia, with 72%

[1] Kementerian Pendidikan dan Kebudayaan.
[2] Pusat Data dan Analisa Tempo: Panduan Memilih Perguruan Tinggi 2013. Perguruan Tinggi Negeri dan Swasta Terfavorit.

of its majors accredited with the 'A' status, this made a comparison more valid. However, UNJ is not comparable in quality to either UI, Usakti or Untar, since only 38% of the majors received the 'A' status. However, being the only other public university in Jakarta, it was included in the research. The enterprise that in this study, namely the Sampoerna Foundation, was selected based on its convenient location. The initial goal was to visit the Tanato Foundation, since this foundation is mentioned in the Tempo Guide for offering scholarships (Tempo 2013, 45). However, the Tanato Foundation had no precise address information online and did not respond to emails. Contact with the Sampoerna Foundation was on the other hand easily established.

After visiting the Ministry, the four universities and the Sampoerna Foundation, it became clear that in general, private universities and business enterprises do not offer scholarships that contribute to the accessibility of higher education on a grant scale (Tempo 2013; D.1.SF.IO; II.1.TR.IO; FI.1.UT.IO). However, this study has the aim to gather more information about the accessibility of higher education in Indonesia. Therefore, this research further mainly focused on the programs that do facilitate access, also for youngsters from disadvantaged economic backgrounds. Consequently, the Sampoerna Foundation is not discussed in detail in the empirical chapters. The programs that do contribute to accessibility are the governmental program Bidik Misi, which is offered at both UI and UNJ, and the BOP system, which is practiced only at UI.

In order to study wellbeing, student respondents were selected at the two public universities UI and UNJ, using purposive non-probability sampling. In this way, the respondents were relevant to the research questions that were posed (Bryman 2008, 415). In total 24 students were interviewed, 14 at UI and 10 at UNJ. At UI, four students studied without the means of a scholarship, five with a discount from the BOP system, and five with a Bidik Misi grant. At UNJ, five students studied without the means of a scholarship and five with a Bidik Misi grant. The selection of the students that studied without a scholarship (abbreviated to UI.MTB/UNJ.MTB)[3] was exercised by the researcher. The criteria were that studying for them was perceived as 'normal' and was not determined by financial concerns. Therefore, at least one of their parents also went to university and when applicable, siblings also studied or aspired studying at university. In the case of UI, a criterion was that the UI.MTB did not receive a discount on the tuition fee. They were approached in the Starbucks Coffee café in the library at the campus, since this relatively expensive coffee chain is only affordable for youngsters from wealthy families. At UNJ, the UNJ.MTB were selected by a student that also fell in that category and participated in an interview himself. He was part of HUMAS (Hubungan Masyarakat)[4], the student organization that represents UNJ at venues. Almost all other UNJ.MTB were also part of HUMAS. The students that studied at UI with a discount from the BOP system (UI.BOP)[5] were selected by the sub Director of Students Affairs, who sent their contact details. Criteria were that the UI.BOP paid a maximum of Rp. 750.000 (€55) of tuition fee per semester. The Bidik Misi students at UI (UI.BM)[6] were selected by the same sub Director of Student Affairs. At UNJ, the Bidik Misi students (UNJ.BM) [7]

[3] UI.MTB: Universitas Indonesia, Mahasiswa Tanpa Beasiswa, student of UI without a scholarship. UNJ.MTB: Universitas Negeri Jakarta, Mahasiswa Tanpa Beasiswa, student of UNJ without a scholarship. See appendix *1.0. Data and References.*
[4] HUMAS: Public Relations.
[5] UI.BOP: Universitas Indonesia. BOP, student of UI with a BOP discount. See appendix *1.0. Data and References .*
[6] UI.BM: Universitas Indonesia. Bidik Misi, student of UI with a Bidik Misi grant. See appendix *1.0. Data and References.*
[7] UNJ.BM: Universitas Negeri Jakarta Bidik Misi,student of UNJ with a Bidik Misi grant. See appendix *1.0. Data and References.*

were selected by the assistant Rector of Student Affairs. For all respondent groups, students from different study years and majors were selected. Because more contact details were received of female students than of male students, they are overrepresented, making up 62% of the research group. Male respondents were especially underrepresented in the group of students that study with a scholarship, were 12 respondents were female and only 3 male. Table *2.1. Overview of Student Respondent Groups* provides an overview of the varying student groups.

Respondent groups	Universitas Indonesia	Universitas Negeri Jakarta
Bidik Misi	5	5
BOP	5	-
Regular students (without scholarship)	4	5
Total: 24	**14**	**10**

Table 2.1: Overview of Student Respondent Groups.

2.2. Data Collection

To gain a better understanding of the university system and the procedures that facilitate access, five formal interviews (with a translator when necessary), two informal interviews (without a translator) and two email interviews were held with staff members at the institutions and organizations. All the interviews were qualitative and semi-structured. A topic list was used, which was sometimes adjusted, depending on the answers during the interviews. All interviews were recorded and important aspects were written down, which were later typed out on the computer. Besides participating in the interviews, all respondents provided brochures and other documents. However, when analyzing these documents after returning from the field, it turned out that much information was still unclear, since procedures were mentioned in the brochures that the researcher had no knowledge of. Therefore, the data were complimented by internet research and several chat sessions were held with a student at one of the universities. He was not one of the student respondents, but worked for the office of Students Affairs and seemed well up-to-date on procedures and practices, because of his function in the office. He is therefore categorized as staff of that institution. His input has to a great extent facilitated and clarified the analysis of brochures and websites that formed chapter *4. Accessing Higher Education and Scholarship Programs.*

To study wellbeing, semi-structured formal interviews with the student respondents were conducted. When necessary a translator was present. This was always another student that in most cases had also participated in an interview. Almost all the interviews were recorded and took averagely 2,5 hours each, during which almost everything that was said was written down. This was later typed out on the computer. The interview techniques that were used were based on Participatory Rural Appraisal (PRA). Usually, PRA is practiced to research groups of people or communities. It thereby attempts to understand the local point of view of all members involved. Although this research does not focus on groups of people but on individual youngsters, the PRA methods of social mapping and preference ranking were applied. When performing social mapping, members of a village usually

are asked to draw a map of their environment and point out the places of importance. Preference ranking can be used to assess different items or options, using criteria that respondents themselves identify (The World Bank 2011). For this research, the methods were changed into mapping different aspects of wellbeing, the value that students attributed to these and their relative position. The different themes in the three dimensions of wellbeing that are portrayed in figure *1.1: Dimensions of Wellbeing Explained* (S. White 2008,7) were written down on 'topic cards', after they had been translated and, when necessary, reformulated with the help of one student. For an elaboration on the precise topics used during interviews, see appendix *2.0. Interview Topics*. Also, there were three 'time cards' stating 'before studying', 'during studying' and 'after studying'. Students were asked to elaborate on all the topic cards and explain their perceptions of them during the three different times. At the end of the interviews one extra time card was laid down, stating 'since studying'. The students then selected the topic cards that had been influenced most significantly since studying at university, and organized them in such a way that the most important ones were on top. On post-its they wrote down why those topics had changed. Afterwards, a photo was taken of this collage, which gave an interesting and telling summary of the whole interview. Interviews were always conducted in the same way and questions similarly posed.

Besides conducting in-depth interviews, the researcher and her Dutch roommate held two 'Student Nights', in which some of the respondents and their friends from both UI and UNJ were invited to their apartment for swimming, relaxing and talking. During those evenings several informal conversations about more personal matters were held. The information gathered during these evenings was part of the inspiration for writing section *5.4. Wellbeing as Influenced by Status, Avoidance and Lack of Trust*. Table *2.2. Overview of Types of Data Collection* provides an overview of the types of data collected per institution, organization and respondent group.

Institution / organization / respondent group	**Data collection**
Government (Bidik Misi)	- 1 informal interview - 1 formal interview - 3 brochures
Universitas Trisakti (private)	- 1 informal interview - 1 formal interview - 4 brochures/information sheets
Universitas Tarumanagara (private)	- 1 formal interview - 4 brochures/information sheets
Universitas Indonesia (public)	- 1 formal interview - 1 email interview - 4 brochures/information sheets
Universitas Negeri Jakarta (public)	- 1 formal interview - 4 brochures/information sheets
Enterprise (Sampoerna Foundation)	- 1 email interview
Students	- 24 in-depth interviews - 2 Student Nights

Table 2.2: Overview of Types of Data Collection.

2.3. Justification, Validity and Analysis

This section elaborates on the justification of research methods, the ensuring of validity and the way in which the data was analysed. It further discusses potential biases that might have occurred during research. In the exploration phase of the research, qualitative research methods as in-depth interviews and analysing policy documents were chosen, since beforehand very little information about the university system and scholarship programs was available. Therefore, it would have been impossible to use quantitative methods and formulate questions for a questionnaire, since there was no clear starting point from literature. In the second phase of the research qualitative in-depth interviews were chosen, since they seem the best means for studying wellbeing. As was stated before, what it means to lead a good life differs considerably across different individuals and cultures. Concepts as 'family', 'support', 'safety', 'love' and 'health' are culturally defined and can have different meanings in different settings. Data on wellbeing should thus be understood in the context in which they are produced, otherwise answers might be based on categories of reality that are not the same as the researcher had in mind (Beebe 1995, 44; S. White 2008, 11,12). When researching wellbeing by means of a questionnaire important information might be misinterpreted or overlooked. However, qualitative, semi-structured in-depth interviews provide valuable insights into the ways in which studying, with and without a specific scholarship, can influence wellbeing (Bryman 2008, 438). This information could be the basis for a larger scale quantitative research, in which more respondents could be reached by means of a questionnaire. The scope of this research is however too limited to combine qualitative and quantitative research methods, and thus only qualitative data was collected.

Triangulation means that when studying social phenomena, the researcher applies multiple methods and sources of data, in order to cross-check findings and to increase the reliability of the research material (Bryman 2008, 379). In this research, data were gathered from different respondents who were part of various institutions and organizations, and multiple research methods were applied, including semi-structured interviews, analysing documents and websites, mapping and preference ranking, and informal conversations. Methodological triangulation proved itself necessary when the data about the university system and scholarship organisations were analysed. Some sources contradicted each other, for example regarding specific tuition fees or amounts of financial support. Also, as was stated before, data from the interviews turned out to be incomplete. Besides, interviews were held with only one staff member at each organization, which might have decreased reliability. Further research and chat sessions after returning from the field negotiated the potential biases since data was cross-checked with multiple other sources.

When studying wellbeing, methodological triangulation were less ensured, since data was only gathered in one in-depth interview per student. However, students also made their personal summary of the interview using mapping and preference ranking techniques, and data were complemented with informal conversations during the Student Nights. Furthermore, the different student respondents were divided into the three groups (MTB, BOP, BM) in order to compare wellbeing in perception with wellbeing in practice and to ensure reliability. As was stated before, a youngster's perceptions might differ from what practice actually offers (Bryman 2008, 465). Therefore, making a comparison between the two groups was essential for understanding the extent to which

studying with a specific scholarship programs influences wellbeing. In order to ensure measurement validity, i.e. the extent to which a measure of a concept actually truly reflects that concept, a translator was present during interviews, to prevent potential misinterpretations due to a language barrier. The translator was often not acquainted to the respondents, but was also a student and from the same age group, which created an equal and safe setting. Further, the topic cards were used instead of asking precise questions, since in this way, students could speak their own, personal ideas. It was possible to see what kind of images the topics would evoke, without framing the students' answers beforehand. Wellbeing was thus measured according to their own interpretations. However, the risk of cultural misinterpretations is always there, even if a researcher tries to have understanding and sympathy for the informant's point of view. As was stated by S. White (2008), certain topics might be attributed a different meaning by students than by the Western researcher (S. White 2008, 11,12). The risk was addressed by performing respondent validation, the process whereby the researcher's accounts of the research findings are presented to the respondents to request for feedback and in order to check for potential misinterpretations (Bryman 2008, 695,698). This was ensured to the extent that when something was unclear, open questions were asked for further explanation. This was why each interview took around 2,5 hours.

Potential biases might have occurred in the sampling of the students. At UI, the students that studied with a discount or Bidik Misi grant, were all selected by the sub director of Student Affairs. It might be possible that only students were put forward who had better academic achievements than the average students who study with a discount or grant. This also applies to the Bidik Misi students at UNJ, who were selected by the assistant rector of Student Affairs. At this university, the sample of students that study without a scholarship might also be somewhat unrepresentative for the average student population at UNJ. Almost all were part of HUMAS, the organization that represents UNJ to external parties. This student organization is probably only accessible for students with higher academic achievements or motivation. Also, the majority of student respondents were female, who might have a different outlook on wellbeing than men. Overall, the sampling methods might to some extent bias the external validity, or the extent to which findings can be generalized to the general student population (Bryman 2008, 694).

Reliability might further have been biased because of the development of the researcher. When studying wellbeing, the conducting of interviews started at UI, where the researcher was not aware yet of potential answers that students might give. Understand how the students had entered university took quite a lot of time off the interviews. However, at the second university UNJ, this part was covered quicker, since answers could be understood more easily. Maybe it was for this reason that students at UNJ more often spoke in-depth about certain procedures at their universities, for example about the fact that the Bidik Misi grant is allocated only after two month of studying (for more information, see *4.4. Implications for Accessibility and Quality*). It might be possible that this is also the case at UI, but that it just did not come to the conversation at this university.

The data that were gathered in the field were analysed using constant comparison analysis, which can also be referred to as 'coding'. Leech and Onwuegbuzie (2007) describe that when performing a constant comparison analysis, a researcher first reads through an entire set of data,

after which the data are cut into smaller meaningful chunks. Every chunk is given a descriptive title or 'code'. Each new chunk of data is compared with previous codes and similar chunk are labelled with the same code. When all the data have been coded, similar codes are grouped and a theme is identified and documented based on each grouping (Leech and Onwuegbuzie 2007, 565). With this, Bryman (2008) states that the coding of qualitative data 'tends to be in a constant state of potential revision and fluidity. The data are treated as potential indicators of concepts and the concepts are constantly compared to see which concepts they best fit with' (Bryman 2008, 542). During interviews students elaborated on the varying topics, often discussing themes were that related better to a different topic. When returned from the field all data were split into different groups and when applicable, regrouped under a different topic.

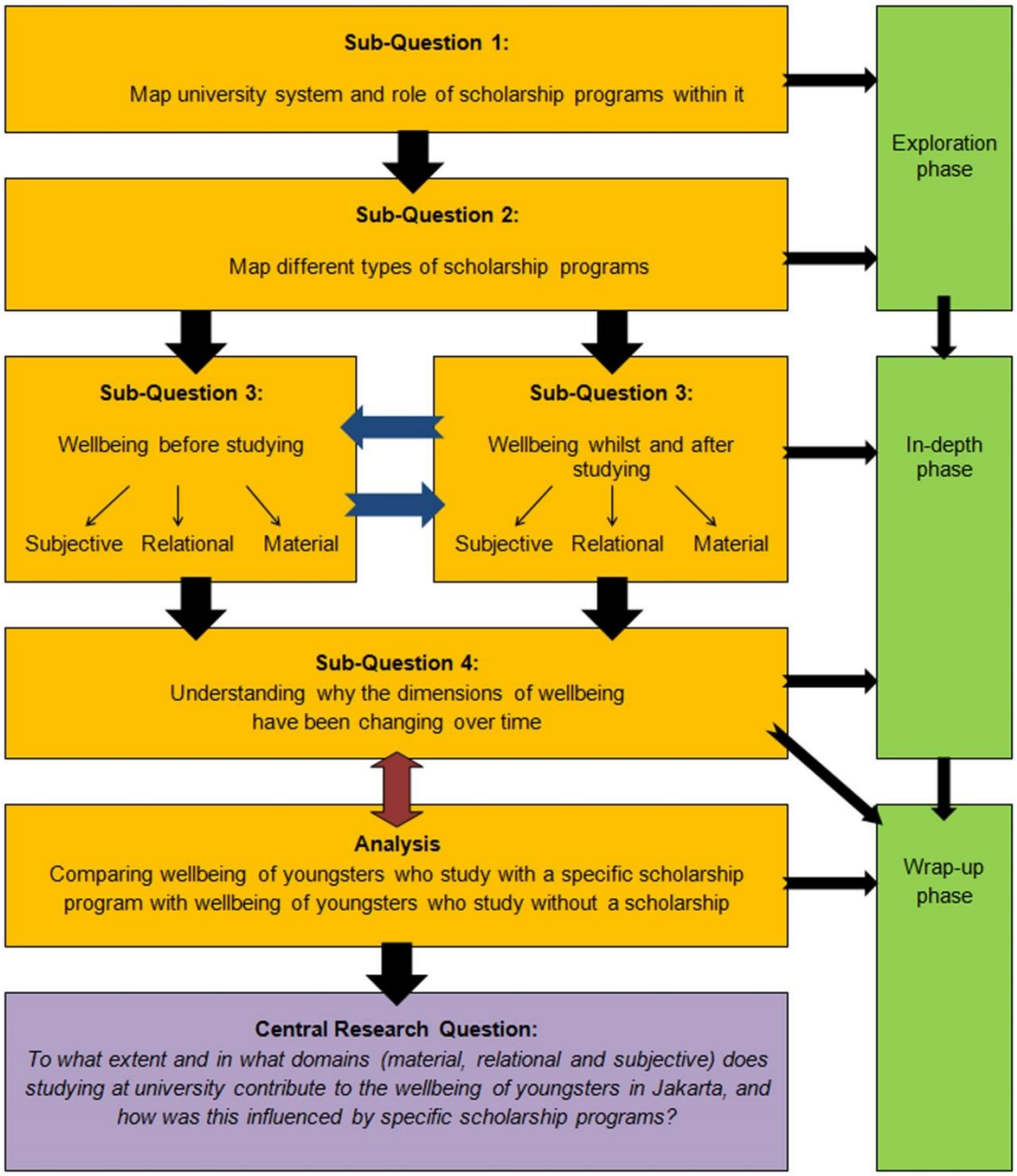

Figure 2.3: Methodological Model.

3. Jakarta and Higher Education in Indonesia

This chapter provides background information, which illustrates the setting and context in which this research took place. Apart from providing contextual information, it also answers the first part of the first sub-question, about how the Indonesian university system can be characterized. First, the research area is described. Next, the founding of higher education in Indonesia and its current characteristics are elaborated on. Further, the quality of higher education will be discussed. Finally, the specific universities that were studied are described.

3.1. Jakarta Environment

This section illustrates the area in which the research took place. Indonesia has a population of almost 235 million people, of which at least 10 million live in the capital Jakarta. The country comprises around 17,000 islands, which make it the largest archipelago in the world. Apart from some Hindu minorities, animist traditions, a modest sized Christian, and a small Buddhist minority, almost 90% of the population is Muslim. *Bahasa Indonesia* is the official language, but in practice almost 600 other languages and dialects are spoken across the around 6,000 inhabited islands. Despite traditions of regional independence, power, influence and money have always been flowing from Jakarta to other regions (Welch 2007a, 666,667). Jakarta's central position as capital is reflected in the number of universities that are located there. Indonesia counts 2.898 institutions for higher education in total, of which 470 are universities. There are 48 public universities, 372 private and 52 Islamic universities (Moeliodihardjo 2010, 3,5). Of the universities, 31 are located in Jakarta, of which only one is a public institution (Tempo 2013, xi,xvi,xvii).

Jakartan people are said to be more individualistic and wealthier than people in other regions. Jakarta is also the only city in Indonesia which has an extensive number of upper-class shopping malls, restaurants and night clubs. These exist next to areas of extreme poverty, thereby making it a world of extreme differences. Besides poverty, Jakarta has to deal with floods and subsidence due to failing water management (Abidin et. Al. 2010, 23). The capital also faces air- and environmental pollution, due to the expansion of social and economic activities and an increase in traffic (Asri and Hidayat 2005, 1792). An growing demand for transportation has resulted into almost constant traffic congestions, which result in long travel times on the road. An efficient transportation infrastructure is considered to play a significant role in a healthy urban environment, to improve the quality of life, attain sustainable urban growth and to strengthen the economic competiveness of the region. It is estimated that the malfunctioning Jakartan infrastructure causes an economic loss of around 51 million euro annually, due to traffic congestion (ibid). The limitations of the Jakartan infrastructure and the pollution and floods it causes play a role in this study, since the findings are to a significant extent shaped by the perceptions of the respondents on the pollution and transportation system, especially in relation to their health and safety.

3.2. Founding and Characteristics of Higher Education

The higher education system in Indonesia has evolved mainly after the decolonization process. When Indonesia became independent in 1945,[8] there were less than 1000 students enrolled in colonial institutions, like the Engineering College in Bandung, the Agricultural School in Bogor and the Law School in Jakarta (Fahmi 2007a, 2). According to Nilan et al. (2011), during the colonial period, education was the pathway through which native Indonesians sought to place themselves on an equal footing with their Dutch colonizers. After independence, education was the foundation for the building of the Indonesian nation. Until today, the well-educated individual receives respect and is considered to possess knowledge and wisdom. Education is further regarded as a remedy for the widespread corruption and cronyism in the country, and thereby represents ethical practice, order, harmony and consensus. It is thus seen as a social 'good' in itself. It is thereby assigned a high symbolic value and is highly aspired (Nilan et al. 2011, 714). This is one of the reasons that the enrollment rate in higher education has increased considerably after the decolonization process. It was estimated in 2009 at 4,5 million students, dispersed over public, private, service and Islamic institutions (Moeliodihardjo 2010, 4,13). Currently, Indonesia has five types of higher education institutions, namely academies, polytechnics, advanced schools, institutions and universities. Academies offer only one particular applied science, as engineering or art. Polytechnics offer courses in applied sciences, and are practical in nature, spending at least 45 percent of the curriculum on practice and training. Advanced schools offer courses in one specific area and are mostly vocational, although they sometimes offer academic courses like Law or Dentistry. Institutions offer courses at vocational as well as academic level and often in only one discipline. Universities offer a range of courses, mostly at academic level (Fahmi 2007a, 4; Nuffic 2010).

All the above-mentioned higher education institutions offer courses that are awarded with a *Diploma*, which is comparable to a vocational degree in Europe. D-I (*Diploma 1*) will be given for courses of one year, D-II for courses of two years, D-III for three years and D-IV for courses that take four years of studying. Although some universities offer courses with a *Diploma*, most majors are rewarded with a *Sarjana 1* (S1) degree. Most of these studies take four years of studying, and education is offered at an academic level. As was mentioned before, S1 is comparable to a bachelor's university degree in Europe. After S1 one can apply for *Sarjana 2* (S2), which takes two years and which is comparable to a master's degree in Europe. *Sarjana 3* (S3) is the highest academic degree in Indonesia and requires research and the writing of a dissertation, and leads to the title of *Doktor* (Fahmi 2007a, 4; Nuffic 2010). In 2008, 22,3% of the total graduates completed D-III level, the most common type of *Diploma*. Of the total graduates, 65,8% received a S1 degree, implying that most students enrolled in higher education institutions graduate from a university. However, only a very small percentage studies for an S2 or S3 degree (Moeliodihardjo 2010, 11,12).

Chances of enrollment in higher education are strongly influenced by a youngster's socio-economic background and area of residence. In 2007, the percentage of students from the poorest

[8] According to Dutch history, Indonesia gained independence in 1949, when it was officially assigned by the Dutch government. However, according to Indonesian history, 1945 is the year that independence was gained, since that was the year that is was proclaimed.

three income quintiles was only 10%, while more than 70% of the students were from the richest quintile of the population (Hill and Kian Wie 2012, 233). That most students are from wealthy backgrounds, is partly due to the fact that 97% of all the higher education institutions in Indonesia are private institutions that charge high tuition fees, since their budgets are almost entirely tuition driven. Public, often less expensive institutions on the other hand, require youngsters to pass a difficult entrance test and thus to have graduated from a high quality secondary school. However, in 2006, only 55% of youngsters from poor families finished junior high school at all. Furthermore, the quality of secondary education is often low, especially in rural areas, thereby making it impossible to pass the university entrance tests without costly extra schooling (Fahmi 2007b,15; Susanti 2011, 213; Nizam 2006, 42).

Overall, tertiary education is extremely expensive and scholarships that cover both tuition fee and living costs are hard to obtain (Nilan et al. 2011, 723), thus only a small percentage of Indonesian youngsters are enrolled. The gross enrollment rate[9] reached 12,16% in 2006 in Indonesia (Wicaksono and Friawan 2008, 9), compared to for example 61% in the Netherlands in the same year (World Bank 2012). Other sources state that enrollment rates in tertiary education can be estimated to have risen from 14% in 2000 to 17% in 2007 (Posso 2011, 238). Despite the fact that no clear data is available, all sources agree that enrollment rates are rather low compared to other countries in Asia. This might not be surprising, since Indonesia's public spending on education in general lags behind the rest of the region. The average expenditure on education in the period 2000 – 2007 was 3% of GDP, while for Singapore, Hong Kong, South Korea, Thailand and Malaysia the average was 4,9% (Posso 2011, 235). In order to compensate for limited state capacity on one hand and a rising demand for higher education on the other hand, the government formalized the decentralization of national education in 1999. This meant the privatization of four of the oldest and most prestigious universities, including Universitas Indonesia, which was included in this study. Critics have interpreted this as the apparent reduction of the government's responsibility and commitment in education, since tuition fees of public universities have risen, sometimes fourfold in less than ten years, even further marginalizing youth from low economic families to enter higher education (Susanti 2011, 210; Welch 2007a, 666).

3.3. Quality of Higher Education

Accessibility is not the only issue considering higher education. Indonesia's tertiary education system currently faces a crisis of considerable proportions (Welch 2007a, 666). The massive expansion after the decolonization period has not been accompanied by proper long-term planning and vision, and there is a lack of proper funding mechanisms, which causes the higher education institutions to suffer from internal inefficiency and a lack of public accountability. This has profound negative effects on the quality of Indonesian higher education and its relevance, both in the national as in the international context (Wicaksono and Friawan 2008, 34). This is not surprising, since according to theory, good

[9] UNESCO describes the 'Gross Enrollment Ratio' as 'the number of pupils or students enrolled in a given level of education, regardless of age, expressed as a percentage of the population in the theoretical age group for the same level of education. For the tertiary level, the population used is the 5-year age group starting from the official secondary school graduation age' .

governance, which is based on strategic vision and implementation, is a precondition for creating a high-quality higher education environment (Salmi 2009, 81, 82).

According to respondents, all higher education institutions have different characteristics and a different status. Some institutions are for example known for their political engagement, while others are good in specific majors, or are known as only being accessible to students from wealthy families. The most important distinction with regard to status in public opinion is the constitutional basis of a university. Within Indonesia, public higher education institutions are viewed as providing better quality education than private ones, which is interesting since in other Asian countries, it is the other way around (Fahmi 2007a, 4,5,). One explanation for this is that public higher education institutions are more closely monitored for their quality, since they are financed by the government and have relatively more students enrolled that receive a scholarship or form of discount from the government than at private institutions (see *4.1. Jalur Masuk*). This results in better quality education in public opinion. More than 450,000 high school graduates take the national public university entrance test SNMPTN every year (see *4.1. Jalur Masuk*). However only 75,000 seats are available, since only 3% of the higher education institutions are public. Further, many public universities scout for and recruit potential students from the provinces whilst they are still in high school, accounting for 10-20 percent of the total capacity (see *4.1. Jalur Masuk*). The limited number of seats makes the admission examination highly competitive (Nizam 2006, 42). Another explanation for public higher education institutions to have a higher status than private institutions, might be that private universities charge such high tuition fees, that students are merely accepted based on their ability to pay for these, not on their academic competency. To study Medicine for example, one has to pay an entrance fee of €18.000,-. In this environment, quality and accountability are less important than financial status. One student respondent explained for example, that one of her peers in high school was now studying Medicine at a private institution, while she remembered him to score low grades in science subjects. However, his father was a doctor, probably being the reason why he was able to afford the tuition fee and gain access (FI.20.UNJ.BM). Entrance based on financial status instead of academic competency is unlikely to lead to a high concentration of talented and academic competent students, which is regarded as a precondition for the establishment of high-quality universities in literature (Salmi 2009, 81, 82).

That public higher education institutions on the average provide the best quality education in Indonesia is also conveyed by the National Education Board for Higher Education[10], BAN-PT in short. This body was established in 1994 by the ministry, to assess academic programs for both public and private higher education institutions. Institutions as well as majors are accredited, ranging from an 'A' status (satisfactory) to a 'D' status (unsatisfactory). Of the public higher education institutions, 15,73% were accredited with the highest 'A' status in 2002, while only 5,26% of the private institutions received this rank (Wicaksono and Friawan 2008, 14-16). Private institutions, not always willing to accept the consequences of a poor rating, are sometimes accused of falsifying the data in annual reports to make it appear better than the reality. In one private institution, the Faculty of Engineering took it as far as borrowing numerous items of major equipment of local engineering firms, which

[10] Badan Akreditasi Nasional Perguruan Tinggi.

yielded a satisfactory 'B' status by BAN-PT, after which everything was returned, leaving students just as bereft of necessary equipment as before (Welch 2007b, 249; Welch 2007a, 675).

Corruption is a widespread phenomenon in Indonesia, that is severely affecting the quality of higher education. Many respondents complained about the corruption in their country, also within their own universities. According to some students from Universitas Indonesia, at Universitas Negeri Jakarta funds are being corrupted. Despite the fact that the campus is being renovated at this moment, currently many buildings are too small and ill maintained, and educational facilities, like computers, overhead projectors and a satisfying library are lacking. However, literature states that high-quality facilities are necessary to create a conducive studying environment (Salmi 2009, 81, 82). According to the documentary of Al Jazeera 'Educating Indonesia: East Investigates Why Indonesia's Education System is One of the Worst in the World', around 40% of all budgets assigned to elementary education are siphoned off before they reach the classroom (Al Jazeera 2013). For tertiary education similar amounts might be corrupted, thereby delaying improvements in both facilities and the study curriculum. Even at institutions that are held in high esteem corruption takes place. One respondent at Universitas Indonesia, the most prestigious university in Indonesia, expressed her disappointment about the former president of the university. He was caught for corrupting funds that were destined for building the new modern library at the campus. Also, he forced the building of the well-known, but extremely expensive Starbucks Coffee chain, while actually most students would have preferred a more affordable café. The respondent had put all her faith in Universitas Indonesia, that is known for its quality, righteousness and rectitude throughout Indonesia, and was shocked to find out that corruption could even happen in this place of seeming justice (FI.9.UI.BOP).

Corruption is not the only determinant diminishing the quality of higher education in Indonesia. The qualification levels of academic staff and commitment to teaching and research have been outstripped by the growth of the system. In the mid-1990s, only 11% of the academic staff in private institutions possessed more than a bachelor's degree, compared to 30% in the public sector (Welch 2007a, 677). Also, virtually no peer review is undertaken, either of academic output or of competitive grant applications, though this and qualified staff are considered the foundation of high-quality universities, as was stated in theory (Salmi 2009, 81, 82). Very few competitive grant applications are further available and most are restricted to sciences, leaving not much space for academic research. The academic practice of generating knew knowledge is further reduced because there tends to be an emphasis on root learning, rather than independent thought. Students are often asked to learn certain information by heart and reproduce it in order to pass an exam, instead of formulating critically, well thought out answers (Hill and Kian Wie 2012, 237, 248). However, as was stated in theory, academic research and innovative output are preconditions for the establishment of high-quality universities (Salmi 2009, 81, 82). One further threat to the quality of higher education in Indonesia is that teachers are sometimes not present in class. Wages of lecturers, especially at public institutions, are often in such a way low that academic staff is forced to take employment besides their teaching practices and are unable to devote much time to teaching or research. Often they are recruited by a private institution, where they can also be registered as working full-time. This practice makes it difficult to keep up quality in both sectors, since the public sector feels the loss of much time and energy of the

key academic staff. This whilst the private sector has many full-time lecturers registered that do not work there for that amount of hours (Welch 2007a, 673,674; Hill and Kian Wie 2012, 246,247).

3.4. The Universities Researched

This section elaborates on the specific characteristics of the universities at which this research took place. As was stated in chapter *2. Methodology*, research was conducted at two private universities, Universitas Trisakti (Usakti) and Universitas Tarumanagara (Untar), and two public universities, Universitas Indonesia (UI) and Universitas Negeri Jakarta (UNJ). To understand practices in the university system and the application processes for scholarship programs, first some terms are further explained. At the four universities, the academic year is divided into two semesters. In order to give value to the different courses being taught, all are assigned credit points, named SKS (Satuan Kredit Semester), or 'semester credit units', comparable to ECTS (European Credit Transfer System) in Europe. The standard amount of SKS per semester varies per major, ranging from 18 until 23. A course can have one until around three SKS assigned (D.1.3.TR.IO; D.1.2.UT.IO; Universitas Negeri Jakarta 2013). Scores or grades for courses are calculated with letters, ranging from A to E. The letters are given percentages, whereby A counts as 4%, the highest possible score, and E as 0%, the lowest possible score. Important when applying for scholarship programs or job vacancies is someone's IPK score (Indeks Prestasi Kumulatif). This is the average of all the grades that a student has scored, and is expressed in percentages. A minimum IPK score of 2,75%, thus between B and C, is required when applying for a job in companies (FI.1.UNJ.IO).

3.4.1. Universitas Trisakti

Universitas Trisakti, literally meaning, 'University of the Three Magics', is located in Western Jakarta and was founded in 1965 . The three 'magics' or core values of the university are political sovereignty, cultural personality and self-sufficient economy. Usakti is the only private university in Indonesia that was founded by the state and not by a (religious) foundation or corporation, which is usually the case (Welch 2007a, 671; D.1.2.TR.IO). The institution is therefore not based on a certain religion but secular. There are around 20.000 students enrolled, dispersed over nine faculties. Tuition fees varied in the study year 2013 – 2014 from around Rp. 29.720.000 (€2.287) until Rp.178.300.000 (€13.723) per year, depending on the major and the *jalur masuk* of the students, the way in which they entered the university. Since the tuition fees are built up out of different elements, and a onetime entrance fee is levied, the amounts mentioned here are the average amount per year, thus tuition costs plus one fourth of the entrance fee (for more information about *jalur masuk* and tuition fees at private institutions, see *4.1. Jalur Masuk*) (D.1.3.TR.IO).

Of the 28 majors at S1 level that are being offered, 16 are accredited with the 'A' status. This ranks Usakti as the seventh best university in Indonesia. Among the ten best universities, eight are public institutions, thus making Usakti one of the best private universities in Indonesia (BAN-PT 2013, II.1.TR.IO). According to an information brochure of the university, this is reflected in a national survey, wherein Usakti was voted the most preferred private higher education institution in Indonesia,

(D.1.2.TR.IO). A special characteristic of Usakti is that its students have been part of the reformation in 1998. Students were demonstrating for the resignation of president Suharto on the campus grounds, when suddenly the police opened fire and four of them where shot. They are still being honored in a small museum in the university building, and the places where the students fell are marked with an iron ring and flowers. At the entrance gate is written *Kampus Pahlawan Reformasi*, 'campus of the reformation heroes'. Usakti is still stating to be politically engaged, educating critical students that have a political orientation. The campus however appeared quite shabby, with old, ill-maintained buildings (II.1.TR.IO).

3.4.2. Universitas Tarumanagara

Universitas Tarumanagara, which is located in Western Jakarta and named after a fifth-century Sundanese kingdom, was founded in 1959. Therefore, it is one of the oldest private universities in Indonesia. One of their core values is to create entrepreneurial and innovative leaders. The university has a secular constitutional basis. There are around 14.000 students enrolled, dispersed over eight faculties (D.1.4.TR.IO). Tuition fees varied in the study year 2013 – 2014 from Rp. 20.550.000 (€1.580) until Rp. 102.050.000 (€7.855) per year, and like Usakti, depend on the major and the *jalur masuk* of the students. Like Usakti, tuition fees are built up out of different elements. The amounts mentioned are the average amount per year, thus tuition costs plus one fourth of the entrance fee (for more information about *jalur masuk* and tuition fees at private institutions, see *4.1. Jalur Masuk*) (D.1.2.UT.IO).

Of the 15 majors at S1 level that are being offered, 8 are accredited with the 'A' status, making Untar in quality comparable to Usakti (BAN-PT 2013). Despite receiving a lower place than Usakti, in the *Tempo Guide for Choosing Higher Education in 2013,* Untar was also listed in the top-ten of most preferred private higher education institutions. The guide lists different majors and the universities of preference, and five of Untars' majors are mentioned in the top-ten (Tempo 2013, 81-90). A special characteristic of Untar is that it was founded by a foundation that advocated the legal rights of the Chinese minority in Indonesia (D.1.1.UT.IO). Until this day the majority of students are Chinese, making it a less favorite university by students from different ethnic backgrounds. According to Hill and Kian Wie (2012) the ethnic Chinese community is disproportionally represented in the better private universities all over Indonesia (Hill and Kian Wie 2012, 242). Compared to Usakti, the campus of Untar looked much better maintained and cleaner.

3.4.3. Universitas Indonesia

Universitas Indonesia, or University of Indonesia, was founded in 1849 by the Dutch and is therefore one of the oldest public higher education institutions in Asia. Originally it was established as a school for the training of medical assistants, but over a century it gradually expanded and gained multiple faculties, dispersed over different cities. Soon after the independence, the faculties outside Jakarta became separated institutions. The Faculty of Teacher Training and Education was also secreted, which then became the foundation of Universitas Negeri Jakarta, which is also included in this

research (Universitas Indonesia 2013, Universitas Negeri Jakarta 2012). Today, UI has around 44.000 students enrolled, dispersed over thirteen faculties, that are almost all located at the extensive and green campus in Depok, South from Jakarta. UIs motto is *Veritas, Probitas, Iustitia* in Latin, meaning truth, honesty and justice. Regular tuition fees, that are not subjected to some form of discount, varied in the study year 2012 – 2013 from Rp. 10.200.000 (€785) until Rp. 15.000.000 (€1.155) per year, depending on the major. UI does not levy an entrance fee (D.1.4.TR.IO, Universitas Indonesia 2012, FI.1.UI.IO).

Of the 66 majors at S1 level, 48 are accredited with the 'A' status, making UI the highest ranked university in Indonesia. This is one of the reasons that UI in public opinion is regarded as the best university of the country and the most preferred in almost all majors (Tempo 2013, 81-90). UI also proclaims to be a university where entrance is not determined by financial concerns. All applicants that pass the entrance test or score outstanding high grades in high school are enabled to study and complete the whole four-year course, through the extensive provision of scholarship and discount programs (D.1.1.UI.IO). The entrance test however, proves also as the most difficult in the country, thereby limiting access to the averagely bright. A special characteristic of UI is its dedication to society and sustainability, which is shown through the advocation of social entrepreneurship and the maintenance of a clean and lushly green campus, that offers sustainable transport facilities as free campus busses and bicycles.

3.4.4. Universitas Negeri Jakarta

Universitas Negeri Jakarta, or State University of Jakarta, is located in Eastern Jakarta and was founded in 1964. As the former Faculty of Teacher Training and Education of UI, it kept its focus on the educating of teachers until 1999. Hereafter also regular courses were offered, but until now most majors have two different paths, the 'regular major' and the 'educational major'. Thus, the major Accountancy is offered, as well as Educational Accountancy, in which one studies to become an accountancy teacher. UNJ is still regarded as the most logical choice when aspiring to learn the teaching profession, which also explains why the majority of teachers in Indonesia are said to have graduated from UNJ (FI.1.UNJ.IO). The university's slogan is 'Building Future Leaders', which reflects the focus on teacher training. UNJ has around 27.500 students enrolled, dispersed over seven faculties. According to Tempo (2013), tuition fees varied from Rp. 5.000.000 (€383) until Rp.10.800.000 (€828) per year (D.1.4.TR.IO). Since recently, UNJ does not levy a high entrance fee anymore, but recalculates this amount into the costs per semester, thereby facilitating access for applicants that face financial constraints (FI.1.UNJ.IO).

Of the 53 majors at S1 level, 20 are accredited with the 'A' status. However, the majority of majors has received the less satisfactory 'B' status, leaving UNJ far behind in quality compared to UI. UNJ is also not mentioned in the top-ten of most preferred public universities and none of the courses are listed in the national top-ten concerning that specific major (Tempo 2013, 81-90). Although new buildings were constructed, the UNJ campus made an untidy impression, whereby quite a few buildings were ill-maintained and educational facilities, as computers and overhead projectors were lacking.

4. Accessing Higher Education and Scholarship Programs

This chapter describes the procedures for accessing higher education in Indonesia, the different types of scholarship programs and their role within the university system. It thereby answers the second part of sub-question 1 and sub-question 2. The university system and programs and procedures within this system will be described in detail, since this contextual information is not yet available in other literature. It however offers an essential framework for understanding the wellbeing of students, which is described in the next chapter. Besides, it enables an assessment of the implications that these programs and procedures have on the accessibility and quality of higher education in Indonesia. This evaluation, which is mainly drawn from literature, might prove a valuable addition to the primarily empirical and personal accounts of students on their wellbeing and thus the scholarship programs.

In *1.3. Theories on Education, Wellbeing, Development and Accessibility*, five ways were described how higher education can be made accessible, namely free tuition, cost-sharing, the provision of loans or grants by governments, or the allocation of scholarships by institutions or private organizations. This study found that two types of programs are available in Indonesia, namely the provision of merit-based scholarships and the allocation of need-based grants. The merit-based scholarships are provided by the government, enterprises and universities. The need-based grants are mainly provided by the government through the program Bidik Misi and by one of the universities in this study, Universitas Indonesia. In addition to the available literature on accessibility, this study found that in Indonesia, one more system can be distinguished that has a profound impact on the accessibility of higher education. This trait is called *jalur masuk*, the way in which a student enters university. All higher education institutions levy variable tuition fees depending on someone's *jalur masuk*, thereby attempting to accommodate to the overall high costs of higher education. *Jalur masuk*, the available merit-based scholarships and need-based grants, and their impact on the accessibility and quality of higher education are described below. Box *4.1. Overview Scholarship Programs* provides an overview of all the practices and scholarship programs.

4.1. *Jalur Masuk*

One of the most complicated structures within the university system of Indonesia is the procedure for entrance, or *jalur masuk* (route of entrance). At almost all higher education institutions, the *jalur masuk* determines the level of tuition fee. At private institutions, an entrance test when applying for the university will determine someone's rank. The higher someone scores, the higher the rank and the lower the tuition fee will be. At both Universitas Trisakti as Universitas Tarumanagara there were three different ranks, and the difference in price ranged from around €100 until €250 per semester. Rank can further be of influence on the level of the once paid entrance fee, named SPP (Biaya Sumbangan Pengembangan Pendidikan)[11]. SPP is charged for overall educational costs, as maintenance of the buildings, and can be as high or higher as one semester of studying. Also other fees can be levied, as registration costs, costs per SKS, different costs for the odd and even semesters, potentially costs for

[11] SPP: Contribution Fee to Educational Development.

use of laboratorial equipment, and so on. These might also be subjected again to discount, depending on someone's rank. Since the score of the entrance test determines someone's tuition fee in university, youngsters from high quality high schools are more likely to get the most favorable rank. The price per semester that is determined at the beginning of a student's study will generally apply for the whole four year course (II.1.TR.IO; FI.1.UT.IO).

The procedure for entering a public university is much more complicated. The *jalur masuk* can be *seleksi nasional* (national selection) or *seleksi mandiri* (independent selection). The different ways to enter university change however every year in name and practice, so the precise procedures mentioned below only apply to the study year 2013 – 2014. Also, the procedures do not apply to Universitas Indonesia. This university seems the only institution with an extensive provision of scholarship and discount programs, thereby exercising their own entrance procedures, which will be described in *4.3.2. BOP*. Nevertheless, also at UI procedures change every year. The different *jalur masuk* described below thus provide a relative representation of the complexity, vagueness and ever changing guidelines within the Indonesian university system, that to a great extent influences the accessibility.

Seleksi nasional implies SNMPTN (Seleksi Nasional Masuk Perguruan Tinggi Negeri)[12] and is the first option that all applicants attempt. SNMPTN applies for graduates from both public and private SMAs[13] (senior high schools) or SMKs[14] (vocational high schools). It is based on a student's grades from SMA or SMK and does not require a written test. Since recently, all youngsters are allowed to attempt this *jalur masuk*, whilst before this way of entrance was only open for invitees. When accepted in this way, almost half of the tuition fee will be paid by the government. This *jalur masuk* is thus the most convenient, yet also the most competitive one. Another option in *seleksi nasional* is called PMDK (Penelusuran Minat dan Kemampuan)[15] or PPKB (Prestasi dan Pemerataan Kesempatan Belajar)[16] at UI. This is the process whereby public universities scout for students with outstanding academic achievements, whilst they are still in high school. This is the most prestigious *jalur masuk,* since only 7% of high school students qualify for being invited by the university itself. Graduated mention their 'PMDK' or 'PPKB' status in their resumes (FI.1.UI.IO; EI.2.UNJ.IO).

When an applicant fails *seleksi nasional*, he or she can opt for *seleksi mandiri*. This can imply SBMPTN (Seleksi Bersama Masuk Perguruan Tinggi Negeri)[17], UMB-PT (Ujian Masuk Bersama Perguruan Tinggi)[18] or a university's private entrance test. SBMPTN is a written test, held all over the country, after which students that have passed can try to enter all public universities in Indonesia. UMB-PT is also a written test, organized by thirteen state universities that might provide access to one of these institutions. When students do not manage to pass or take part in the above mentioned tests, public universities finally have their own entrance tests, which at the universities of this study were named SIMAKui (Seleksi Masuk Universitas Indonesia)[19] at UI and formerly PENMABA

[12] SNMPTN: National Selection for Entering Public Higher Education Institutions.
[13] SMA: Sekolah Menengah Atas.
[14] SMK: Sekolah Menengah Kejuruan.
[15] PMDK: Search for Interest and Ability.
[16] PPKB: Achievement and Equitable Learning Opportunities.
[17] SBMPTN: Joint Selection for Entering Public Higher Education Institutions.
[18] UMB-PT: Joint Exam for Entering Higher Education Institutions.
[19] SIMAKui: Selection for Entering Universitas Indonesia.

(Penerimaan Mahasiswa Baru)[20] at UNJ. PENMABA is not held in the coming study year, since the bureaucracy of the system and ineffective online application procedures were no longer tenable. Entering through a university's private test is the least favorable *jalur masuk*, since higher education institutions are then free to set a high tuition fee, unrestricted by governmental norms. If the private entrance tests of universities are failed, after first not being invited through PMDK or PPKB, and after failing SNMPTN, SBMPTN and UMB-PT, an applicant has forfeited the chances of entering a public university for that year and will have to wait for the next year to compete again in the entrance procedure. Also, the more entrance tests a student applies for, the higher the participation fee. Competing can thus be expensive. Although an applicant is free to compete every year again, not passing an entrance test does influence the status of the SMA or SMK that the applicant graduated at. As was explained before, many public universities scout for students whilst they are still in high school through PMDK or PPKB at UI. Requirements for recruitment through PPKB are for example that the school of the scholar has a great number of graduates already studying at UI that also have prestigious achievements, in for example academics or student organizations. When high school graduates fail the entrance tests to university, the chances for their high school to be approached for PMDK or PPKB will decrease (EI.2.UNJ.IO). Chances for enrolment are thus not only determined by test scores, because if an applicant wants to be recruited, scores of peers and thus the status of his or her high school are also of influence.

When applying for *seleksi nasional* or *seleksi mandiri*, students send a list of their universities and majors of choice to the government, stating at least three preferences, for example: 1. Law at UI, 2. Accountancy at UNJ, and so on. The government sends this information to the universities. They will then determine if the applicant's score fits the criteria of the specific preferred major, and if they will invite the applicant to study at their university or not. Applicants thus choose their preference list strategically, by placing their most preferred choice on top and one 'doom choice' at the bottom, for example a mediocre major at a mediocre university, which they actually do not aspire but which is likely to guarantee access. After both *seleksi nasional* and *seleksi mandiri*, applicants have to wait for the results which will be published online, and which will thus to a great extent determine the university an applicant will study at, the specific major and the level of tuition fee (FI.1.UNJ.IO; EI.2.UNJ.IO). The complicated system of *jalur masuk* therefore has a great impact on the accessibility of higher education in Indonesia, as will also be shown in the procedures concerning the merit-based scholarships and the need-based grants.

4.2. Merit-Based Scholarships

The provision of merit-based scholarships is the most common form in Indonesia in order to make higher education more accessible. In line with theory, the scholarships are never required to be paid back. However, the 'merit' aspect implies that scholarships are only allocated when certain criteria are met, which in Indonesia involves some form of *prestasi* (achievement). Students can apply for the merit-based scholarships after a few semesters of studying, once they have shown excellence in

[20] PENMABA: Admission for New Students.

academic performance, arts or sports, or active involvement in student organizations. Both public and private universities cooperate with other institutions, like the government, private enterprises and foundations, to provide these scholarships. They are often minimal in nature, allocating around Rp.200.000 (€16) per month for living costs, and for a certain period of time, for example for one year. Specific requirements, practices and obligations however vary per organization. Receiving this kind of scholarship nonetheless always gives status and looks good on someone's resume, since it shows dedication and excellence. All four universities which are at the center of this research offer these kind of scholarships (D.1.4.TR.IO).

At Universitas Trisakti, merit-based scholarships are offered to students outstanding in sport, dance or some other form of arts, and students who contribute to the university by being part of a student organization, as a religious organization or the students' choir. Students have to apply for the scholarship again every semester (FI.2.TR.IO). At Universitas Tarumanagara, the best student of every faculty receives a scholarship of Rp. 2.000.000 (€160) per year. Also, a student can take part in the annual competition for a scholarship, wherein fifty students per faculty will receive financial aid, between Rp. 2.000.000 until Rp. 3.000.000 (€160 until €240) per year. Finally, there is the non-academic scholarship, for students who have excelled in sports or arts. It allocates the same amount as the last mentioned. Students can apply for all the three scholarships between their 5th and 8th semester of studying. Untar has its own foundation, which is a sponsor for these scholarships, and the university also works together with multiple enterprises (FI.1.UT.IO). Universitas Indonesia and Universitas Negeri Jakarta also offer merit-based scholarships, which are financed by Indonesian banks like CIMB Niaga, Bank Indonesia and other entrepreneurial foundations, like the Supersemar Foundation and Toyota Foundation (FI.1.UI.IO; D.1.1.UNJ.IO).

The government also works together with certain universities, both public and private, to offer merit-based scholarships. When scoring high grades, a student can apply for the scholarship PPA (Peningkatan Prestasi Akademik) [21], that allocates around Rp. 400.000 (€32) per month. Students from all different backgrounds can apply for PPA. This must be done at the faculty that students study at, that will send the request to the director of the university, which will again send it to the Ministry of Education and Culture. The scholarship is meant to contribute to living costs, not tuition fee, and will be transferred in once at the end of a semester (Tempo 2013, 36-39; FI.2.BM.IO; EI.2.UNJ.IO). The government also offers the merit-based scholarship OSI (Olimpiade Sains Internasional) [22], for which students can apply once they have won medals in international science competitions. Depending on the type of medal that a student has won (bronze, silver or gold) one can apply for a specific scholarship, that for example covers the costs for books, tuition or living costs. A golden medal winner will receive support up until S3 degree, a silver medal winner until S2 degree and a bronze medal winner up until S1 (Tempo 2013,39; FI.2.BM.IO; Direktorat Jenderal Pendidikan Tinggi 2012; EI.2.UNJ.IO).

[21] PPA: Enhancement of Academic Achievement.
[22] OSI: International Science Olympiad.

4.3. Need-Based Grants

A less common form of making higher education more accessible in Indonesia is the provision of need-based grants. In theory was stated that need-based grants are generally allocated to substitute missing parental contribution in low-income families and like scholarships, do not require repayment. In the case of Indonesia, 'missing parental contribution' often proves to mean 'no parental contribution', since the costs for higher education, especially in private institutions, are disproportionally high compared to the average income of families. If grants are based on 'need' they thus often imply 'full grants', that cover both tuition fee and living costs, since it is most likely that youngsters can either pay the full amount for their studies, or not pay at all. Need-based full grants are not widely available in Indonesia, thereby reducing the accessibility of higher education.

Private universities sometimes provide need-based full grants that cover both tuition fee and living costs, but at for example Universitas Tarumanagara this is offered to only one student every year, who had an IPK score at high school of at least 3,5% (FI.1.UT.IO). At Universitas Trisakti there was no mention of a need-based full grant. Some private enterprises, like banks and the Sampoerna Foundation, also sometimes provide need-based full grants, after which a recipient can study at certain universities, both public and private. This does however not happen on a grand scale, and grants are often allocated again for only a certain period of time, thereby not covering the whole four year curriculum (D.1.SF.IO). As was written before, Universitas Indonesia also makes efforts to accommodate to the needs of poor applicants by determining the students' tuition fees on their capacity to pay. This might lead to the allocation of a full grant. Universitas Negeri Jakarta does not have a system like UI, but like UI and other public universities, works together with the governmental program Bidik Misi, which will be elaborated on in *4.3.1. Bidik Misi* (FI.1.UI.IO; FI.1.UNJ.IO).

The government also provides need-based grants. One is called BBM (Bantuan Belajar Mahasiswa)[23], for which students can only apply once they are facing financial difficulties. This program allocates around the same amount per month as the average merit-based scholarship (€16) and is thus not a full grant. BBM, like PPA, must be applied for at the faculty that students study at, that will send the request to the director of the university, which will send it to the Ministry of Education and Culture (Tempo 2013, 36-39; FI.2.BM.IO).

This study found two governmental programs that do allocate need-based full grants. One is called Beasiswa Unggulan (scholarship for the excellent). It is specifically targeted at youngsters from poor backgrounds and pays the tuition fee for the full study period of four years. However, only high school students that were the best in their province can apply for it (Kementerian Pendidikan dan Kebudayaan 2012; FI.1.UI.IO). The Unggulan grant is thus also not allocated on a grand scale. Recently, the government has started a new initiative on need-based full grants, called Bidik Misi. It is the first program on a broader scale, that specifically targets youngsters from disadvantaged backgrounds and which covers both tuition fees and living costs. Since this study mainly focusses on students that study with full grants, both Bidik Misi and the discount program of UI will be elaborated on below.

[23] BBM: Student Learning Assistance

4.3.1. Bidik Misi

Bidik Misi ('targeted mission'), short for Beasiswa Pendidikan Bagi Mahasiswa Berprestasi, means 'scholarship for students with achievements'. It was started in 2010 by the Ministry of Education and Culture. Its mission is to provide students from low-income backgrounds, who had an outstanding academic performance in high school, to study in tertiary education, by exempting the full tuition fee and providing a monthly allowance of Rp. 600.000 (€46) for living costs. It is supposed that when more use is being made of the potential of intelligent people, it will boost the economy. Graduates from the Bidik Misi program are expected to be independent, productive and socially conscious. Therefor they can play a role in breaking the chain of poverty and contribute to community empowerment. The program initially started to celebrate the installment of the new Ministry and only 20.000 grants were available, but 54.000 youngsters applied. It was such a success that for the next year 30.000 grants were made available, for which there were 94.000 applicants. The quota for 2012 was 42.000 grants and 194.000 applied. At this moment 92.000 students in total study with a Bidik Misi grant, and the quota is to provide an additional 50.000 grants in 2013 and 75.000 in 2014 (II.1.BM.IO; FI.2.BM.IO).

Since Bidik Misi is a governmental program, they work mainly together with public higher education institutions, both polytechnics, advanced schools, institutions and universities. Since 2012, some students have been studying at private universities with a Bidik Misi grant and the goal is to expand this number to 3000 grants. When located in Java, it is a requirement that the private institution has been accredited with the 'A' status. Outside Java a 'B' status is sufficient. It depends on the higher education institution if they cooperate with the program. Bidik Misi namely pays Rp.2.400.000 (€185) tuition fee per semester per student, thus Rp. 4.800.000 (€370) per year, and the higher education institutions are required to pay the remaining amount out of their own funds. Public higher education institutions have a quota on how many Bidik Misi students they want to accommodate each year. For 2012, the quota for Universitas Indonesia was 500 students and for Universitas Negeri Jakarta 575 (II.1.BM.IO; D.1.1.BM.IO; D.1.3.BM.IO).

To be eligible for a Bidik Misi grant, students must have scored excellent grades in high school. One can also apply when he or she has excelled in sports or has been active in student organizations. An applicant must be maximum 21 years of age and from a disadvantaged economic background. This means that the parents are not allowed to have a degree above S1. Also, the income per member of the family must be maximum Rp. 600.000 (€46) per month, with a combined gross total of maximum Rp. 3.000.000 (€231) per family. If the combined family income thus reaches Rp. 3.000.000 and there are five members in the family, for example two parents and three children, this brings the income per family member at Rp. 600.000, thereby qualifying the family as poor. If the same combined gross income would however be divided over a family of three, the amount per member would reach above Rp. 600.000, thereby disqualifying the family as poor (D.1.2.BM.IO).

The application for a Bidik Misi grant starts at SMA or SMK in December. When a SMA or SMK has students eligible for receiving a Bidik Misi grant, the school principle can register at the Ministry of Education and Culture which will then send a special pin code. Herewith scholars can apply personally online. In order to proof their excellent academic performance and low economic

status, applicants are required to send photocopies of documents, as a list of their grades in high school, their parents' pay check and the monthly electricity bill. All documents must be confirmed by the school principle and the head of the village with an official letter of recommendation. When the Ministry finds an applicant worthy of receiving the Bidik Misi grant, the applicant will receive a notification with which they can enter the universities' entrance procedures as a 'Bidik Misi grantee'. When entering a university through SNMPTN in *seleksi nasional*, a student should be part of the 50% of best students in his or her year, when a high school is accredited with the 'A' rank. When a high school is accredited with a 'B' status the student should be part of the 25% of best students, and a high school with a 'C' status requires being part of the 10% of best students of the year. When students do not enter through *seleski nasional*, they may enter through *seleksi mandiri* (SBMPTN, UMB-PT or a university's private entrance test). One further requirement of the program is that Bidik Misi grantees can only try for two different *jalur masuk*, one *seleksi nasional* (SNMPTN, PMDK or PPKB) and if this fails, they can opt for only one attempt in *seleksi mandiri*, at one higher education institution, for example SBMPTN or PENMABA at UNJ, in which they can state two majors of choice. It however depends on the university's policy if they accept Bidik Misi students that enter through *seleksi mandiri.* As was stated before, when entering through *seleksi nasional*, the government pays almost half of the tuition fee. Some universities thus only accept Bidik Misi students that enter through *seleksi nasional*, because they are unwilling to pay for the excess amount of tuition fee that arises when they enter through *seleksi mandiri*, since the Bidik Misi program only pays the fixed amount per semester per student. Especially entering through a university's private test (as PENMABA or SIMAKui) is hereby granted, since in this *jalur masuk* universities are free to set the amount of tuition fee, which can be more than twice as high as when entering through *seleksi nasional*. Overall, when *seleksi nasional* is failed, and one try in *seleski mandiri* also, the student has forfeited his or her chances for ever receiving a Bidik Misi grant, since the program only aims to support students with excellent academic performance. Once already studying it is sometimes still possible to apply for a Bidik Misi grant at the university itself, since occasionally students drop out because requirements turn out not to be met, in academic qualities or actual economic status (D.1.2.BM.IO; EI.2.UNJ.IO).

When a Bidik Misi grant is allocated, no clear payment procedures yet exist. Generally, the tuition fee and monthly allowance are directly send to the higher education institution, which sends the monthly allowance to the personal bank accounts of the students. However, according to all Bidik Misi students in this study, the monthly allowance is send irregularly, sometimes with a delay of eight months. This might be one of the reasons why at UNJ, since the study year 2012 – 2013, both tuition fee and monthly allowance were send directly to the students. This however made students withdrawal the whole amount in once, without leaving the tuition fee for the university to be collected. The university then had to persuade the students to refund the fee (FI.1.UNJ.IO). Despite the fact that no efficient procedures with regard to finances yet exist, all higher education institutions that accommodate to Bidik Misi students have the obligation to send the IPK scores of the students every semester to the Ministry. It depends on the higher education institution what average score a student is obliged to have in order to continue to receive the Bidik Misi grant. At UNJ an average IPK score of 2,75% was required, while the Ministry has an IPK score of 3% as a target, thus an average score of

B. Depending on the higher education institution, the students might also be required to be part of a student organisation, as the Bidik Misi Forum, to not smoke or use drugs, and complete their major within the usual time frame. Most higher education institutions organize an introduction weekend at the beginning of the year and offer workshops and seminars about character building, entrepreneurship and other academic skills, specifically for Bidik Misi students (FI.1.UNJ.IO; D.5.UI.IO; D.1.1.BM.IO).

4.3.2. BOP

Universitas Indonesia seems the only university in Indonesia that exercises procedures that deviate from the generally applied practices. For example, tuition fees are not based on someone's *jalur masuk*, but in principle the same for all students in one major. Registration in *seleksi mandiri*, thus the university's private test SIMAKui*,* is however more expensive than registration for *seleski nasional*, since the university still levies a higher participation fee than the government does for PMDK, PPKB or SNMPTN. Apart from levying fixed tuition fees that only depend on the major, UI also seems the only university that offers need-based full grants on a broader scale, independently from the governmental Bidik Misi program. This is exercised through the BOP system (Biaya Operasional Pendidikan)[24]. When accepted as an UI student, again regardless through which *jalur masuk*, students can apply for a discount on their tuition fee, which will be calculated by the BOP system. Students have to fill out several forms, mention the tuition fee they paid in high school and how, include pictures of their place of residence and a statement of neighbors and the head of the district confirming the disadvantaged economic background of the student. Applying for a discount through the BOP system might lead to the allocation of a full grant, that can include living costs, accommodation and health insurance. When a student disagrees about the level of tuition assigned and still thinks it is too high, one can go to a second commission which will do a more thorough re-evaluation, by paying home visits and conducting interviews with the neighbors. Students who receive a discount through the BOP system are required to maintain a high IPK score, be part of a student organization and/or work in a paid part-time function in the office of Student Affairs. When receiving contributions for living costs, this is send to the personal bank accounts of the students. However, students stated it was send irregularly, like the monthly allowance of the Bidik Misi program (FI.1.UI.IO; D.1.1.UI.IO).

With the BOP system, UI claims that all youngsters that have passed the entrance requirements will have the opportunity to study and complete their four year course, regardless their economic background. Since 2008, around 50% of all students receive some form of discount. This is made possible because of the financial support of sponsors, graduates and banks as CIMB Niaga (FI.1.UI.IO). The amount for scholarships available through external resources was Rp. 27.000.000.000 (€2.000.000) in 2011. This includes the grants that the government sponsored through the Bidik Misi program (D.1.3.UI.IO). From internal resources, the university itself, an amount of around Rp. 14.000.000.000 (€1.200.000) was made available in 2010 (D.1.4.UI.IO). Despite the substantial amount of funds that are allocated through scholarships, one of the students explained

[24] BOP: Operational Costs for Education.

that overall, the tuition costs at UI are high compared to other public universities. This seems not the case when for example comparing the UI tuition fee with the costs at UNJ, but friends of the student only knew the precise costs after they had already registered, and they turned out to be higher than they had expected beforehand (FI.16.UNJ.MTB).

Scholarships at private higher education institutions:

			Merit-Based Scholarships				Need-Based Grants	
Jalur masuk	**Tuition fee**	**Likely IPK score in university**	**PPA**	**OSI**	**UNI**	**F/E**	**BBM**	**UG**
Rank 1	lowest	high	√	√	√	√	√	√
Rank 2	middle	middle	-	-	-	-	√	-
Rank 3	highest	low	-	-	-	-	√	-

Abbreviations: UNI: university, F/E: foundation/enterprise, UG: Beasiswa Unggulan.
NB: 'likely IPK score in university' in this table suggests that entrance through Rank 1 automatically implies scoring the highest grades or excellence in sports or arts in university. This is not a representation of actual practice but only assumed here for the sake of convenience. The checkmark √ indicates that a student can apply for the scholarship.

Scholarships at public higher education institutions:

				Merit-Based Scholarships				Need-Based Grants			
Jalur masuk	**Test**	**Tuition fee**	**Likely IPK score***	**PPA**	**OSI**	**UNI**	**F/E**	**BBM**	**UG**	**BM**	**BOP**
Seleksi nasional	SNMPTN PMDK PPKB	lowest	high	√	√	√	√	√	√	√	√
Seleksi mandiri	SBMPTN	middle	middle	-	-	-	-	√	-	~	√
	UMB-PT	middle	middle	-	-	-	-	√	-	~	√
	private uni's test	highest	low	-	-	-	-	√	-	~	√

*in university

Abbreviations: UNI: university, F/E: foundation/enterprise, UG: Unggulan, BM: Bidik Misi.
NB: 'likely IPK score in university' in this table suggests that entrance through *seleksi nasional* automatically implies scoring the highest grades or excellence in sports or arts in university. This is not a representation of actual practice but assumed here for the sake of convenience. The checkmark √ indicates that a student can apply for the scholarship. The tilde ~ indicates that the possibility for application is determined by the higher education institution.

Box 4.1. Overview Scholarship Programs.

4.4. Implications for Accessibility and Quality

This section elaborates on how the procedure for entrance to university *jalur masuk,* and the available merit-based scholarships and need-based grants, influence the accessibility and quality of higher education in Indonesia. This assessment of procedures and practices is exercised whilst drawing from literature and might prove a valuable theoretical addition to the empirical, personal accounts of students on their wellbeing.

The procedure of *jalur masuk* to determine tuition fee, and at public universities, also the university and specific major, has many implications, of which some will be described below. At private institutions, the system of ranks is likely to have no or little positive effect on accessibility. Prices are in such a way disproportionally high, that even when scoring the highest rank, tuition fees are still unaffordable for youngsters from middle-income, let alone low-income backgrounds. Because tuition fees are built up out of so many different elements, as SPP and price per SKS, which are all determined by someone's rank, a confusing and almost ungraspable pricelist can arise, as can be seen in appendix *3.0. Tuition Fees Universitas Trisakti*. This specific pricelist is from Universitas Trisakti for the study year 2013 – 2014 and as the last box shows, is only an estimation of the final price. An applicant can consequently not know the precise tuition fee that has to be paid. Private institutions seem thus only accessible to youngsters who's entrance is to a lesser extent determined by financial concerns. This is unlikely to contribute to the quality of private tertiary education, since students are accepted based on their ability to pay for tuition fees, not on their academic skills, as was mentioned before. The concentration of academically competent students is however a precondition for the establishment of high-quality universities, as was stated in literature (Salmi 2009, 81, 82).

At public institutions, the vague and ever changing procedures for *jalur masuk* also complicate access. New procedures are often not communicated properly, causing applicants to lose the opportunity for enrolling, since they are not aware of the precise application requirements for their year. That procedures are only exercised for around one year straight was affirmed when researching the students. Many had entered the university through a *jalur masuk* that has already been adjusted. The practice in the entrance procedure, whereby students make a preference list strategically of universities and majors of choice, also has some implications for the quality of tertiary education. It often happens that a student prefers to study a specific major, but is accepted for a major that he or she actually desires less. When interviewing the students, quite a few stated that they were initially aspiring a different major, but that they ended up somewhere else, due to circumstances. Students thus often study in majors that do not necessarily match their interests or skills and abilities. Although this might be regarded as a negative effect of the entrance procedure, the practice seems to be accepted and maintained by the students themselves. One student for example, rejected a S1 major in Bandung, because she wanted to stay in Jakarta, after which she ended up in a major in D3 level, which is actually two levels lower than S1. Also interesting is that five out of ten students at UNJ stated that they really wanted to study at UI but were rejected there, after which they had to settle for UNJ, of which two even reluctantly (FI.16.UNJ.MTB; FI.20.UNJ.BM). More emphasis is thus put on the status of the university or the location, than on the specific level or content of a major. This was also stated before in literature by Nilan et al. (2011), that in Indonesia, education is merely regarded

for its high symbolic value, not necessarily for the specific knowledge that can be gained (Nilan et al. 2011, 714). One student affirmed this by referring to what he called a strange Indonesian value, '*yang penting kuliah*', or 'the most important is studying'. Thereby the specific major is of less importance. What matters most is that someone is studying at a higher education institution, which is regarded as a prestige thing in itself (EI.2.UNJ.IO). This can be linked to an overall focus on *gengsi* in Indonesia, which can be defined as 'outward appearances', or the upholding of a status, aimed at impressing, that is not necessarily based on substantive grounds (for more information see section *5.4. Wellbeing as Influenced by Status, Avoidance and Lack of Trust*) (Hofstede, Hofstede and Minkov 2010; Hofstede 2001). Studying for the mere sake of studying, instead of studying in a specific major that matches an individual's interests and abilities, complicates the likelihood of dedication to and excellence in that major. However, according to literature, a high concentration of dedicated and talented students is a precondition for the establishment of high-quality universities (Salmi 2009, 81, 82). Despite the negative consequences of *jalur masuk* on the quality of higher education at public institutions, the *jalur masuk* SNMPTN can be regarded as having some positive effects. When entering in this way, the government pays for up to half of the tuition fee. As was mentioned before, public higher education institutions are therefore more closely monitored by the government, which leads to better quality education, at least in public opinion and in the evaluations by the National Education Board for Higher Education, BAN-PT (Wicaksono and Friawan 2008, 14-16).

Like the procedures for *jalur masuk,* the merit-based scholarships, which are based on *prestasi* and offered at universities, do also not necessarily contribute to the accessibility of higher education. They can be seen as a form of reward, a discount on the study expenses, that encourages dedication to scoring high marks or student organizations. They however limit the options for youngsters from disadvantaged economic backgrounds to enter university, since the scholarships can only be applied for once already enrolled (Moeliodihardjo 2010, 25). Also, the relatively small allocated amount does not cover the often high entrance fee SPP and idem ditto tuition fees. The governmental scholarship PPA further pays the monthly contribution in once, at the end of the semester, which is disadvantageous for students who may need the allowance in advance (EI.2.UNJ.IO). Overall it can thus be said that the merit-based scholarships target youngsters from middle income to upper-class backgrounds, who already made their way to university by their own means. Merit-based scholarships might however contribute to the quality of higher education. In theory it was stated that they create a gift-exchange relationship or bond of reciprocity between the university and the student, whereby the commitment of the institution in turn increases a student's engagement. Engagement and commitment on the student's side stimulate persistence (DesJardins et al. 2002, 661-664, 674), which might lead to a greater concentration of academically engaged and motivated students and was considered a precondition for the establishment of high-quality universities (Salmi 2009, 81, 82).

Since the need-based grants are partially based on someone's financial status, in contrast to the merit-based scholarships, they seem to have a greater positive influence on accessibility. Through the Bidik Misi program and the BOP discount system a significant amount of youngsters were enabled to enter a higher education institution since the fairly recent start of the programs. According to

literature however, grants can only be called generally available when they are solely based on income and not on 'merit'. This implies that the need-based grants in Indonesia are not generally available, since they also require a 'merit' aspect, namely excellence in high school and a high IPK score at university. The moderately bright are thus not reached (Moeliodihardjo 2010, 31). Further, comparatively few Bidik Misi grants are yet available and most at public institutions, whilst actually 97% of all the higher education institutions are private.

The availability of need-based grants is further challenged because of the omnipresent corruption and cronyism in Indonesia. This might threaten the durability of financial aid programs in general. In the past for example, the Indonesian government has introduced a comparable program, which did not allocate grants but loans. Due to bad administration and moral hazard the program was ended by the end of the 1980s, and banks have refrained from re-involving into a similar type of program (Wicaksono and Friawan 2008,25,26; Moeliodihardjo 2010,30-32), until the start of Bidik Misi in 2010. However, this program might risk the same hazards unless efforts and morals are kept high. One student at UNJ explained that the Bidik Misi program already has to deal with fraudulent practices, which are most apparent in internal processes at universities. The student knew a peer, whose mother was one of the administrative staff at the university. She arranged for her child to receive the Bidik Misi grant, while the family was actually financially well-off. Also, applicants sometimes falsify their personal data, by for example sending in pictures of the residence of their grandparents, while their own parents in fact own an expensive house and car. The monthly allowance they use to buy gadgets as mobile phones. The need-based grants are thus not always allocated to the ones really in need. This also seemed illustrated when interviewing the students. One student had received a significant discount through the BOP system and only paid Rp. 600.000 tuition fee per semester, which should imply that her parents are economically disadvantaged. However, those same parents were able to give their child Rp. 900.000 pocket money on a monthly basis, which would not classify them as poor at all (FI.6.UI.BOP). Another student received a Bidik Misi grant, while she actually classified herself as being from a middleclass family (FI.11.UI.BM). However, the Bidik Misi program states to have a focus on students from poor families. That recipients of scholarships or grants are not always eligible for receiving support was also affirmed by the National Socioeconomic Survey, which was held in 2010. Some students stated that they received support based on criteria that they actually did not meet, particularly due to their current financial situation (Moeliodihardjo 2010, 26, 27).

Another interesting practice at UNJ also questions the university's efforts to allocate the Bidik Misi grants to the right recipients. All five Bidik Misi respondents in this research, who were enrolled in different years, were assigned the Bidik Misi grant once they were already studying. Four of the students had even never heard of the program before studying and only one seemed to have actively applied for it herself. After two months of studying the university published a list of students eligible for receiving a Bidik Misi grant. One student explained that, although she never applied for it, her name was on the list. However, some of her friends were rejected, even though they had an official letter from their high school principal stating that they were eligible for receiving the grant (FI.20.UNJ.BM). All the Bidik Misi respondents stated that they fitted the criteria for receiving the grant, and that

previously, they were seriously concerned if they would manage to pay for their tuition fees in the long run. However, they did manage to enter university by their own means, thereby limiting their chances for earning incomes whilst studying, and without the certainty of receiving financial support in the future. It is therefore questionable, if this reverse procedure at UNJ really reaches the target group of students that, without a grant, would have had no option whatsoever of entering university. Overall, it is important that scholarships and grant programs allocate their funds to the right recipients, since a failing implementation might urge investors to withdrawal their support.

Bureaucracy further complicates an effective implementation of financial support programs. As was stated before, students often receive their monthly allowance too late, both in the Bidik Misi and BOP program. This jeopardizes the 'sufficiency' of a grant. As was stated in literature, a grant is 'sufficient', when it is in such a way generous, that it makes possible the most costly education to which a student is academically entitled and is realistic in the expected parental contribution (Johnstone 2003, 366, 368, DesJardins et al. 2002, 661). However, students receiving a grant complained that they had to ask their financially constraint parents for contributions, since they were never sure when to receive their monthly allowance. In this sense, both the Bidik Misi grants and the living costs allocated through the BOP system, cannot be considered 'sufficient', due to administrative inconsistencies. According to one of the students, one more obstacle for an effective implementation of the support programs and other systems is that new procedures are often adopted without first evaluating past experiences in detail. Policies are thus often based on mere assumptions instead of knowledge from the field (FI.22.UNJ.BM). This showed in the Program Implementation Report of Bidik Misi for the years 2010 and 2011 (Laporan Pelaksanaan Program Bidik Misi 2010 dan 2011).[25] The Bidik Misi program was mainly evaluated by the average IPK scores of the students, per higher education institutions that the program works together with. No mention was made of other variables, as the extent to which the target group is reached and to which needs are fulfilled (D.1.1.BM.IO).

Although the availability and implementation of the need-based grants is in need of improvement, the grants might, like the merit-based scholarships, contribute to the quality of higher education. Since also the need-based grants in Indonesia imply some form of 'merit', again the gift-exchange relationship and bond of reciprocity between the university and the student might apply here. Further, according to literature, especially 'work/study' jobs increase a student's engagement, besides merit-based scholarships (DesJardins et al. 2002, 661-664, 674). This might also be the case at Universitas Indonesia, where discounts through the BOP system can require the working in the office of Student Affairs. That recipients of the Bidik Misi and BOP grants are highly motivated to score satisfying grades and almost never drop out, was affirmed by the staff respondents at both Bidik Misi and the two public universities (II.1.BM.IO; FI.1.UI.IO; FI.1.UNJ.IO). As was mentioned before, these academically engaged and motivated students are a precondition for the establishment of high-quality universities (Salmi 2009, 81, 82).

The above mentioned effects of *jalur masuk* and the available scholarships and grants on accessibility and quality of tertiary education in Indonesia, most likely only describe a part of all the implications in practice. However, one clear conclusion might be that the system does not facilitate

[25] Listed under 'Overview Documents' in appendix *1.0.Data and References,* as D.1.1.BM.IO.

easy access to higher education. With all its different entrance routes, variable tuition fees and ever changing procedures for both entrance and application for financial support, it seems an almost impenetrable maze in which no clear, substantiated guidelines or practices can be distinguished. However, according to the earlier mentioned Callender and Wilkinson (2013), clear information about requirements and procedures, before application to university, is a precondition for any system or program that intents to facilitate easy access to higher education. The changing and opaque procedures in the Indonesian university system are in stark contrast to this. According to Callender and Wilkinson, especially youngsters from working-class families do not necessarily know where to find information, what to do with it and how to interpret it (Callender and Wilkinson 2013, 294, 301, 302). This showed in the Bidik Misi students at UNJ, who had almost all never heard of the Bidik Misi program, despite the fact that they all thought to be in need of financial support. Vague procedures thus lead to information asymmetries. These further seem an incentive for fraudulent practices in Indonesia. This is because the better informed parties are the most likely to negotiate their way through the complicated system and exploit it to their private benefits, either lawfully or unlawfully, as was shown in the fraudulent cases of Bidik Misi. One further conclusion might be that the current procedures within the higher education system in Indonesia, and the corruption that it incites, limit the opportunities for the public benefits of higher education to reach their fullest potential, as they were stated before in literature. Especially the idea that universities can function as ideological apparatuses, that form and disseminate societal and state ideology, enrich cultural and moral values and strengthen rule of law and trust (Bloom, Canning and Chan 2006, 19; Moeliodihardjo 2010, 1), seems endangered when higher education institutions themselves are invested with corruption and cronyism. This study does not further elaborate on the practices in the higher education system and its potential implications in the public sphere. However, the next chapter elaborates on the effects of higher education and grants in the private sphere, by describing the wellbeing of students.

5. Studying and Students' Wellbeing

This chapter discusses the wellbeing of students with regard to studying, and answers the third and fourth sub-question. First, basic characteristics of the students are described. Then, this chapter elaborates on the perceptions of the students, in the three dimensions of wellbeing. After that, a comparison is made between the different student groups, in order to assess the extent to which wellbeing seemed influenced by specific scholarship programs. It hereby tries to elucidate potential gaps in existing procedures or programs, this time not whilst drawing from theory, as was the case in *4.4 Implications for Accessibility and Quality*, but by analyzing the personal accounts of the students. Finally, the last section discusses other determinants, apart from scholarship programs, that seem to influence wellbeing whilst studying.

5.1. Student Characteristics

This section elaborates on factual data concerning the students, like their origins, place of residence, and faculties they study at. The age of the students that participated in this research varied from 18 until 23 years old, with an average age of 20 years old. The majority were female students (18), making male students underrepresented (6). The students studied in varying years, ranging from their first until their fifth. On average, students were in their second year. The students were enrolled in varying faculties, with the majority in social or language studies (11), followed by economics (5), technology (4), law (2) and medical studies (2). The differences in economic background between the varying student groups was shown in their *jalur masuk*, the ways in which they entered university. Six of the nine students that studied without a scholarship had entered through *seleksi mandiri*, as UMB-PT or a private university's test. Since this is the more expensive *jalur masuk,* it reflects their advantaged financial situation. The fact that scholarships are only allocated to youngsters with excellent academic performance in high school was also illustrated by *jalur masuk*. Eleven out of fifteen students with a Bidik Misi grant or BOP discount had entered through *seleksi nasional*, of which five had been scouted through PMDK or PPKB, the most prestigious *jalur masuk*.

The majority of the students was originally from Jakarta or surrounding cities, like Depok and Bekasi. Only three students of the total respondent group were from outside Java, which might affirm that the disparity in accessing higher education is a regional issue, whereby the majority of students are from urban areas (Ogawa and Iimura 2010, 4). Most of the students lived with their parents or other family members. Nine of the students resided independently in a *kost* (boarding house) or dormitory at the campus, since their families lived too far away. Ten of the students took public transport when going to university, seven made use of their own means of transport as motorbikes, or travelled on the back of a friend's motorbike, and seven lived at the campus, thus being able to walk to class. The students that did have to travel spend averagely one hour on the road one way, which for some of them could rise up until three hours in case of a traffic jam. The majority of students was part of one or two student organizations, including the Bidik Misi Forum, which is specially established

for Bidik Misi students, BEM (Badan Eksekutif Mahasiswa)[26], the faculty organization that advocates and represents students' welfare and ALSA (Asian Law Student Association), an international organization that is accessible to all law students in Asia and organizes activities and events. One of the BOP students had the type of 'work/study job' that was mentioned before in theory, at the Office of Student Affairs. Two students, who both studied without a scholarship, deliberately did not participate in organizations, since they felt they would not be able to combine it with their studies. Two Bidik Misi students at UNJ refrained from actively participating in the Bidik Misi Forum, since in their perception, only 40 students were actively involved and they did not allow others to participate, so they gave up on it.

5.2. Wellbeing as Influenced by Studying

This section elaborates on the students' perception on wellbeing in the dimensions material, relational and subjective, as they were described by Sarah White (2008). When applicable, the varying time frames 'before', 'whilst' and 'after' studying are mentioned. The different spaces of the 'home' setting, 'university', 'society' and 'labour market' are interwoven in the different topics of wellbeing. All varying topics that were discussed during interview are separately explained. For further explanation concerning the precise interview topics, see appendix *2.0. Interview Topics*. When a single student elaborated on a specific theme and privacy is safeguarded, a reference is used which is explained in appendix *1.0. Data and References*.

5.2.1. Material Dimension

The material dimension covers the topics 'education and skills', 'employment', 'income' and 'environmental quality'. Concerning education, multiple students stated that the entrance test to university was difficult, even if they had followed extra classes in high school. In particular two Bidik Misi students faced difficulties, since both had studied in an SMK, a vocational high school. They initially expected to be working after graduating, due to the family's economic situation. Both SMAs and SMKs thus not always seemed to equip youngsters with sufficient knowledge for entering university. However, once accepted, only one student, who studied without a scholarship, explicitly stated that the level of education proved challenging at the start due to her background. This was because in high school, she had studied in the 'science track' while she was now in a social major (FI.1.UI.MTB). Almost all students elaborated on the soft skills that they had learned since entering university, besides gaining specific knowledge related to their major. The most important skill was to manage time well and balance it between studying, student organizations and sometimes a part-time job. The development of leadership skills, by managing other students and cooperating during assignments, also proved important and was mentioned by five students. Giving presentations, public speaking, taking other people's opinions into account, networking and developing entrepreneurial skills were also stated two or more times. Some students hereby proclaimed that whilst still in high school, they could not have imagined learning so many new and different things in both the classes

[26] BEM: Students' Executive Board.

and in extra-curricular activities, like participating in student organizations. Most Bidik Misi students also appeared positive about the skills they had learned in the Bidik Misi seminars, which taught about various topics.

It is interesting that the students from UNJ more often commented on the quality of education at their university than the UI youngsters. In line with observations in literature, three students at UNJ stated that the quality of education was bad or disappointing. They pointed out that lecturers sometimes do not show up, are difficult to reach outside teaching hours and in some cases start a class, hand out an assignment and then walk out again. Exams are furthermore based merely on reproducing knowledge that lecturers provided through books or PowerPoint slides, without stimulating critical, independent thinking. Two further proclaimed that the overall quality of their high schools was even better than at university. The previously mentioned Bidik Misi student, who faced difficulties passing the entrance test because of her vocational background, stated that she had not gained any new major-related knowledge, that she had not already learned in SMK (FI.21.UNJ.BM). Four youngsters stated that they learned more from extra-curricular activities, like participating in student organizations or working in a part-time job, than they did in class. Some youngsters were also initially shocked by the bad facilities at their campus. However, two youngsters stated that the facilities were good. Especially the Bidik Misi students seemed critical, and three commented that the university should have a greater focus on the teaching of social life skills, as morals and values, and not only on academic skills. One student elaborated on this by stating that the Bidik Misi seminars were often too limited, because lecturers state 'if you do this, it is correct', without further explaining why it should be done in that specific way and how. The focus was always on academic skills, like writing an essay or learning about entrepreneurship, and never on sports, arts, values or charity (FI.20.UNJ.BM). The two other Bidik Misi students did not seem to share the criticism about the manner of teaching in the Bidik Misi seminars, and thought they were of good quality. Still, according to several youngsters in all respondent groups, students should also be taught to take care of each other and how to be social, not only how to be competitive and score high grades. In line with this, some UI students stated that UNJ has no focus on behaviour or morals, which leads to many students being *nakal*, or naughty, and not dedicated that much to studying or society. It is interesting that students at both UI and UNJ stated that the academic quality of education was the same at both institutions (FI.14.UI.BM; II.SN.UI). One student at UI also commented on the quality of the education taught in her university. She proclaimed that some of her lecturers see themselves as gods, do not tolerate criticism and always demand whole textbooks to be learned by heart, which she considered an inefficient way of learning (FI.14.UI.BM). Another UI student stated that the quality of classes depends on the lecturers and whether or not they are in a good mood to give a lecture (FI.11.UI.BM).

Although potential differences between the varying respondent groups did not seem reflected that much in the previous topic, they did seem illustrated in the theme 'employment'. Eight of the students who received a scholarship already worked part-time in high school, and twelve had a part-time job in university. Only two of the students without a scholarship used to have a part-time job in high school and three were having one whilst studying. Employment opportunities overall seemed to have increased since studying at university. Almost all students were aspiring jobs in high functions

later in life, of which eight were hoping to start their own business. One BOP and one Bidik Misi student at UI stated hereby, that going to university provided them with the opportunity to work in interesting jobs, at whatever company or institution they preferred. The findings seem to be in line with theory, which states that the private benefits of higher education include better employment prospects, and that higher educated individuals are more likely to engage in entrepreneurial activities (Bloom, Canning and Chan 2006, 1, 15).

Differences in economic background between the varying students groups seemed also illustrated by the topic 'income'. The students without a scholarship received on average Rp.1.100.000 (€80) of pocket money on a monthly basis from their parents. Two BOP students also received a fair amount of pocket money, whilst the other BOP and Bidik Misi students at both universities received no contributions from their parents. This was either because their caretakers could not afford it, or because the youngsters felt that they did not need it, since they already received the monthly allowance from their grant. Since the monthly allowance was always sent irregularly, four Bidik Misi students proclaimed that they sometimes needed to borrow money from their parents or friends. Notwithstanding the option of borrowing money, four Bidik Misi students explained that they sometimes eat cheap and unhealthy food, or only twice a day, because of a lack of funds. Five Bidik Misi students stated that the amount for the monthly allowance should be around €22 higher, so that expenses for transport, books and food could more easily be covered. However, two other students stated that the monthly allowance should be based on the specific financial situation of each student, since not all Bidik Misi students needed the same amount. The BOP students did not elaborate on the amount of living costs that they received. This might be explained by the fact that most received on average €10 more per month than the Bidik Misi students. Apart from pocket money or monthly allowances, the average income for students who work in a part-time job was Rp.700.000 (€50) per month. This however, combined with the Bidik Misi monthly allowance, seemed in most cases insufficient to cover all study expenses without difficulty if parents were not able to contribute. Notwithstanding financial concerns in the present for some, all students expected to earn high wages in the future, ranging from €440 at the start to €1000 until €7000 per month after ten years of working. In literature, a high salary was also mentioned as one of the private benefits of higher education (Bloom, Canning and Chan 2006, 15).

When discussing the topic of 'environmental quality', six of all students stated that they had experienced a great change in their surroundings since they entered university. This was mostly said by Bidik Misi students at UI who were originally not from Jakarta. This group further stated that Jakarta was more dirty and polluted compared to their home towns, and that people were less friendly and gossip more than at home. Overall, nine students stated that they wanted to leave Jakarta once finished with studying, and live in a more clean, quiet and safe environment. Six students wished to live abroad one day, where they expected the quality of the environment to be better. There were also seven students who stated that they had not experienced a change in the environment at all. Those students were mostly born in Jakarta or surrounding cities and were therefore already familiar with the environment. Five students stated that Jakarta offered the best opportunities for finding a job once graduated and for leisure activities. Quite a few students at UI also said that they enjoyed the green

campus of UI. However, one student who was living in a dorm at the campus, stated that the facilities in her residence were in such a way ill maintained, that bathrooms and toilets were often not operable, causing long queues (FI.12.UI.BM).

5.2.2. Relational Dimension

The relational dimension covers the topics 'relations with people close to you', 'networks of support and obligation', 'social status and identity', 'health and safety' and 'personal action and influence'. Ten of all students explained that not much had changed in the relationship with their family and friends. The majority did state that they had made many more new friends since entering university, of which most were very content. Fourteen students, dispersed over all respondent groups, stated that their parents were very supportive of them studying, and in most cases also proud that their child had made it to university. One BOP student illustrated this by explaining that her parents always spoilt her when she came home in the holidays (FI.6.UI.BOP). One Bidik Misi student said that he is now 'the precious one' at home, since he is the only child studying in university (FI.24.UNJ.BM). However, not all parents or family members were supportive from the start. One student, who used to live outside of Java and studied without a scholarship, explained how her father misses her and actually offered to give her more pocket money if she would just come home (FI.4.UI.MTB). The parents of one BOP student also did not support studying initially, since they preferred to see their daughter working. The student got emotional explaining that it was hard to not find support and recognition in the beginning, even though studying is important, and she had been scouted by UI through PPKB, the most prestigious *jalur masuk* (FI.9.UI.BOP). In two other cases, the parents of Bidik Misi students did support education, but other family member disapproved. They advised working after high school, due to the financial situation of the family, or because they did not see the point of education. It was also stated in theory that overall, low-income families are less likely to stimulate education since it is less valued. Forgone income whilst studying can also be a factor that constrains access to higher education (Fahmi 2007b, 13; Johnstone 2003, 357, 370). Most of the students mentioned above wanted to make their families aware of the importance of education and prove its benefits.

Although the majority of parents were supportive of education, relationships were thus not always free of expectations or pressures. Five students, dispersed over all groups, mentioned that they wanted to make their parents proud and three saw it as their obligation to make them happy. One student further stated that she felt pressured by her friends to plan for the future and think about serious matters, like finding a partner and having children, while she actually preferred to just go with the flow (FI.2.UI.MTB). Other expressions of students illustrated their overall high dependency on parents, which seemed particularly felt in high school. Four students mentioned that their parents controlled everything before they went to university. One student explained how she was never allowed to go to places by herself. Six students further stated that youngsters in high school only want to play around and are not aware of the potential difficulties of real life, since parents shelter their children from these. One student illustrated this by explaining that a friend found out through an external party that her mother had been ill for months, which caused pressure on finances due to high healthcare costs. The friend was not aware of this though, and had still been asking for presents and

gadgets from her mother on a regular basis (II.SN.UI). The fact that parents often take responsibility over their children's lives, also when they are already in university, was further shown by three students who stated that they actually did not want to study preferred a different major, but went studying anyway because their parents told them to. Other students explained that they knew many people that just studied because parents expected them to do so (II.SN.UI; II.SN.UNJ). The reason for choosing a specific university or major was also often based on parental recommendations.

Apart from parents making decisions for their children, trust and responsibility seemed important topics. Multiple students stated that in general in Indonesia, one cannot rely on anything, since governments, other institutions and individuals are not likely to keep their promises. This lack of trust was also felt in familial settings. One student stated that her parents did not trust her to do anything herself (FI.20.UNJ.BM). Another student experienced the same lack of belief in her capabilities. She was from an economically disadvantaged family who lived in a poor quality house in an unsafe neighborhood. Because she received a scholarship through the BOP system, she was required to take part in a student organization, where activities and meetings often lasted until 9 or 10 'o clock at night. After that, she still needed to travel home in the dark using public transport, for one hour or more. She would have preferred to live in a *kost* near the campus, also because the noise in her parental house hindered studying. She had already calculated that it would not make a difference in expenditure. However, the student's parents did not trust her to be able to take good care of herself and eat properly, so they did not allow her to move out of the house, after which she stopped trying to convince them (FI.9.UI.BOP). Two other students explained that their parents always wanted to know with which other youngsters they interacted, because they were afraid they would hang out with the wrong kind of friends. Three students mentioned that they needed to be back home before 9 or 10 o'clock at night, because they were not allowed to be out in the dark. One was very resentful about this and called it a 'curfew'. This student further stated that her parents always told her to be independent, but that they exercised rules which prohibited her from actually being that. She was not allowed to live on her own, while she wished to be free, and have a life like the people in American series, that seemed unconstrained by parental rules (FI.19.UNJ.MTB). It is interesting that only female students talked about a perceived lack of trust from parents in their capabilities to take care of themselves.

Not all students seemed to dislike handing over responsibility. Six stated that it was better to be living at home, where parents could take care of the household chores as cooking, thereby ensuring a balanced and healthy food intake. Also, most students whose parents had decided which university and major they should choose, did not appear resentful about this. It rather seemed logical to them that the motivation for choosing a certain university and major was 'because my parents said so'. This seems in line with S. White's (2008) theory, that especially in developing countries, individual preferences are grounded in a collective, broader shared understanding of how the world is and should be (S. White 2008, 3). Apart from the fact that other parties sometimes seemed to take more responsibility over the students' lives than they themselves did, there appeared to be a need for role models to set an example. This was illustrated by nine students in total, dispersed over all respondent groups. They stated that it was important to study or live with other ambitious students, since this

would stimulate and safeguard their own motivation and values, which might otherwise be jeopardized. Successful senior students sometimes functioned as a role model for what the students themselves wanted to achieve. Three students hereby stated that the UNJ campus was not the best environment, because many students had a bad influence on each other, by either being arrogant and unkind or not motivated enough. The importance of being with the right people was further illustrated by a student stating that when she was younger, she did not dare to go to bars (which can be considered *haram* in Indonesia, or sinful in the eyes of God) or other ambiguous places, since she was afraid that people there would influence her personality negatively. She felt that before, she had not developed herself yet and therefore would not be able to make proper judgments about values and personal boundaries. For example, she was afraid that she would not be able to decide when or how to say no to drinking alcohol (II.SN.UI).

Concerning 'networks of support and obligation', ten students said that whilst they were in high school, their networks were still small, consisting mainly of family, friends and some teachers at school. Since studying at university, 18 students stated that they had gained a larger network. Two youngsters explained how it was easier now to gain information about all sorts of events or courses, as internships, extra classes or singing competitions, because friends at university could provide them with this. One student further elaborated on this by explaining that her new friends of UI had more information at their disposal than people at home. Her network had thus not only expanded, but also offered her access to more valuable information (FI.7.UI.BOP). The expanding of networks was also described by two students who stated that through their new friends, they also had gained access to their friends' networks. Working in student organizations could further facilitate acquainting with people in important functions, as businessmen or government officials, during fundraising activities or the organizing of an event. This might later in life enable them to find a good job. The expanded networks in university could also be of benefit whilst the students are still in university. Bidik Misi students at both UI and UNJ stated that they helped each other, when they, for example, face financial problems. One Bidik Misi student at UI talked about a peer, who did not know Bidik Misi but who suddenly faced difficulties paying the tuition fee. Together with fellow students they brought the money together and helped her out (FI.12.UI.BM). Two other Bidik Misi students at UNJ said that through the Bidik Misi Forum, students often lend each other money, especially when the monthly allowance is too late.

The topic 'social status and identity' describes the way the students perceived their status in society, and the status or image that they themselves or their surroundings attributed to certain aspects of studying. Six students, dispersed over all respondent groups, stated that this had not changed that much since studying at university. They still considered themselves to be from the same middle-income background, or their high schools were of such a good quality, that they were already used to studying at a high status institution. Other youngsters did experience a change. Three students at UI, dispersed over all respondents groups, explained that their status had risen, since they now studied at the best university of Indonesia. One Bidik Misi student explained that he felt like he could achieve things easier now. Because of his UI status, people were more likely to listen to him. It would even be possible to request for meetings with high officials, who were very likely now to grant

him permission (FI.10.UI.BM). Five students at UNJ further stated, that even though UNJ was not the best university, their status had become higher, since they were studying at a public university, and it would be easier to find a job. They noticed their higher status in their neighbourhood, where the people were impressed that the student had made it into university. The students felt that their surroundings were more inclined now to take their opinions into account.

The two Bidik Misi students at UNJ that were most critical of the quality of their university, still thought that their majors had status in the context of society, despite their personal disappointments in their education. However, both stated that it was not studying at university that had influenced their social status. They had developed a different perception of themselves and their position on society in their part-time jobs. Both worked in the luxurious all-inclusive Club Med resorts in the holiday months. Here they took care of the children of guests and played, dined and danced together with the families. At the resort they slept in hotel rooms, ate luxurious foods, drank expensive drinks and were treated as equals to the guest. Through Club Med they had broadened their network and developed a new perspective on themselves, their own worth and the way they preferred to interact with other people. Particularly one of the students had been influenced by her job. She had lost her father in elementary school and used to live with her mother, who struggled to make ends meet. Because of this, she used to have a low social status, which made people always underestimate her capabilities. Just before entering university, her mother also died in a motorbike accident. Although orphans have an even lower status in Indonesian society, the student considered her social status to have risen since she studied in university. Because of her work at Club Med, she had gained a lot of experiences, and despite being an orphan, her peers at UNJ respected her and wanted to be her friends. However, both her and the other student that worked for Cub Med wished to migrate to another country later in life. They felt that in Indonesia, they could never be as equal to others as they were whilst working in the international environment of Club Med (FI.20.UNJ.BM; FI.21.UNJ.BM).

Students also elaborated on the downsides of status, that might come with studying at university. Seven students, dispersed over all respondent groups, stated that in the beginning, their majors (or in case of UNJ, the university), were seen as the inferior option, by either their families or themselves. Especially the social studies seemed to have a low status, even if they were taught at UI. Three UI students stated that their majors were not considered of significance or importance by others, as family, fellow students or society. One student elaborated on this by explaining that her parents did not even want her to go to university anymore, once they heard she was accepted in a language major. They preferred their daughter to become a doctor (FI.14.UI.BM). However, most students stated that they had realized their majors' value whilst studying, and that they did not mind their low status that much anymore. The high status of UI further seemed to induce competitiveness and pressure to always score the highest grades. This was described by five students. One student experienced it as a challenge to be part of the best and stand out, while three others felt insecure and less self-confident because of all the competition and pressure. Several students at UNJ also mentioned an atmosphere of competitiveness at the campus, where asking questions in class or scoring low grades were considered to be embarrassing for the lecturer and an equivalent of being unintelligent.

The fourth topic in the relational dimension was 'health and safety'. Here seemed to be a significant difference between the varying student groups. Eight of the UI students stated that their health had become worse since studying in university, which showed in physical discomfort and diseases, as back problems, flu and typhoid. This was mainly due to the amount of homework in combination with work for student organizations and sometimes a part-time job, which prevented many students from resting and sleeping properly. Some students stated that due to the study pressure, they slept an average of five hours per night, and then had to get up again to prepare for classes or work on assignments. Another significant reason for the decrease in the health of students was that they stated to not eat properly, causing gastric problems. Six UI students explained that in high school, their parents would monitor their food intake. Since living independently, or away from parents at the campus, they did not take the time for eating or simply forgot about it, since they were too busy. One UI student experienced so many physical discomforts, that she was concerned that she might have a severe illness (FI.11.UI.BOP).

It is interesting that at UNJ only two students experienced physical problems due to study pressure or an overload of activities. At this university, three students of the group that did not receive a scholarship actually explained that they were healthier now, since they had gained knowledge about how to eat more healthily, either in their majors or at the gym where they worked out. Health could further be negatively impacted by the environment. Three students stated that during travelling, the air was in such a way polluted that they felt it had a negative influence on their health. Theory stating that improved health is a private benefit of higher education, seems not to be reflected so straightforward in the findings of this study. Pressure experienced whilst studying, lack of rest and sleep, an imbalanced diet and a polluted environment can have a negative influence on health, whilst on the other hand, increased knowledge about nutrition can enable a healthy food intake (Bloom, Canning and Chan 2006, 15).

Perceptions on safety were to a great extent influenced by the use of public transport. Nine students, dispersed over all respondent groups, expressed that felt unsafe in public transport, either because other people always talked about its dangers, or because they had witnessed robberies or sexual harassments themselves. One student elaborated on this by stating that her safety had become worse now, because she was bound to use public transport every day. Especially when returning home in the dark, she felt she should be extra careful for pickpockets and felt less safe, because she had to sit next to strangers (FI.17.UNJ.MTB). Some students therefore proclaimed it was safest to have your own vehicle for transport. Interesting is that four students stated that they personally actually never felt unsafe, either in public transport or on the streets, even though people always warned them to be careful. Generally, students who already used public transport in high school and sometimes in the same area, were not or less afraid of it, since they were already familiar with travelling. This illustrates well that reflections on the past have a bearing on how people conceive their present, as was also stated in theory (S. White 2008, 10). Seven students, dispersed over all student groups, stated that their safety had not changed since they were studying at university, because they were still living in the same neighbourhood.

Not all students experienced a decrease in safety since they were studying in university. Two Bidik Misi students at UNJ elaborated on the practice of *tawuran* in high schools, in which youngsters of certain schools 'raid' other schools and provoke fighting. This involves chains or metal tools, sometimes causing severe bloodshed and recently even the death of one student. According to the students, some high schools in Jakarta are famous for their *tawuran* actions. Both students explained that they were afraid in high school for *taruwa*n to happen, and felt more safe now at university, where this did not occur. One of these students further explained that he felt more safe now, because he had developed tricks to avoid exploitation by corrupt police officers. If they fined him on his motorbike without a reason, the student asked them to give him an official receipt, explaining the reason, in order to check its legitimacy with their superior. Now policemen let him go without paying more often, which gave the student a feeling of confidence and safety (FI.22.UNJ.BM).

The last topic in the relational dimension was 'personal action and influence', where students elaborated on the extent to which they could exercise influence on their personal lives and on society. Twelve students, dispersed over all respondent groups, stated that they had discovered much about themselves whilst studying in university, about their personal interests, qualities, how to plan an prioritize. This gave them the feeling that they could take better control over their own lives, because they knew better what they wanted to achieve, and what steps to take to be able to get there. Only two students, one who received a scholarship and one who did not, stated that their personal abilities had not changed that much. Two Bidik Misi students at UNJ further stated that it was not so much studying at university that had broadened their scope of influence, but rather learning foreign languages or working in Club Med, which both enabled contact with a greater variety of people, through which it was easier to achieve things.

With regard to the influence that students could have on society, there was a significant difference between the varying respondent groups. The UI students in general and the Bidik Misi students of UNJ seemed more concerned about their own society than the students of UNJ that studied without a scholarship. Of the latter group, only one talked about the inequalities in her country. She tried to alleviate this by inviting poor children from the streets in the weekend, to teach them English and other subjects (FI.17.UNJ.MTB). The other students without a scholarship at UNJ did not talk about inequalities and how to overcome these. Only one girl explicitly stated that she wanted to become rich in the future, since she knew that poor people face many problems. She did not want to experience these and sought to be free to buy and do whatever she aspired (FI.18.UNJ.MTB). Of the Bidik Misi students at UNJ, all expressed their concerns about poverty and wanted to change their country, by either teaching poor children for free, becoming the president of Indonesia and changing the educational system, or employing people from disadvantaged economic backgrounds once they owned a business. These concerns for the environment of Bidik Misi students at UNJ appeared to have arisen because of their personal disadvantaged backgrounds, or general frustrations about poverty and a failing government.

At UI, the university seemed to actively discuss and encourage responsibility for and involvement with society. Almost all students, in all respondent groups, explained that since entering university, they became aware of problems in their society. They now felt responsible for change,

either by founding a charity, starting a program to encourage youngsters' self-esteem, leaving no garbage on the ground or bringing the knowledge gained at university home, to improve systems or the quality of life there. The term 'social entrepreneurship' was often mentioned, also by students who were not included in the research. It seemed to be taught to all students and especially in the seminars that were specifically aimed at Bidik Misi students. One student elaborated on the topic of social entrepreneurship, by stating that in university, she and her peers often discussed how they could contribute and change things (FI.6.UI.BOP). Another student hereby stated that she thought that her generation was responsible for bringing around major changes, even though at the present moment, most Indonesians were not interested in those topics (FI.2.UI.MTB). One other student thought that only 5% of Indonesians were 'agents of change', and really willing to make an effort to improve the country, whilst the rest did not care (FI.14.UI.BM). Other students also used the term 'agent of change'. A few felt that their achievements would mean more since they would also benefit others. One student said that she could only be satisfied with herself when she had done something in return for society (FI.11.UI.BM). Two Bidik Misi students at UI further stated that they were aware of the fact that society paid for their tuition fee, and that they felt obliged to pay it back in some way.

5.2.3. Subjective Dimension

The subjective dimension concerned all perceptions related to the self-image of the students and covered the topics 'personal identity and sense of meaning', 'hopes', 'fears and worries', 'personal satisfaction/happiness' and 'personal trust and confidence'. In the first topic, students were asked to elaborate on how they perceived themselves since they were studying at university. Seven youngsters, dispersed over all student groups, said they were more proud of themselves now than in high school. They were more positive about themselves, since they had learned much, and were only eager to learn more. Four students stated that since studying, they were more serious, wiser, better organized and had more courage to set goals and take steps to achieve them. In line with being wiser, three students said that they knew better now how to control their emotions, meaning that they were less likely to lose temper and could now react more maturely in varying situations. One student stated that because of this, he had a more equal relationship with his parents now (FI.3.UI.MTB). As was stated under 'personal action and influence', many students, especially at UI, felt they had a role to play in their society, which gave meaning to everything they learned in university. With regard to 'hopes', 16 students, dispersed over all student groups, expressed that they wished to find the job that they aspired or to be able to start their own business. Further, seven students hoped to be good members of their families, or become a good partner or parent for their children in the future. Three students hoped they would keep a high IPK score and would graduate in time. Of the students that desired to change their country, two BOP students and one Bidik Misi student at UNJ also wished to be able to improve specifically the economic situation of their families.

'Fears and worries' of the students were sometimes linked to not being able to achieve their hopes, as not being able to graduate in time, keeping a high IPK score or improving the financial situation of their families. Ten students said that when they were still in high school, they feared that they would not able to enter a public university. Five of them were afraid that they would not be able to

enter UI. Other fears, were not to be able to find the right job or having to face a lot of competition on the labour market, fear to lose parents or friends or to be less successful than peers. A difference in socio-economic background might be portrayed by four youngsters that studied without a scholarship, at both UI and UNJ. They stated that they had no fears, since they were only focusing on positive things. Or they had only small problems to deal with, which did not have such a great impact. Only one Bidik Misi student expressed the same carefreeness (FI.10.UI.BM). Another interesting finding is that five students, dispersed over all respondent groups, were afraid to lose the connection with the things they currently valued in life. They were for example afraid to lose their focus on studying, to become lazy, or to become corrupt as soon as they achieved a position of power. One girl at UI who studied Law, specifically had to promise her parents not to become corrupt when she would be a judge later in life, and was a little concerned if she would be able to keep this promise.

Concerning 'personal happiness/satisfaction', twelve students, dispersed over all respondent groups, stated to be happier now than while they were still in SMA. They felt glad to be wiser now, to have learned much and to have a different, more open-minded outlook on life. Five students however, expressed that they still needed to improve themselves, and even though they were happy, they did not feel like sitting back but though they still had to work hard to develop themselves even more. This seems to reflect what was stated in theory, that the relatively better educated groups tend to have higher aspirations, expectations and demands and are therefore less easier satisfied (Tuijnman 1990, 286). One Bidik Misi student further illustrated this by stating that while he was still in high school, he just wished to enter university, have children and a nice life. Now he had greater aspirations, which included changing the higher education system in Indonesia, and he would not be satisfied until he had achieved his goal (FI.22.UNJ.BM). Three other students stated that they were less happy at university than in high school, because they now realized that life was very complicated and they had to face problems, which made them less carefree and less happy.

Happiness seemed to a significant extent to be connected to the topic 'personal trust and confidence'. Twelve students, dispersed over all student groups, stated that they had more self-confidence now, and more courage to speak in public and try new things. Five students explained how it had been important for them, to get to know students from different backgrounds. This made them more open-minded and in some cases more tolerant of differences. Three students elaborated on this, by stating that they could understand people with a different mindset and habits better now. This increased their self-confidence, because they trusted themselves better how to react to differences or unfamiliar situations. Trust received by the environment also seemed of importance. Seven students, dispersed over all different respondent groups, stated to have more liberties now to make decisions without always needing parental approval. One student described how her parents gave her more freedom now she is a student, because they trust her more (FI.18.UNJ.MTB). This gave students the confidence that they could make more choices independently. Two male Bidik Misi students at UNJ further elaborated on this by stating that they were happy to take more responsibility in university and that it felt good to be able to face problems and overcome them.

5.3. Wellbeing as Influenced by Specific Scholarship Programs

Section *4.4. Implications for Accessibility and Quality* in the previous chapter elaborated on the complications in existing scholarship programs and procedures in higher education in Indonesia. Assessments were made based on literature. In this section, this theoretical analysis is complimented with empirical data, by trying to elucidate whether there is a perceived difference in wellbeing between youngsters who study with a need-based full grant, and who are thus from economically disadvantaged backgrounds, and youngsters from wealthier backgrounds, who study without a financial aid program. It thereby tries to point out potential gaps in existing scholarship programs.

When analysing the perceptions of students, it seemed that wellbeing is to some extent influenced by scholarship programs. The scholarship students were more often compelled to work besides their studies than students from wealthier families. Especially for students at UI, who overall seemed to experience a greater study load than UNJ students, this put pressure on their health, because they did not find the time anymore to rest and eat properly. Also, apart from increasing stress, a part-time job and other extra-curricular activities, as participating in student organizations, appeared an opportunity to gain more experiences and develop new skills. Besides, students at UI without a scholarship also experienced a worsening of their health. Wellbeing could thus be improved if a better balance could be established between studying, work, extra-curricular activities and proper resting and eating. This should mean that the study load should be decreased, especially at UI.

Regarding the Bidik Misi grant, it seemed that the monthly allowance was insufficient in some cases, and like the BOP allowances, always sent irregularly. This caused insecurity, stress and sometimes lack of funds to buy proper, healthy meals. However, students also stated to not eat properly since they were not used to monitoring their own food intake. It is thus unclear if lack of funds, or lack of personal capability to eat well was the greatest determinant. Overall, in order to increase wellbeing, students should receive their monthly allowance on time. In some cases for Bidik Misi students, the amount should also be increased. Concerning environmental quality, seven scholarship students lived with their parents, of which only one felt that her home was not really facilitating studying. However, the majority of students receiving a scholarship lived in a *kost* or dormitory. Regardless of their personal living situation, several youngsters explained that living with other students was beneficial for studying, since peers could motivate each other and ensure a dedication to work hard. However, at the same time, students seemed to dislike the responsibility over household chores which are inherent to living independently. It should thus be up to the student to decide where to live, but the possibility to live in a *kost* or dormitory should always be there. Students' accommodations should preferably be located close to the campus, so that students do not have to make use of public transport. Travelling often takes many hours and was experienced as unsafe by most of the youngsters.

Although the majority of parents were supporting their children in going to university, some scholarship students felt that their wellbeing was influenced by resistance and misunderstanding from parents or other family members. Students seemed to a great extent dependent on their caretakers, and lack of support in studying put pressure on them. This seemed especially the case for one BOP student (FI.9.UI.BOP). The lack of trust her parents had in her capabilities to live on her own, were

based on fears that that did not seem proportionate to the reasonable discomforts and stresses of long hours of travelling in the dark and a disabling study environment. If a part of the scholarship programs is dedicated to involving the parents in the study process, they might become better aware of the importance of studying and the practicalities which it involves, like the need for sufficient study time and a quiet work environment. A better understanding of parents might improve parental support and increase the wellbeing of students.

Extra-curricular activities seemed to enable the learning of many skills and to bring other benefits for students. Firstly, being part of a student organization seemed to provide students with a safety net in times of financial crisis. Especially in Bidik Misi Forum enabled students to borrow money in case of need. For BOP students there seemed not to be a special forum and it is unclear if they were allowed to join the Bidik Misi Forum. Although the BOP students in this research never stated to face financial difficulties, a safety net of peers might also prove desirable for this student group. Further, it was unclear if the BOP students could attend the Bidik Misi seminars, which educate about various topics, including entrepreneurship and academic skills. Since these extra-curricular activities in general seemed to be perceived as positive, it might be desirable for BOP students to have access to these. Another aspect of extra-curricular activities that seemed important for scholarship students, was the fact that it enabled them to develop or express a commitment to society. The reason for societal commitment of the students at UI could have been the fact that it was actively stimulated by the university, but the Bidik Misi students at UNJ also expressed involvement. However, UNJ did not seem to offer opportunities for them to exercise societal commitment, since there was no focus on 'social entrepreneurship' or charity. Wellbeing of scholarship students might be increased if UNJ would offer vehicles for its students to discuss their role in society and express potential societal commitment.

Apart from clear difficulties related to stress, lack of parental support or lack of financial means, students' wellbeing with regard to studying seemed most significantly influenced by personal characters or situations of students, rather than by specific scholarship programs. Apart from these personal traits, there appeared to be more structural processes that impacted the wellbeing of students, regardless their socio-economic background. These will be described below.

5.4. Wellbeing as Influenced by Status, Avoidance and Lack of Trust

This section elaborates on more structural traits that seem to have a bearing on the wellbeing of students with regard to studying. These traits were an emphasis on status, avoidance and lack of trust. In order to develop effective scholarship programs, the potential influence of these traits should be taken into consideration. In order to discuss these topics, theory is drawn from Geert Hofstede's dimensions of national culture, which he developed in the 1980s (Hofstede, Hofstede and Minkov 2010; Hofstede 2001). Hofstede tried to understand how values in the workplace are influenced by culture across nations, by collecting employee value scores in a large database of the multinational IBM between 1967 and 1973 in more than 70 countries. In order to group the values that distinguished countries from each other, he developed the 'Hofstede Dimensions of National Culture'. The first dimension is 'Power Distance', and concerns the extent to which the less powerful members

of institutions and organisations within a country expect and accept that power is distributed unequally. The second dimension is 'Individualism versus Collectivism', or the degree of interdependence a society maintains amongst its members. The third dimension concerns 'Masculinity versus Femininity', which is about the fundamental issue that motivates people, which can be wanting to be the best (masculine) or liking what you do (feminine). The last dimension, 'Uncertainty Avoidance' , concerns the extent to which the members of a culture feel threatened by ambiguous or unknown situations and have created beliefs and institutions that try to avoid these. In later years, two more dimensions were added, but since these are not yet studied in Indonesia, they are left out of the discussion. All different nations that were included in Hofstede's research were attributed with a certain score in each dimension. Indonesia for example, received a high score on hierarchy and a low score in individualism, meaning that interaction between individuals is characterized by power discrepancies and that people are expected to conform to the ideals of strongly defined social frameworks (ibid).

Although Hofstede's work has been considered ground breaking in many scholarly quarters, it also received extensive criticism. Apart from questioning his methodology, Fougère and Moulettes (2007) have pointed out that through reproducing pre-existing ideologies originating in the Protestant ethic, and effecting them in modern discourses about 'development' and what this should be, Hofstede divides the world in two, in which one side is conceived as 'developed and modern' and the other as 'traditional and backward'. Hofstede's approach thus incites ethnocentrism (Fougère and Moulettes 2007, 7). This is in line with the earlier mentioned Christopher's (1999), who criticized wellbeing as a means to study quality of life. He stated that models of psychological wellbeing conform to the dominant ideology in Western society, hereby potentially miss-interpreting responses of non-Western subjects and attributing to them a much lower quality of life than may be justified (S. White 2008, 11, 12). Dependency might for example not be perceived as a negative condition by a Southern respondent, which was illustrated by several students stating that they preferred to live with parents, who could then take care of them. However, despite the criticisms on the Dimensions of National Culture and the potential hazards that Christopher described when interpreting wellbeing, this study found that the themes of status, avoidance and lack of trust, which negatively influenced the wellbeing of various students, are well reflected in Hofstede's analysis of Indonesia. Therefore, in order to understand these themes in the students' lives, Hofstede's theory will be applied.

According to Hofstede, a high score in the dimension 'Masculinity versus Femininity' indicates that the society is driven by competition, achievement and success, in which success is defined by the winner in the field. A low score means that feminine traits, such as caring for others and quality of life are the dominant values in society. It is thus about what drives a society: wanting to be the best, or liking what you do. According to Hofstede, status and visible symbols of success are important in Indonesia, but what generates motivation is not necessarily material gain, but rather the position a person holds. This is illustrated by the earlier mentioned term *gengsi*, which can be translated as 'outward appearances'. *Gengsi* should be strongly maintained, thereby projecting an outward appearance, aimed at impressing and creating an aura of status (Hofstede, Hofstede and Minkov 2010; Hofstede 2001). The importance of *gengsi*, which can thus be defined as status that is not necessarily based on substantive grounds, seemed reflected in accounts of students. Pressure was

felt, either from families or from within themselves, to enter specifically UI, the most prestigious university. This seemed based solely on the status of the university and not on tangible differences, since the level of education at both UI and UNJ was considered to be the same. Furthermore, social majors had such a low status, that some students and parents questioned their overall value. A focus on mere status rather than tangible content, seemed to diminish the meaning that some students could attribute to studying, if they were not enrolled in the 'right' university and major. This appeared to have negative effects on their self-esteem, thereby decreasing wellbeing. In addition, competition to score the highest grades, thus wanting to be the best, seemed to create an unfavourable learning environment, in which some students lost self-confidence and wherein asking questions was considered a sign of stupidity. As a researcher I experienced this trait a few times, for example when students apologized 'for being curious' and asking me questions. When inquisitiveness is considered a negative characteristic, it jeopardizes a conducive learning environment in which knowledge can be broadened. In line with Hofstede's Western judgements about the themes of masculinity versus femininity, this study found that an overall emphasis on status and outward appearances seemed to decrease wellbeing and hinder knowledge expansion. Consequently, when developing scholarship programs, it should be taken into consideration that *gengsi* plays an important role, both within the university system and in the perceptions on studying of parents and students.

Gengsi seemed also reflected in Hofstede's dimension 'Uncertainty Avoidance', or the extent to which individuals feel threatened by ambiguous or unknown situations and have created beliefs and institutions that try to avoid these. According to Hofstede, there is a strong preference in Indonesia for not showing negative emotions or anger externally. A state of harmony should always be maintained, and no one wishes to be the transmitter of bad or negative news or feedback. Potential conflicts are resolved by using a third party to function as an intermediary, so that direct confrontation can be avoided and no one loses face. Uncertainty is hereby avoided, since outward appearances of harmony are maintained. One key phrase in Indonesian culture is '*asal bapak senang*', or 'keep the boss happy'. According to Hofstede, keeping the boss happy means that you will be rewarded and if you are rewarded you have no economic or status uncertainty (Hofstede, Hofstede and Minkov 2010; Hofstede 2001). Hofstede's observation, that no one wants to be the transmitter of negative feedback, seems reflected in the situation in which asking questions in class is considered embarrassing for the lecturer. According to some students at UNJ, it would suggest that the lecturer has not explained the theory well. Apart from not wanting to appear unintelligent, questions are thus not posed, since no student wants to bring this bad news. There were more examples of *'asal bapak senang'*. As a response to students complaining about the disappointing quality of education at their university, I asked them why they did not try to change this by for example filing a petition. The answer was that this was impossible and no one would listen anyway. The practice of uncertainty avoidance by not wanting to give negative feedback, seemed to decrease the wellbeing of the students with regard to studying. As was stated before, when asking questions is not encouraged, students are unlikely to reach their academic potential to the fullest. Besides, educational programs can not improve if remarks of students are not directly communicated. When developing scholarship programs, it should be taken into account that avoidance and indirect communication are the norm. For example, if

complications arise, students are unlikely to express these. This might jeopardize the actual success of a program and it should therefore be anticipated.

The focus on 'keeping the boss happy' further seemed to jeopardize the physical wellbeing of students. Although Hofstede's analysis is mainly focused on the workplace, to some extent it might be applied to the environment of the university, and to UI in particular. It was interesting to see that generally, students at UNJ were much more critical at their university than UI students, and also knew better how to point this out. This might be, because the quality of education in practice is actually better at UI than at UNJ, despite the fact that students perceived it to be similar. The overall less critical attitude of UI students might, however, also be explained by the position of the university. The UI students seemed in such a way impressed by the high status of their university and grateful for having been accepted, that it seemed to create the boss-employee relationship that Hofstede describes, in which loyalty to the boss is demanded, in exchange for personal security. This might explain why students at UI accepted the disproportionally high study load in combination with commitment to student organizations, despite the fact that it had severe negative effects on their physical health. As was stated in theory, feeling well in one's body is of importance to wellbeing (S. White 2008, 3). Consequently, when developing scholarship programs, it should thus be ensured that demands on students do not exceed both their physical and mental capabilities.

The third trait that seemed to impact the wellbeing of various students in all respondent groups, was dependency and the lack of trust it caused. As was stated before, according to Hofstede's dimension 'Individualism versus Collectivism', Indonesia is a collectivist society in which family plays a significant role in the perceptions of the individual on the self. Indonesian children are hereby committed to their parents, and parents committed to them in all their growing lives. Herein, children desire to make their parents' life easier (Hofstede, Hofstede and Minkov 2010; Hofstede 2001). This study found that visa versa, Indonesian parents also try to ease the life of their children, by taking responsibility over their lives. Although handing over responsibility was not experienced as negative by all students, it was clear that some youngsters were in such a way dependent on their parents, that once away from them, they did not know how to take proper care of themselves. This particularly showed in the significant number of students stating that they did not know how to eat regularly and healthy, since they were used to their parents taking this responsibility. In some cases, dependency decreased wellbeing, since students mentioned a worsening in health and gastric problems, due to an irregular and imbalanced food intake.

A second difficulty which seemed to arise when parents take away responsibility in their children's development, is that youngsters are not given the opportunity to develop a clearly defined sense of self. This was illustrated by students emphasizing that the university should educate on morals and values and how to be sociable, as if youngsters had not learned this already in high school. That students in high school are not that sociable and responsible yet, seemed to be shown in accounts of students stating they could not 'control their emotions' in high school and would easily loose temper, and only wanted to play around. A lack of personal values and boundaries seemed further illustrated by the student describing that whilst still in high school, she did not dare to go to bars, because she would not know how to make a judgment about drinking alcohol or how to resist

peer pressure. Whilst already in university, students also appeared to not always be able to count on themselves. This seemed illustrated by the students stating that they were afraid to lose connection with the things they currently valued in life, as dedication to studying and not being corrupt. As if their personalities, even in university, were in such a way still undefined and fragile, that they would not be able to maintain them once in an environment with negative influences. This might explain the importance of role models for students, as successful seniors or motivated peers, in order to safeguard personal success. As was stated in theory, a key aim of education in schools is to equip youngsters with the tools to make informed choices about what they themselves value in life (J. White 2002, 445), so that they themselves can make choices and set personal boundaries. This departs from the idea that schools encourage independent, critical thinking. As was stated in *3.3.Quality of Higher Education* and by students, this is not the case in Indonesia, where in educational institutions, the focus is on root learning rather than on independent thought (Hill and Kian Wie 2012, 248). When, in addition, parents take responsibility over their children's' lives, youngsters are not challenged to form their own personal values and boundaries. An undefined personality seems to decrease the trust that students have in themselves, since the personal self cannot always be relied on. One student affirmed that she had noticed that overall, Indonesian youngsters lack self-confidence to form opinions and speak their own minds. She had realized this once she was aboard in an exchange program, when she noticed that peers of other countries could better form opinions and express these more easily in public (FI.4.UI.MTB).

A lack of trust in the own capabilities, both from within and as perceived by the environment, seemed particularly experienced by female students. Parents sometimes appeared not to trust their daughters' capabilities of taking care of themselves, as well as the capability of living independently, choosing their own friends or staying out late. Although this might in some cases seem justified, as was shown in some students' inability to eat properly, it appeared to have a negative bearing on the personal trust and self-confidence of the girls. This was illustrated by the accounts of female students stating that they felt insecure once they are alone, for example when using public transport. During one of the Student Nights, a girl elaborated on this by explaining that she felt completely lost and did not know what to do when she once embarked on the wrong train. One of my Indonesian friends complemented this by stating that she felt most comfortable when she was out with me, although she also travelled alone and had never experienced harassments. When together with me, she was certain that I would take care of her, assuming that she herself was not capable of doing this to the extent that I could (II.SN.UI). Mansoer and Oei (1999), who studied career commitment and employment levels of tertiary-educated Indonesian women, also found that generally, Indonesian women tend to see themselves as entirely dependent on their families or husbands (Mansoer and Oei 1999, 30). Although this was not expressed literally by the female students, it seemed that overall, they were less confident about their own capabilities than the male students. When drawing from theory on wellbeing, it might be explained why this was not pointed out literally. In this theory it was stated that being centred on the person can blunt analysis of structural inequalities, since people's sense of self are not likely to follow categories of race or gender (S. White 2008, 12).

Although dependency on parents in itself might not have negative connotations in Indonesian culture, it does give students the signal that their caretakers know better what is good for them than they do themselves. Sheltering youngsters from problems limits their opportunities for learning how to face and overcome potential difficulties. It seemed to create uncertainty about personal capabilities, especially once they were without the guidance of others. This state of relative helplessness, further appears to uphold hierarchical structures and power discrepancies, since it maintains the expectation that superiors know best and will determine what to do and how to act, which was also described in Hofstede's analysis of the dimension 'Power Distance' in Indonesia (Hofstede, Hofstede and Minkov 2010; Hofstede 2001). In this situation, where youngsters' motivation for doing something, for example studying, comes from the outside (i.e. from the parents) instead of from within themselves, they are less likely to feel responsible for their own behaviour. Two students elaborated on this, by stating that youngsters often do not really know what they desire and neglect their studies, because their only motivation for studying is to please their parents, not because they personally feel responsible for gaining the private benefits that higher education might bring about later in life. One student illustrated this by stating that she only commits to a task, for example studying, if there is a certain reward involved, for example receiving a mobile phone (FI.11.UI.BM). When youngsters do not feel responsible for their own lives, it seems to decrease the personal value that they can attribute to their doings. However, the taking of responsibility, on the contrary, seemed to give meaning, as was shown in the various accounts of students who talked animatedly about their endeavours to change their society. When developing scholarship programs, it should be taken into account that dependency on parents has a significant influence on the lives of students. It should not automatically be assumed that youngsters, especially females students, know how to take care of themselves and to feel comfortable and safe, once they are without guidance. Also, students might not know their personal values and boundaries and have a lack of trust in their personal capabilities, since they can be used to superiors making decisions for them. Furthermore, the motivation for and dedication to studying might not naturally be felt from within the intrinsic self, but in need of encouragement from the outside (i.e. parents, the scholarship organisation, peers).

The topics discussed in this section about emphasis on status, avoidance and lack of trust, that appeared to impact the wellbeing of students, are solely based on findings in the field and do not take other structures into account that might influence these cultural traits, as poverty, inequality, insecurity and a failing government. For example, the reason why female students had to be home in the evenings, might also have to do with the Indonesian norm that women should not be out at night without guidance, which might be a greater determinant than parental lack of trust in their capabilities to take care of themselves. The observations in this section should therefore not be understood as an all-embracing framework, but rather as a certain illustration of how specific traits could potentially be interlinked. Furthermore, this analysis is the result of the application of outsider categories on wellbeing (S. White 2008, 1, 2). To the Western researcher, terms as status, dependency and sense of self might have a whole different meaning than to the students, who might not experience these traits in the same way, either consciously or unconsciously. As findings have also shown, most students stated to have gained much from studying, including various skills, the positive sides of

status, self-confidence and self-esteem. These positive impacts of studying are likely to have a much greater bearing on their overall perceptions of personal wellbeing than the potential negative influences described here. However, this section was included in the research, since the potential influence of these traits should be taken into consideration when developing scholarship programs.

6. Conclusions and Recommendations

The aim of this research is to gain a better understanding of the accessibility of higher education in Indonesia, the extent to which studying at university influences wellbeing, and how this is influenced by specific scholarship programs. This is done by first studying the university system and mapping the vehicles for access that are available in Indonesia, and the extent to which these programs or practices facilitate easy access. Further, this research focusses on youngsters that study with a specific scholarship and students who study without financial help, at two public universities in Jakarta, Universitas Indonesia (UI) and Universitas Negeri Jakarta (UNJ). It explores to what extent studying has impacted their wellbeing, and if this is influenced by the programs and practices for access. In doing so, specific needs of students are revealed and potential gaps or complications in existing programs and practices are elucidated. This conclusion provides answers to the research question. Furthermore, it mentions the limitations of this study and gives recommendations for further research.

Higher Education, Scholarships and Wellbeing

The Indonesian university system is extremely complex and dispersed, wherein all different universities have different meanings, characteristics and qualities. The greatest determinant for categorizing universities is their constitutional basis, i.e. whether they are privately owned or public and established by the government. Public universities are here held in highest esteem, and are regarded as providing better quality education. However, only limited places are available in public institutions and since private universities levy high tuition fees, they are only affordable for the well-off. Access to both private and public universities is to a great extent influenced by a youngster's *jalur masuk*, or 'route of entrance', which influences the amount of tuition fee a student has to pay. At private institutions, an entrance test when entering university determines someone's rank. The higher the rank, the lower the tuition fee will be. Tuition fees are further built up out of different elements, which might all be subjected to discount, depending on a student's rank. Complex pricelists can thus arise, which limit the opportunities for youngsters from disadvantaged economic backgrounds to enter university, since it is unclear which precise amount they will have to pay. At public institutions, *jalur masuk* also determines tuition fee and whether the student is eligible for receiving financial support from the government, either by exemption of half the tuition fee or through the scholarship program Bidik Misi. *Jalur masuk* is determined by a youngster's performances in high school or by an entrance test, which is centrally organized by the government or by the university itself. In public universities, apart from setting the tuition fee, *jalur masuk* also determines the specific major that an applicant will be accepted in. Students are not entirely free to choose their own major but only state a preference list, after which universities decide which students they invite for which specific majors. This causes many students to be enrolled in a major that they do not necessarily aspire. Finally, the precise regulations and procedures for *jalur masuk* change every year in name and practice, causing youngsters to lose chances for enrolment. This is especially the case for youngsters from low-income families, who are least likely to be aware of precise application procedures for entrance, especially if this also involves the need for applying for a scholarship program.

Apart from the significant influence of *jalur masuk* in the university system in Indonesia, scholarship programs play a significant role. The most common form of financial aid is the 'merit-based' scholarship, which can be applied for when scoring high grades or excelling in sports or arts. These scholarships allocate an average amount of €16 per month, as a contribution to living costs. Because these scholarships can only be applied for once a student is already studying in university and since tuition fees are not covered, they do not contribute to the accessibility of higher education. Another, less common type of scholarship is the 'need-based' grant. Since 2010, the government has launched the Bidik Misi program, that allocates 'full' grants, which cover both tuition fee and living costs. Bidik Misi is specifically targeted at youngsters from poor backgrounds with an outstanding academic performance in high school or excellence in sports or arts. Universitas Indonesia, the most prestigious public university in Indonesia, further makes efforts to accommodate to the needs of poor applicants by determining the individual students' tuition fees based on their financial capacity. This is exercised through the BOP system, and might lead to the allocation of a full grant, that covers tuition fee, living costs and in some cases health insurance. Although both the Bidik Misi grants and discounts through the BOP system contribute to the accessibility of higher education in Indonesia, they do not target the averagely bright students, since they imply a 'merit' aspect, namely outstanding academic performance or excellence in sports or arts. Furthermore, financial aid is offered on a relatively small scale: Universitas Indonesia seems to be the only university exercising the BOP system. Although the number of available Bidik Misi grants is rising, access to higher education is still unaffordable for most youngsters and in case of public institutions highly competitive. This is because the Bidik Misi program works mainly together with public universities, while 97% of higher education institutions are privately owned. Also, Bidik Misi currently has to deal with fraudulent practices, in which youngsters unjustly receive the grant. Unless morals and efforts are kept high, this program loses its potential over the long term. Access to private universities might be facilitated if scholarship programs are willing to pay for the high tuition fee. Access to public universities might be facilitated if support programs could provide up-to-date information concerning the ever changing procedures for *jalur masuk,* and would clarify the application regulations for the Bidik Misi and the BOP grant. Furthermore, assisting applicants in the preparation for the competitive entrance procedure might prove beneficial. When offering scholarships for public institutions independently from Bidik Misi or BOP, a support program should take the complicated procedures for *jalur masuk* into account. Especially important is the fact that the public university system is not demand-driven, since universities determine who they accept in which majors. Consequently, the university, major and precise tuition fee can only be clear to a student at a specific stage in the enrolment process, and when this stage is, depends again on a youngster's *jalur masuk*.

Concerning the wellbeing of students at the two universities, this study found that the majority of students perceive their wellbeing to have improved since studying at university, regardless socio-economic background. For all respondent groups, studying increases academic knowledge and provides students with many soft skills, as time management and leading others. Furthermore, it enables youngsters to work in interesting and well-paid functions later in life or engaging in entrepreneurial activities. Most family members are supportive of their children studying in university,

which is important for the students' wellbeing. Involvement in student organizations gives youngsters the opportunity to broaden their social networks and to express potential societal commitment. In addition, studying often raises social status, it gives students respect from their surroundings and it enables them to accomplish things that were previously too difficult. Besides, studying gives students more self-confidence to make decisions independently from family members, and to set goals and take steps to achieve them. This increases personal trust and happiness.

Although the positive influences of studying seem to have the greatest impact on wellbeing, scholarship students also faced difficulties. Bidik Misi and BOP grant recipients are more often compelled to work besides their studies, due to their disadvantaged economic background. This puts serious pressures on the physical health of UI students, who experience a high study load in combination with obligatory involvement in student organizations and working. This complicates proper resting. However, working in a part-time job and participation in student organizations also broadens social networks and it improves skills. Besides, regular scholars at UI also experience a decrease in health due to the high study load at this university. Wellbeing of all students at UI could thus be improved if a better balance would be established between studying, extra-curricular activities, work and proper resting. Also, some scholarship students are not able to buy healthy meals, due to a lack of funds. In order to facilitate resting and healthy eating, scholarship students should in some cases receive a higher amount of living costs. Further, due to often long traveling hours in Jakartan traffic and in some cases unconducive living situations at home, scholarship students should be given the opportunity to live in a boarding house or dormitory if desired, preferably close to their campus. Also, not all families understand the importance of studying for youngsters and the practicalities which it involves, as needing sufficient time for studying and a quiet study environment. A part of the scholarship programs could thus be dedicated to involving parents in the study process, and informing them about education and students' life. Finally, at this moment, UNJ does not offer scholarship students the vehicles to develop or exercise societal commitment. Since this is always felt, wellbeing could be increased if scholarship programs also debate social issues and offer opportunities for expressing societal commitment.

Despite the difficulties that specifically scholarship students face, this study found three cultural traits that seem to influence the wellbeing of all students, regardless their socio-economic backgrounds. These are an emphasis on states, avoidance and lack of trust. For almost all students, the status of the university and the majors that they are enrolled in are of great importance, since in general in Indonesia, there tends to be a focus on outward appearances. UI is hereby generally the most preferred university, and social majors are ascribed less meaning than science majors. Further, the focus on status incites tough competition to score the highest grades, which in some cases decreases the self-confidence of students. The fact that youngsters or their families might feel pressured to specifically enrol in the 'right' university and major, should be taken into account when developing scholarship programs. Also, not all students can easily handle the competitive atmosphere. Concerning the trait avoidance, it should be taken into consideration that in Indonesia, avoidance and indirect communication is the norm. When receiving a scholarship, students are not likely to communicate potential complications or points of improvement. This might jeopardize the actual

success of a program. Also, students might accept disproportionally high demands on them, as, for example, an extremely high study load in combination with participation in student organizations, even if this has severe negative influences on their physical health. It should thus be ensured that demands on the students do not exceed both their physical and mental capabilities, and that students can find time for proper resting. Finally, concerning the last trait, dependency on parents has a significant influence on the students' lives. Students are often used to parents taking care of them with regard to eating and going to places, and parents deciding what to do in life (e.g. that they should study and in which major). Therefore, youngsters are not challenged to learn to take responsibility for themselves and form their own ideas, values and boundaries. This can lead to a lack of trust in the own capabilities, which is especially felt by female students. Consequently, when developing scholarship programs, it should not automatically be assumed that students know how to take care of themselves, how to express personal values, set boundaries and feel comfortable and safe once they are without parental guidance, especially female students. Furthermore, the motivation for studying might not naturally be felt from within the intrinsic self, but in need of encouragement from the outside, as parents, the scholarship program and/or peers. Support programs could thus dedicate time to increasing the self-reliance of students, by, for example, offering workshops on how to take care of oneself and how to develop and express personal opinions and values. This might improve self-confidence and decrease a lack of trust in oneself.

Discussion

Limitations of this study are that, although it aims to mapping the university system and practices and programs that attempt to facilitate access to higher education in its totality, it might well be possible that certain procedures or programs are accidentally left out, due to the complexity of the higher education environment in Indonesia. Also, female students are overrepresented in this study. They are likely to have a different perspective on wellbeing than male students. Furthermore, the research population is fairly small, and restricted to students at two public universities in Jakarta. Since the great majority of higher education institutions are privately owned and all higher education institutions have completely different characteristics, this research might not be generalizable to the general student population of Indonesia. Further, the traits that are pointed out that should be taken into account when developing scholarship programs, are based on the outsider perception of the researcher, to whom terms as status and dependence might have a different meaning than to the student respondents. In conclusion, further research is necessary in order to gain a more comprehensive image of the needs of youngsters in higher education in Indonesia. This study might prove a basis upon which further, larger scale research can be built, which can take more traits into account.

7. Epilogue

This epilogue with self-reflection elaborates on my personal role as a researcher in the making of this master's thesis. Before entering the master International Development Studies, I had studied in two bachelor programs, Art Sociology and Cultural Anthropology. In these bachelor phases, research was mainly based on theory. However, in the master stage, theory and empirical research came together for the first time. I had no experience yet in conducting scientific research, let alone combining theory and empirical data. It proved to be the greatest challenge in the development of this thesis, to really understand the meaning of theory in empirical research, how to operationalize theory into an analytical framework, and finally, how to connect it to data from the field. Only once the writing process of the thesis had already started, I truly started to grasp these processes. This might have been one reason why much information was missing once returned from the field, concerning access to higher education and scholarship programs. Missing data in this field might have been negotiated if I had been better prepared. Before I left for Indonesia, I had no theory yet on higher education environments and scholarship systems, which caused me to ask less specific questions during interviews, since I did not know what precisely to ask for. Also when analyzing the data concerning scholarship programs at home, I experienced that it is only possible to state anything convincingly, if it is grounded in broader theory. Once I finally got a hold on this, it felt as if all the missing pieces suddenly came together. From this point, it was enjoyable to start the puzzle of linking empirical data to theories that I newly gathered. It hereby felt as if I finally grasped what the master's phase is about, and what it takes to write an empirical academic research. An important lesson is thus that a strong theoretical base is the foundation upon which all academic research should be built.

The conducting of research itself was an interesting and inspiring experience, with both the pleasant and challenging moments. My status as a wealthy Westerner, who was studying for the prestigious *Sarjana 2* degree, seemed to enable easy access to the right informants. Wherever I came, people were always extremely friendly and helpful and appointments for interviews were easily made. This made me feel welcome and at ease in the capital Jakarta, that despite its sheer size never felt unsafe or intimidating. Although my position as a Westerner worked to my advantage for arranging appointments, it did in some cases frustrate me, especially when walking on the streets. It frequently felt as if people ascribed me all sorts of characteristics and meanings, which were solely based on my appearances as a Westerner, not on what I actually said or how I behaved. This seemed to reflect the focus on *gengsi*, or outward appearances. For example, people often wanted to take pictures together with 'the Westerner', without further desiring to have a conversation, even if they noticed that I can speak a fair amount of Indonesian, due to previous visits in Indonesia and two language courses. Pictures seemed taken for the sake of showing it to others, not as a reminder of a nice encounter. I experienced *gengsi* and the hierarchy that comes with it in many occasions, not only in relation to me but also around me. It seemed invested in many aspects of Indonesian society, from the interactions between people to the often dysfunctional practices in the university system and scholarship programs. That *gengsi* appeared the motivation for practically everything seemed rather shallow to me, and since so many students elaborated on the downsides of an emphasis on status, it annoyed

me and sometimes made me want to withdrawal from interaction on the streets. It also made me change my view upon Indonesian society as a whole, which did not only seem welcoming and friendly anymore, but also a competitive and harsh environment to live in.

When interviewing the students, my position as a researcher sometimes seemed to make the respondents shy, especially the scholarship students. However, most youngsters were really open and stated that they liked to be able to talk to a Westerner and practice their English, since not all had had this opportunity before. Also, I was of almost the same age, also still a student and tried to empathize with the students' accounts. This seemed to create a fairly equal and safe setting in which much could be discussed. Especially during the Student Nights more personal matters were talked about, as relationships, love, abuse and sexual harassment. During this it seemed beneficial that I was the same sex as the majority of the respondents, so that potential gender roles did not apply. It was after completing the final interview and many long discussions with my Dutch roommate, that I interpreted the relatively low self-reliance and, in my eyes, submissive demeanor of especially female students to be connected to dependency on parents. Personally, from a young age on, I have always longed for freedom and independence. This might be a reason why the trait 'lack of personal trust' received a fair amount of attention in this study. Growing into a more defined and independent adult myself every year, and enjoying all the peace and satisfaction that it brings me, it is hard for me to imagine how it would feel if another person would tell me how I should lead my life. In Indonesia, I felt repression of emotions, passive biding energy and a lack of self-reliance all around me. However, in my Western interpretation, adulthood should include a well-defined personality, self-assurance and thus personal safety. That many young adults in Indonesia appeared not to be given the chance to develop this, seemed utterly unjust to me. It also complicated having interactions with people on a truly equal basis, since my different mind-set often made people expect me to take the lead and to know best. Both made my stay in Indonesia challenging now and then, because I felt the pressure of hierarchal and repressive structures at all times and was also sometimes unwillingly incorporated in these, even though they go against my personal convictions on how interactions should be.

After multiple visits to Indonesia as a tourist and for the Heliconia Foundation, it was a truly enriching experience to encounter Jakarta from a different point of view, which reached further than the first impression. I came to the field with the goal of conducting scientific research in order to graduate, and in doing so, provide the Heliconia Foundation with a valuable source of information. By dedicating almost all of my time to the research instead of foundation activities, I hope that potential intermingling interests have been negotiated sufficiently and that a clear focus was maintained. The interesting results of this master's thesis enable the foundation to develop a more effective policy in the future. It also made me realize again how extremely complex development work is, and that poverty is not only caused by a lack of funds but is always created and recreated in broader structures. In this, scholarship programs can only be successful if they are grounded in the specific cultural contexts of all the people involved, both recipients and providers. I am grateful that I was given the opportunity to develop my academic research skills in such an adventurous way, and at the same time contribute to the development of the Heliconia Foundation. With the completion of this master's thesis, I feel ready for the next phase.

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Appendices

1.0. Data and References

Explanation Abbreviations Codes:

Method	Institution/organization/event	Informant
II: informal interview (not recorded, without translator) FI: formal interview (recorded, with translator when necessary) EI: email interview D: document	BM: Bidik Misi TR: Universitas Trisakti UT: Universitas Tarumanagara UI: Universitas Indonesia UNJ: Universitas Negeri Jakarta SN: Student Night SF: Sampoerna Foundation	IO: staff organization (Informant Organization) MTB: student without scholarship (Mahasiswa Tanpa Beasiswa) BOP: student with BOP discount BM: student with Bidik Misi scholarship

Examples:

Code	Explanation
II.1.BM.IO	informal interview 1 (of all interviews at that organization) at Bidik Misi, with staff at that organization
FI.7.UI.BOP	formal interview 7 (of all student respondents) at Universitas Indonesia, student with discount from BOP
FI.23.UNJ.BM	formal interview 23 (of all student respondents) at Universitas Negeri Jakarta, student with scholarship from Bidik Misi
D.1.4.TR.IO	received at 1st visit at Universitas Trisakti, 4th document, from the informant at that organization

Overview Interviews Institutions and Organizations

Code	Who	Date	Comments
II.1.BM.IO	Coordinator Bidik Misi Program	13.02.2013	Duration: 45 minutes
FI.2.BM.IO	Coordinator Bidik Misi Program	20.02.2013	Duration: 45 minutes
EI.1.SF.IO	Public Relations Officer	20.03.2013	Email interview
II.1.TR.IO	Head of Public Relations	18.02.2013	Duration: 1 hour
FI.2.TR.IO	Head of Public Relations	20.02.2013	Duration: 2,5 hours
FI.1.UT.IO	Staff, Office of Student Affairs	18.02.2013	Duration: 45 minutes
FI.1.UI.IO	Sub Director, Office of Student Affairs	19.02.2013	Duration: 2 hours
EI.2.UI.IO	Sub Director, Office of Student Affairs	07.03.2013	Email interview
FI.1.UNJ.IO	Assistant rector, Office of Student Affairs	27.02.2013	Duration: 2 hours
EI.2.UNJ.IO	Student staff, Office of Student Affairs	29.06.2013	Email interview

Overview Interviews Students

NB: in order to safeguard privacy, all majors are put in random order and do not correspond with the code of a student, that refers to the specific university (UI, UNJ) or respondent group (MTB, BOP, BM).

Code	Who	Date	Location/Comments
FI.1.UI.MTB	Engineering of Educational Information, S1, 3rd year, 20 years old	05.03.2013	Duration: 1,5 hours
FI.2.UI.MTB	Library Information Science, S1, 1st year, 19 years old	07.03.2013	Duration: 2,5 hours
FI.3.UI.MTB	Management, S1, 1st year, 19 years old	07.03.2013	With friend as translator Duration: 1,5 hours
FI.4.UI.MTB	Chinese Literature, S1, 3rd year, 20 years old	08.03.2013	Duration: 2,5 hours
FI.5.UI.BOP	Culinary Education, S1, 5th year, 23 years old	12.03.2013	With student as translator Duration: 2,5 hours
FI.6.UI.BOP	History, S1, 1st year, 18 years old	13.03.2013	With student as translator Duration: 2 hours
FI.7.UI.BOP	Accounting, S1, 1st year, 19 years old	13.03.2013	Duration: 2,5 hours
FI.8.UI.BOP	Dutch Literature, S1, 2nd year, 19 years old	14.03.2013	With student as translator Duration: 2,5 hours
FI.9.UI.BOP	English Literature, S1, 4th year, 21 years old	15.03.2013	With student as translator Duration: 2,5 hours
FI.10.UI.BM	Accounting, S1, 3rd year, 20 years old	16.03.2012	With student as translator Duration: 1 hour
FI.11.UI.BM	Public Relations, D3, 3rd year, 20 years old	16.03.2013	With student as translator With four other BM students Total duration: 5 hours
FI.12.UI.BM	Accounting, S1, 3rd year, 21 years old	16.03.2013	With student as translator With four other BM students Total duration: 5 hours
FI.13.UI.BM	International Relations, S1, 2nd year, 20 years old	16.03.2013	With student as translator With four other BM students Total duration: 5 hours
FI.14.UI.BM	Japanese Culture and Language,S1,4th year, 21 years old	30.03.2013	With student as translator Duration: 2,5 hours
FI.15.UNJ.MTB	Community Nursing, S1, 5th (extra) year, 22 years old	27.03.2013	With student as translator Part of HUMAS. Duration: 2 hours
FI.16.UNJ.MTB	Information Systems, S1 3rd year, 20 years old	27.03.2013	Part of HUMAS Duration: 2 hours
FI.17.UNJ.MTB	Medicine, S1, 3rd year, 22 years old	28.03.2013	Part of HUMAS Duration: 2 hours
FI.18.UNJ.MTB	Computer Science, S1, 3rd year, 21 years old	28.03.2013	Part of HUMAS Duration: 2,5 hours
FI.19.UNJ.MTB	Law, S1, 1st year, 19 years old	02.04.2013	Duration: 2 hours

Code	Who	Date	Location/Comments
FI.20.UNJ.BM	Accounting, S1, 3rd year, 22 years old	04.04.2013	Duration: 3,5 hours
FI.21.UNJ.BM	Accounting, S1, 3rd year, 20 years old	04.04.2013	Duration: 3,5 hours
FI.22.UNJ.BM	Technology, S1, 2nd year, 19 years old	05.04.2013	Duration: 3,5 hours
FI.23.UNJ.BM	German Language, S1, 3rd year, 20 years old	09.04.2013	Duration: 2,5 hours
FI.24.UNJ.BM	Law, S1, 3rd year, 20 years old	09.04.2013	With student as translator Duration: 2,5 hours

Other Data

Code	What	Date	Comments
II.SN.UI	Student Night with students from UI	12.04.2013	1 student from UI 3 from other universities
II.SN.UNJ	Student Night with students from UNJ	13.04.2013	4 students from UNJ 1 younger sibling

Overview Documents

Code	Document Name	English translation	Date
D.1.1.BM.IO	Laporan Pelaksanaan Program BidikMisi 2010 dan 2011 (booklet)	Program Implementation Report Bidik Misi 2010 and 2011	13.02.2013
D.1.2.BM.IO	Objek dan Realita: Menggapai Asa Memutus Mata Rantai Kemiskinan (booklet)	Objects and Reality: Reaching Up to Break the Chain of Poverty	13.02.2013
D.1.3.BM.IO	Pedoman Bidik Misi: Program Bantuan Biaya Pendidikan Bagi Calon Mahasiswa yang Tidak Mampu Secara Ekonomi dan Berpotensi Akademik Baik (booklet)	Guidelines Bidik Misi: Tuition Assistance Program For Prospective Students Who Are Unable to Afford Studying but have Academic Potential	13.02.2013
D.1.1.TR.IO	Trisakti University, The Three Characters of the Society of Trisakti University Campus (brochure)		18.02.2013
D.1.2.TR.IO	Trisakti University, Education Program of The Trisakti University (brochure)		18.02.2013
D.1.3.TR.IO	Biaya Pendidikan Mahasiswa Baru Tahun Akademik 2013/2014 (sheet)	Study Costs New Students Academic Year 2013/2014	18.02.2013

Code	Document Name	English translation	Date
D.1.4.TR.IO	Pusat Data dan Analisa Tempo: Panduan Memilih Perguruan Tinggi 2013. Perguruan Tinggi Negeri dan Swasta Terfavorit (CD)	Data and Analysis Center Tempo: Guide for Choosing Higher Education 2013. The Most Popular Public and Private Universities	18.02.2013
D.1.1.UT.IO	UNTAR Universitas Indonesia: Creating Innovative Global Leaders (brochure)		18.02.2013
D.1.2.UT.IO	Uang Sumbangan Masuk (SPP) dan Biaya Kuliah Mahasiswa Baru, Tahun Akademik 2013/2014. Program Regular (Jalur Ujian Saringan Masuk (USM)/Program Beasiswa (sheet)	Entrance Costs (SPP) and Study Costs for New Students, Academic Year 2013/2014. Regular Program, Entrance Through Entrance Examination/Program Beasiswa	18.02.2013
D.1.3.UT.IO	Program Studi, Beban Studi, Lama Studi, Status Akreditasi dan Persyaratan Masuk/Jadwal Penerimaan Mahasiswa Baru Tahun Akademik 2013/2014 (sheet)	Studies Program, Study Load, Semester Number, Accreditation Status and Entrance Requirements/ Schedule Admissions Academic Year 2013/2014	18.02.2013
D.1.1.UI.IO	Informasi Awal Penerimaan Mahasiswa Baru 2013 UI (flyer)	Information Early Admissions 2013 UI	19.02.2013
D.1.2.UI.IO	Data Calon Mahasiswa Baru (registration forms)	Data Concerning Prospective Students	19.02.2013
D.1.3.UI.IO	Trend Data Beasiswa dikelola oleh PAU (sheet)	Trends Data Scholarship Administered by PAU	19.02.2013
D.1.4.UI.IO	Trend Beasiswa UI Tahun 2008-2011 (sheet)	Trends Scholarships UI Year 2008-2011	19.02.2013
D.1.1.UNJ.IO	Panduan Mahasiswa Baru, 2012/2013 (booklet)	Guide for New Students, 2012/2013	27.02.2013
D.1.2.UNJ.IO	Universitas Negeri Jakarta, Building Future Leaders. Jalur Masuk UNJ (flyer)	State University of Jakarta, building future leaders. Ways to enter UNJ	27.02.2013
D.1.3.UNJ.IO	Lampiran 4 Realisasi Penerimaan Beasiswa Mahasiswa Tahun 2012 (sheet)	Appendix 4, Actual Admission Scholarship Students in the Year 2012	27.02.2013

2.0. Interview Topics

Dimensions of Wellbeing by Sarah White (2008)

- *The material* concerns practical welfare and standards of living:
  - income, wealth and assets
  - employment and livelihood activities
  - education and skills
  - physical health and (dis)ability
  - access to services and amenities
  - environmental quality
- *The relational* concerns personal and social relations:
  - relations of love and care
  - networks of support and obligation
  - relations with the state: law, politics, welfare
  - social, political and cultural identities and inequalities
  - violence, conflict and (in)security
  - scope for personal and collective action and influence
- *The subjective* concerns values, perceptions and experience:
  - understandings of the sacred and moral order
  - self-concept and personality
  - hopes, fears and aspirations
  - sense of meaning/meaninglessness
  - levels of (dis)satisfaction
  - trust and confidence

Dimensions of Wellbeing in this study

Interview topics	**Indonesian translation**
Material dimension:	**Dimensi material:**
○ education and skills	○ pendidikan dan ketrampilan
○ employment	○ pekerjaan
○ income	○ pendapatan
○ environmental quality	○ kualitas lingkungan
Relational dimension:	**Dimensi relasional:**
○ relations with people close to you	○ hubungan dengan orang terdekat
○ networks of support and obligation	○ network yang mensupport obligasi
○ social status and identity	○ identitas dan status social
○ health and safety	○ kesehatan dan keamanan
○ personal action and influence	○ personal action and influence
Subjective dimension:	**Dimensi subjektif:**
○ personal identity and sense of meaning	○ jati diri dan berguna bagi sesama
○ hopes	○ harapan
○ fears and worries	○ ketakutan dan kekhawatiran
○ personal satisfaction/happiness	○ kepuasan diri
○ personal trust and confidence	○ percaya diri

Explanatory notes:

The topics of wellbeing, as they were described by Sarah White (2008), were translated and when necessary adjusted with the help of a student. During interviews, topic cards were always presented in the same order, as they are portrayed in the box above.

The Material Dimension

In the material dimension, 'physical health and (dis)ability' was left out and transferred to the relational dimension, where it was combined with 'violence, conflict and (in)security'. 'Access to services and amenities' was left out, since during interviews, this topic was discussed in 'networks of support and obligation' by asking the question: 'what do your networks offer you?'

The Relational Dimension

In the relational dimension, 'relations of love and care' were changed into 'relations with people close to you', as family and friends, because, according to the student, it is impossible to give an Indonesian translation that covers the content. 'Relations with the state: law, politics, welfare' was left out because it was covered with the topics 'social status and identity' and 'personal action and influence', in which the students elaborated on their relationship with society. Although S. White puts a lot of emphasis on the topic 'social, political and cultural identities and inequalities', it was considered to be covered sufficiently in 'social status and identity'. 'Physical health and (dis)ability' was combined with 'violence, conflict and (in)security', because it seemed better to discuss this topic later in the interview after first other topics were discussed, and not at the beginning. Health and safety were also assumed to be connected, which later indeed turned out to be the case. The topic 'scope for personal and collective action and influence' was changed into 'personal action and influence', since the interviews were focussed on the individual students and not on groups. Since there is no proper equivalent in the Indonesian language, the topic was not translated.

The Subjective Dimension

In the subjective dimension, 'understandings of the sacred and moral order' was left out, since it seemed less relevant. The topics 'self-concept and personality' and 'sense of meaning/meaninglessness' were combined and changed into 'personal identity and sense of meaning', which is less abstract and easier to understand for the students. 'Hopes, fears and aspirations' covers too many questions in one, so it was divided into the separate topics 'hopes' and 'fears and worries'. Since it was important to emphasize that students were to elaborate on their personal perceptions, and not those in relation to others as family members, the topic 'levels of (dis)satisfaction' was changed into 'personal satisfaction/happiness'. Also, the last topic was adjusted to 'personal trust and confidence'.

3.0. Tuition Fees Universitas Trisakti

BIAYA PENDIDIKAN MAHASISWA BARU TAHUN AKADEMIK 2013/2014 UNIVERSITAS TRISAKTI

dalam ribuan rupiah

NO	FAKULTAS / PROGRAM STUDI	SUMBANGAN PENGEMBANGAN (SP) (dibayar sekali selama menjadi mahasiswa)			Biaya Penyelenggaraan Pendidikan (BPP) (dibayar setiap semester)				BIAYA PRAKTIKUM	BIAYA PENDIDIKAN YANG HARUS DIBAYAR PADA SEMESTER I																		ESTIMASI BIAYA SAMPAI LULUS (S1 = 8 Semester & D3 = 6 Semester)		
		PERINGKAT				SKS				PERINGKAT I							PERINGKAT II							PERINGKAT III								
										PAKET A	PAKET B						PAKET A	PAKET B						PAKET A	PAKET B							
		I	II	III	Pokok / Semester	Tambahan / sks	sks	JUMLAH		Bayar Lunas	Angsuran I	Angsuran II	Angsuran III	Angsuran IV	Angsuran V	Angsuran VI	Bayar Lunas	Angsuran I	Angsuran II	Angsuran III	Angsuran IV	Angsuran V	Angsuran VI	Bayar Lunas	Angsuran I	Angsuran II	Angsuran III	Angsuran IV	Angsuran V	Angsuran VI	P - I	P - II	P - III
										100%	10%	20%	20%	20%	30%		100%	10%	20%	20%	20%	30%		100%	10%	20%	20%	20%	30%				
1	FH (Ilmu Hukum)	16,000	17,500	19,000	8,000	270	21	13,670	3,500	33,170	8,435	3,200	3,200	3,200	8,300	6,835	34,670	8,585	3,500	3,500	3,500	8,750	6,835	36,170	8,735	3,800	3,800	3,800	9,200	6,835	123,460	124,960	126,460
2	FE																																
	Ekonomi Pembangunan	15,000	17,500	20,000	7,000	270	20	12,400	2,500	29,900	7,700	3,000	3,000	3,000	7,000	6,200	32,400	7,950	3,500	3,500	3,500	7,750	6,200	34,900	8,200	4,000	4,000	4,000	8,500	6,200	112,380	114,880	117,380
	Manajemen	15,000	17,500	20,000	7,000	270	20	12,400	2,500	29,900	7,700	3,000	3,000	3,000	7,000	6,200	32,400	7,950	3,500	3,500	3,500	7,750	6,200	34,900	8,200	4,000	4,000	4,000	8,500	6,200	112,380	114,880	117,380
	Akuntansi	15,000	17,500	20,000	7,000	270	20	12,400	2,500	29,900	7,700	3,000	3,000	3,000	7,000	6,200	32,400	7,950	3,500	3,500	3,500	7,750	6,200	34,900	8,200	4,000	4,000	4,000	8,500	6,200	112,380	114,880	117,380
	FE (kelas Paralel)																																
	Manajemen	15,000	17,500	20,000	7,000	270	20	12,400	2,500	29,900	7,700	3,000	3,000	3,000	7,000	6,200	32,400	7,950	3,500	3,500	3,500	7,750	6,200	34,900	8,200	4,000	4,000	4,000	8,500	6,200	112,380	114,880	117,380
	Akuntansi	15,000	17,500	20,000	7,000	270	20	12,400	2,500	29,900	7,700	3,000	3,000	3,000	7,000	6,200	32,400	7,950	3,500	3,500	3,500	7,750	6,200	34,900	8,200	4,000	4,000	4,000	8,500	6,200	112,380	114,880	117,380
	FE-DIII Perpajakan *)	4,000	4,500	5,000	1,100	125	20	3,600	-	7,745	2,200	800	800	800	1,345	1,800	8,245	2,250	900	900	900	1,495	1,800	8,745	2,300	1,000	1,000	1,000	1,645	1,800	24,350	24,850	25,350
3	FK (Pendidikan Dokter)	200,000	225,000	250,000	17,500	270	22	23,440	30,000	223,440	31,720	40,000	40,000	40,000	60,000	11,720	248,440	34,220	45,000	45,000	45,000	67,500	11,720	273,440	36,720	50,000	50,000	50,000	75,000	11,720	413,200	438,200	463,200
4	FKG (Pendidikan Dokter Gigi)	110,000	125,000	150,000	17,500	270	20	22,900	25,000	132,900	22,450	22,000	22,000	22,000	33,000	11,450	147,900	23,950	25,000	25,000	25,000	37,500	11,450	172,900	26,450	30,000	30,000	30,000	45,000	11,450	314,150	329,150	354,150
5	FTSP																																
	Teknik Sipil	19,000	22,000	25,000	10,000	270	20	15,400	3,500	37,900	9,600	3,800	3,800	3,800	9,200	7,700	40,900	9,900	4,400	4,400	4,400	10,100	7,700	43,900	10,200	5,000	5,000	5,000	11,000	7,700	141,380	144,380	147,380
	Arsitektur	19,000	22,000	25,000	10,000	270	20	15,400	3,500	37,900	9,600	3,800	3,800	3,800	9,200	7,700	40,900	9,900	4,400	4,400	4,400	10,100	7,700	43,900	10,200	5,000	5,000	5,000	11,000	7,700	141,380	144,380	147,380
6	FTI																																
	Teknik Mesin	17,000	20,000	23,000	9,000	270	20	14,400	4,000	35,400	8,900	3,400	3,400	3,400	9,100	7,200	38,400	9,200	4,000	4,000	4,000	10,000	7,200	41,400	9,500	4,600	4,600	4,600	10,900	7,200	131,880	134,880	137,880
	Teknik Elektro	15,000	17,500	20,000	9,000	270	22	14,940	4,000	33,940	8,970	3,000	3,000	3,000	8,500	7,470	36,440	9,220	3,500	3,500	3,500	9,250	7,470	38,940	9,470	4,000	4,000	4,000	10,000	7,470	129,880	132,380	134,880
	Teknik Industri	17,000	20,000	23,000	9,000	270	18	13,860	4,000	34,860	8,630	3,400	3,400	3,400	9,100	6,930	37,860	8,930	4,000	4,000	4,000	10,000	6,930	40,860	9,230	4,600	4,600	4,600	10,900	6,930	131,880	134,880	137,880
	Teknik Informatika	11,000	12,500	14,000	8,000	270	20	13,400	4,000	28,400	7,800	2,200	2,200	2,200	7,300	6,700	29,900	7,950	2,500	2,500	2,500	7,750	6,700	31,400	8,100	2,800	2,800	2,800	8,200	6,700	117,880	119,380	120,880
	Sistem Informasi	10,000	11,500	13,000	7,000	270	20	12,400	4,000	26,400	7,200	2,000	2,000	2,000	7,000	6,200	27,900	7,350	2,300	2,300	2,300	7,450	6,200	29,400	7,500	2,600	2,600	2,600	7,900	6,200	108,880	110,380	111,880
7	FTKE																																
	Teknik Perminyakan	25,000	27,000	30,000	10,000	270	22	15,940	5,000	45,940	10,470	5,000	5,000	5,000	12,500	7,970	47,940	10,670	5,400	5,400	5,400	13,100	7,970	50,940	10,970	6,000	6,000	6,000	14,000	7,970	148,880	150,880	153,880
	Teknik Geologi	14,000	16,000	17,000	8,000	270	22	13,940	4,000	31,940	8,370	2,800	2,800	2,800	8,200	6,970	33,940	8,570	3,200	3,200	3,200	8,800	6,970	34,940	8,670	3,400	3,400	3,400	9,100	6,970	120,880	122,880	123,880
	Teknik Pertambangan	14,000	16,000	17,000	8,000	270	22	13,940	4,000	31,940	8,370	2,800	2,800	2,800	8,200	6,970	33,940	8,570	3,200	3,200	3,200	8,800	6,970	34,940	8,670	3,400	3,400	3,400	9,100	6,970	120,880	122,880	123,880
8	FALTL																																
	Agroteknologi/Ars. Lansekap	15,000	17,500	20,000	7,000	270	20	12,400	4,000	31,400	7,700	3,000	3,000	3,000	8,500	6,200	33,900	7,950	3,500	3,500	3,500	9,250	6,200	36,400	8,200	4,000	4,000	4,000	10,000	6,200	113,880	116,380	118,880
	Teknik Lingkungan	15,000	17,500	20,000	8,000	270	20	13,400	4,000	32,400	8,200	3,000	3,000	3,000	8,500	6,700	34,900	8,450	3,500	3,500	3,500	9,250	6,700	37,400	8,700	4,000	4,000	4,000	10,000	6,700	121,880	124,380	126,880
	Perencanaan Wilayah & Kota	15,000	17,500	20,000	7,000	270	21	12,670	3,000	30,670	7,835	3,000	3,000	3,000	7,500	6,335	33,170	8,085	3,500	3,500	3,500	8,250	6,335	35,670	8,335	4,000	4,000	4,000	9,000	6,335	112,880	115,380	117,880
9	FSRD																																
	Desain Interior	15,000	18,000	21,000	9,000	270	23	15,210	4,500	31,110	9,105	3,000	3,000	3,000	5,400	7,605	34,110	9,405	3,600	3,600	3,600	6,300	7,605	37,110	9,705	4,200	4,200	4,200	7,200	7,605	130,380	133,380	136,380
	Desain Produk	15,000	18,000	21,000	9,000	270	21	14,670	4,500	30,570	8,835	3,000	3,000	3,000	5,400	7,335	33,570	9,135	3,600	3,600	3,600	6,300	7,335	36,570	9,435	4,200	4,200	4,200	7,200	7,335	130,380	133,380	136,380
	Desain Komunikasi Visual	17,000	20,000	23,000	9,000	270	22	14,940	5,500	33,040	9,170	3,400	3,400	3,400	6,200	7,470	36,040	9,470	4,000	4,000	4,000	7,100	7,470	39,040	9,770	4,600	4,600	4,600	8,000	7,470	133,380	136,380	139,380
	Seni Rupa / Fotografi	15,000	18,000	21,000	9,000	270	21	14,670	5,500	30,770	8,835	3,000	3,000	3,000	5,600	7,335	33,770	9,135	3,600	3,600	3,600	6,500	7,335	36,770	9,435	4,200	4,200	4,200	7,400	7,335	131,380	134,380	137,380

Catatan:
- Uang Praktikum berlaku sampai Mahasiswa Lulus, khusus FK, FKG, FSRD lihat tabel

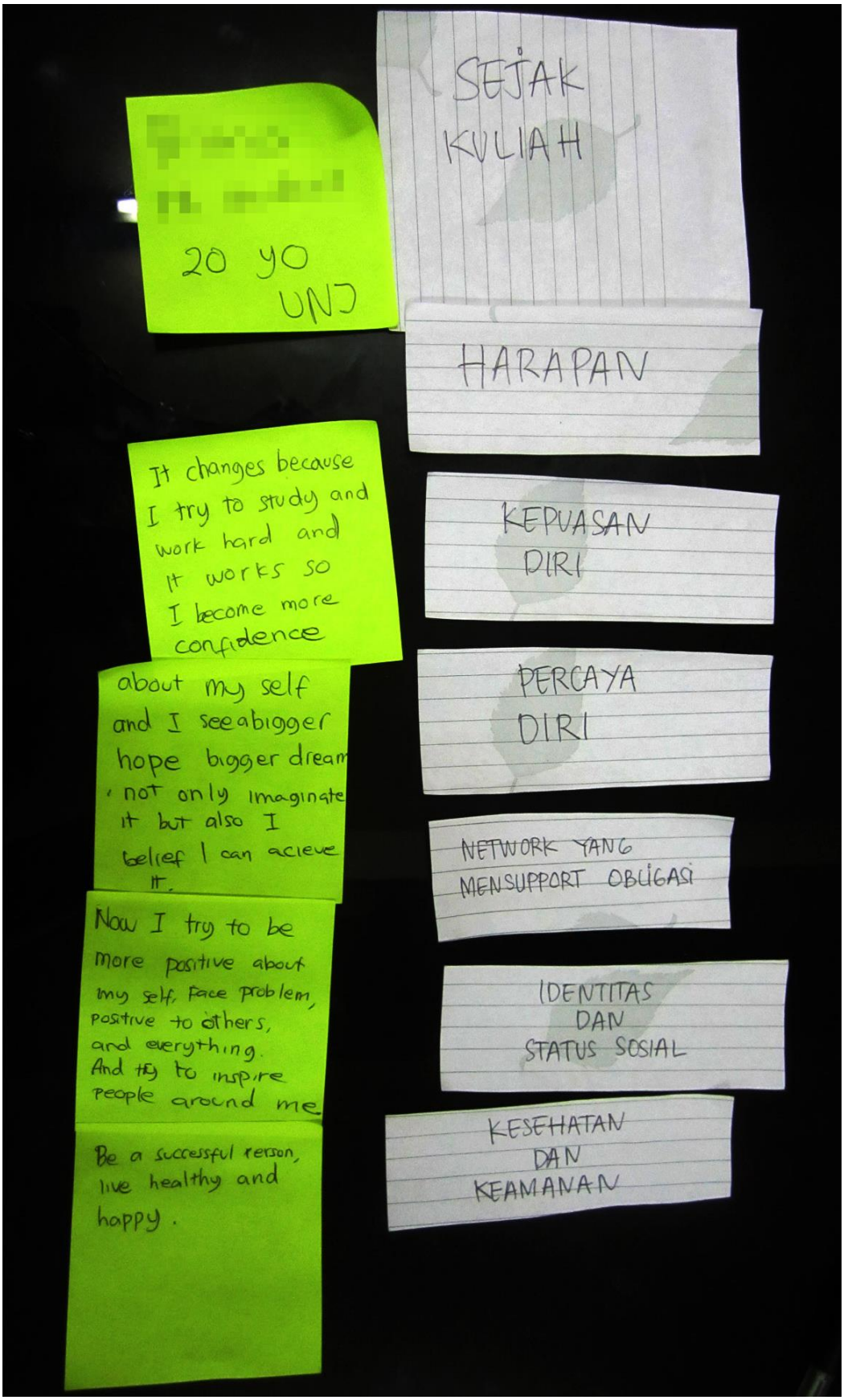
Angsuran I	10% SP + 50% BPP
Angsuran II	20% SP
Angsuran III	20% SP
Angsuran IV	20% SP
Angsuran V	30% SP + 100% Uang Praktikum Semester 1
Angsuran VI	Sisa 50% BPP, dibayar paling lambat tanggal 31 Agustus 2013

FAKULTAS	Angsuran Praktikum							Total Biaya Prak.
	Semester 1	Semester 2	Semester 3	Semester 4	Semester 5	Semester 6	Semester 7	
FK	-	-	-	10,000	10,000	10,000	-	30,000
FKG	-	-	5,000	5,000	5,000	5,000	5,000	25,000
FSRD-DI, DP	900	900	900	900	900	-	-	4,500
FSRD- DKV	1,100	1,100	1,100	1,100	1,100	-	-	5,500
FSRD-FOTO	1,100	1,100	1,100	1,100	1,100	-	-	5,500

*) Khusus D3 Akuntansi Perpajakan + Biaya Lain-lain Rp. 145.000,- (PPSPP, DKM, KM)

Jakarta, 17 Oktober 2013

4.0. 'Summary Picture' of Student's Interview



March 2013. Photo by Author.