

The Effect Of Utilization Of Education Fund Assistance And Learning Motivation On Learning Outcomes Of Economics Students Of University Of Prof. Dr. Moestopo

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ABSTRACT

This purpose of this study is to analyze the effect of Scholarship Use and Learning Motivation toward Learning Result of Undergraduate Economic student, University of Prof.Dr.Moestopo. This research used quantitative descriptive research. There were 120 persons as the population. The data collection used questionnaires and documentations. Meanwhile, the data were analyzed using SPSS 23.00 for Windows. The results of this research indicated that Scholarship Use and Learning Motivation were a significant and positive effect toward learning results of undergraduate economic students of University Prof.Dr.Moestopo.

Keywords: Scholarship Use, Learning Motivation, and Learning Result.

INTRODUCTION

The high cost of education for some people has made the government move to provide tuition assistance for those who need it. The government's efforts are covered by articles that explain the importance of providing scholarships for children or students who excel but belong to a low social economic status, as stated in Law Number 20 of 2003 concerning the National Education System, Chapter V article 12 (1.c), the article states that every student in each educational unit is entitled to a scholarship for outstanding achievers whose parents cannot afford to pay for their education. Article 28I paragraph (4) of the 1945 Constitution of the Republic of Indonesia confirms that the protection, promotion , enforcement and fulfillment of human rights is the responsibility of the state, especially the government. The meaning of this article is that the government is obliged to provide guarantees for the granting of basic rights for every citizen. This basis covers all aspects, one of which is the right to obtain a proper education. Scholarship itself means the provision of financial assistance given to individuals, students or students used for the continuation of good education. taken. Scholarships can be awarded by government agencies, companies, foundations or other agencies. The scholarships are distributed to all educational institutions from basic education to higher education. There are many types of scholarships, there are scholarships from the state and private, such as the Special Potential Enhancement (PPA) scholarship, Student Study Assistance (BBM), Bank Indonesia scholarship, Supersemar Foundation scholarship, Sampoerna Foundation scholarship, and many more. Universitas

Tribhuwana Tunggadewi Malang is one of the private universities that dare to take part in caring for students who have the desire to study but have limitations in terms of financing education by providing scholarships. Tribhuwana Tunggadewi University Malang (Unitri) provides full scholarships to students. This is a policy from the campus in order to help students who want to study but have a lack of funds, but excel in academics, sports and organizations. Around 80% of students use scholarships, this is seen in the presentation of scholarship submissions both academic, achievement, organization, achievement, and others. The existence of this scholarship has a considerable effect on the campus, it is evidenced by the number of new student participants received by the 2015 New Student Admission Unit (UPMB) around 1275 officially registered students participating in student admissions.

The cost of education is one of the components of instrumental input (instrumental input) which is very important in the implementation of education in schools. In every effort to achieve educational goals, both quantitative and qualitative goals, the cost of education has a very decisive role. Almost no educational effort can ignore the role of costs, so it can be said that without costs, the education process in schools will not run well Law Number 20 of 2003 concerning the National Education System has further regulated several articles that explain education funding, namely in Article 1 Paragraph 2 the Government and Regional Governments are obliged to guarantee the availability of funds for the implementation of education for every country aged 7 to 15 years. Furthermore, Article 12 Paragraph (1) states that every student in each educational unit is entitled to a scholarship for outstanding students whose parents cannot afford to pay for their education. In addition, it is also stated that every student is obliged to share in the costs of providing education, except for students who are exempt from this obligation in accordance with applicable laws and regulations. In Chapter VIII of compulsory education, article 34 states that every citizen aged 6 years can take part in the compulsory education program. The Government and Regional Governments guarantee the implementation of compulsory education at the minimum level of basic education without charging a fee. Compulsory education is a state responsibility organized by government educational institutions, local governments and the community. The provisions regarding compulsory education as referred to in Paragraph (1), Paragraph (2) and Paragraph (3) are further regulated by PP. Funding for education is a shared responsibility between the Government, Regional Government and the community. Education funding sources are determined based on the principles of equity, adequacy and sustainability. The management of education funds is carried out based on fairness, efficiency, transparency and public accountability. The mandate of the 1945 Constitution of Article 31 paragraph (4) that the state prioritizes the education budget at least 20% of the APBN and from the APBD to meet the needs of the implementation of national education. This provision is reaffirmed in Law no. 20/2003 Article 49 paragraph (1) that education funds other than education salaries and official education costs are allocated a minimum of 20% of the APBN in the education sector and at least 20% of the APBD. The high cost of education, which begins with high school entrance fees, is still a problem for many parents. Let alone access to quality education, there are still many who feel unable to go to regular schools. Even though the government has promised to eliminate the cost of education, in fact quite a lot of schools charge entrance fees under the guise of donations that are required of every student's parents. (<http://www.kompas.com>). Based on the above conditions, if the principles of good governance are strictly implemented in the administration of state finances, there is actually still an opportunity to

increase the percentage of the state and district/municipal state budgets and budgets to 20% for education. Education is a fundamental investment in the development of human resources where increasing skills and abilities are believed to be a supporting factor in human efforts to free themselves from the shackles of poverty, ignorance, and backwardness in navigating a life full of uncertainty. Therefore, quality human resources as a result of education must be used as the key to personal, community, nation and state success. This means that human resources (HR) must occupy a high priority both in the family, community, nation and state (Rinjin 2007). The key and guarantee for the future of the nation and state lies in the availability of quality human resources, not solely on natural resources or physical resources. Moreover, Indonesia's natural resources have been completely depleted and the longer it will be more degraded. In fact, since mid-2004, Indonesia has become a net importer of fuel oil. It is an undeniable axiom, both theoretically and empirically, that education in a broad sense is the only way to produce quality human resources. What is meant by education in a broad sense is a conscious human effort to develop personality and realize its potential as a gift of God optimally, both independently and with the help and guidance of others, and lasts a lifetime (UU Sisdiknas 20 of 2003). Quality human resources will only be achieved if the institution providing education meets minimum service standards and has a high commitment and responsibility to organize a quality education process. One of the implications and principles of minimum service standards is the existence of a benchmark for educational costs for all levels and types of education, as well as the management of educational institutions in an effective and efficient, transparent and accountable manner to ensure the implementation of a quality education process. This is important and useful to avoid the emergence of opinions among the people who want low education costs, but demand good quality. On the other hand, the management of educational institutions that are favorites are tempted to charge high tuition fees, so that they seem exclusive and elite without giving opportunities to people with low incomes. Until now, as far as researchers know, many educational planners in the country have researched the standard unit cost of education for all levels and types of education, both public and private.

The government and society's attention to the cost of education has now become great, because the availability of adequate education costs for the implementation of a quality education process is a *sine qua non* condition. Even the cost of education is increasing from time to time, not solely because of the inflation factor, but because of the demands of technological advances, including learning technology, facilities, learning facilities, and what is no less important is that education is an energy-intensive sector, even professional labor, which in itself costs money. Therefore, there needs to be an in-depth study of the unit cost of education in order to ensure the implementation of a quality education process. Education as one of the most important elements in printing the nation's next generation is still far from being expected. Problems here and there are still common. But the most obvious is the problem of the high cost of education so that it is not affordable for the lower classes of society. Education should be the right of all Indonesian people as stated in the Preamble to the 1945 Constitution which reads that one of the goals of our country is to educate the nation's life. This has the consequence that the State must organize and facilitate all Indonesian people to obtain proper teaching and education. So of course the State, in this case the Government, must strive so that education can be enjoyed by all Indonesian people. Education is the most important factor in life. The cost of education today is not cheap anymore because it is seen from the income of the Indonesian people every day. The high cost of education is not

only education in tertiary institutions, but also the cost of education in elementary school to high school even though currently schools have received School Operational Assistance (BOS), all of which are still not sufficient for education costs for the poor. Based on Government Regulation (PP) Number 19 of 2005 concerning National Education Standards (SNP), basically the SNP aims to guarantee the quality of national education in the context of educating the nation's life and shaping the character and civilization of a dignified nation. National Education Standards formulate standards for content (curriculum), processes, graduate competencies, personnel, infrastructure, management, financing and education assessment. These standards are the basic reference in the development and improvement of the quality of education in Indonesia, including those that must be encouraged by the regions in planning development and improving the quality of education. In line with the implementation of regional autonomy policies and decentralization of education, the quality of education in the regions must also be in accordance with the standards that have been set and meet the expectations of the community and anticipate the distribution of quality that is not balanced between regions.

Educational development is basically as important as economic development. Economic development will not run well if the Human Resources (HR) are not qualified. In fact, in Indonesia, the available human resources are very abundant but not matched with adequate quality human resources. One of the ways to obtain quality human resources is through educational institutions. Education is very important to improve the quality of a person. Education is a process where a person is able to develop his potential with the aim that someone can overcome his weaknesses. Through intensive education, one can avoid a negative culture and replace it with a positive, constructive and dynamic culture. For example, they are able to avoid being lazy, passive, consumptive, wasteful, dependent on others, inferior, and so on. Therefore, every Indonesian citizen has the right to get education at any stage in his life journey. To meet the educational needs, the quality and productivity of a person can be realized and improved by following the level of education through the learning process. As stated in Article 31 (1) of the 1945 Constitution stating "Every citizen has the right to education." In this article it can be concluded that every Indonesian citizen without exception has the right to education. Getting a higher education is certainly inseparable from the educational problem that is often faced by someone, namely the cost of education. "The cost of education is an instrumental input component which is very important in preparing human resources through the implementation of education in schools (Mulyono, 2010: 23)". The cost of education is one of the important factors to determine the success of educational goals. The high cost of education can hinder someone who has economic limitations in getting an education. Another factor that hinders education in Indonesia today is poverty. Poverty can be interpreted as a condition of a person who is unable to meet his basic needs such as food, clothing, shelter, education, and health. Poverty has become an unavoidable phenomenon in Indonesia. The number of poor people will reduce students who continue their education because they cannot afford to pay for school fees. Article 31 paragraph (1) which has been mentioned above is followed by Article 31 paragraph (2) which states "Every citizen is obliged to attend basic education and the government is obliged to finance it". Many efforts have been made by the government to help reduce the high dropout rate. One of them is by providing subsidies in the education sector. As explained in Law Number 12 of 2012 concerning Higher Education in Article 76 Paragraph (2) "explains the fulfillment of student rights, namely that the government must provide (a) scholarships to outstanding students; (b) assistance or waive Education

fees; and/or (c) an interest-free loan that must be repaid after graduation and/or getting a job". From this law, it can be concluded that educational funding assistance is indispensable for the continuity of education in this country. The tuition assistance referred to in this study are all sources of financial assistance provided by the government or other agencies to outstanding students and students whose parents/guardians are less able to finance their education. Based on initial observations, the authors found various problems related to the use of educational aid funds, including: (a) the various needs and lifestyles of students are things that need to be known in order to understand how to use them; (b) wrong mindset of students when getting scholarships that lead to inappropriate uses such as lifestyle, recreation/culinary, body care whose use is greater than utilization in the academic field such as paying tuition fees, buying books, photocopies of assignments and lecture materials, and research costs essay. Because basically the purpose of providing scholarships is to help finance the education of students who are less able to fulfill it, improve student achievement and motivation in the academic/curricular and extracurricular and co-extracurricular fields. The benefits and amounts received are actually quite helpful in financing student education, but on average the use of these funds is constrained by problems of inappropriate use. From the various problems above, this research was conducted to find out "The Effect of Utilization of Education Fund Assistance and Learning Motivation on Learning Outcomes of Undergraduate Students of Economic Education Study Program Class of 2012". In this study, it is hoped that the results will be very useful, especially for program formulators and implementers to use. So that what is expected from the purpose of providing this financial assistance is truly on target.

LITERATURE REVIEW

According to Fajri (2008), "scholarships are allowances given to students or students as aid for studying costs". This cost assistance can be in the form of free education (without paying tuition) or in the form of pocket money. This tuition fee assistance applies to all Indonesian citizens who have difficulties in continuing their education. Because education is the right of every citizen. This is in accordance with article 31 (1) of the 1945 Constitution which reads, "every citizen has the right to receive teaching". Law of the Republic of Indonesia number 20 of 2003 concerning the national education system in chapter v article 12 (1. C) states that every student in each education unit is entitled to a scholarship for those who excel, whose parents cannot afford to pay for their education. Article 12 (1. D) states that every student in each education unit is entitled to education fees for those whose parents cannot afford to pay for their education (Depdiknas, 2009). Motivation is an action that people take to fulfill an unmet need. This is the desire to make efforts to achieve goals or rewards to reduce the tension caused by these needs (Marquis and Huston, 2010). Motivation and learning are two things that influence each other. Learning is a change in behavior that is relatively permanent and potentially occurs as a result of practice or reinforcement based on goals to achieve certain goals. In learning activities, children need motivation. For example, a child who will take the exam, requires a certain amount of information or knowledge to maintain himself in taking the exam, in order to get good grades (Uno, 2010). Achievement is the result of an activity that has been done, created, either individually or in groups. Achievement will never be produced without an effort either in the form of knowledge or in the form of skills. Achievement states the results that have been achieved, carried out, carried out, and so on, with pleasing results and obtained by working tenacity (Qohar, 2000). Suryabrata (2002) states that academic

achievement is all the results that have been achieved (achievement) obtained through the academic learning process (academic achievement).

Previous study on analyzing the impact of education fund to student leaning motivation and achievement have been executed in various level of education as well as location. The high cost of education for some people has made the government move to provide tuition assistance for those who need it. A study executed at Tribhuwana Tunggadewi University, Malang shows the impact of education fund on student learning motivation and student performance/ achievement. This type of research is classified as causative, research that is causal in nature. Causative research is a type of research with problem characteristics in the form of cause and effect between two or more variables. The sampling technique uses purposive sampling. Research instruments include questionnaires, observations, and documentation. Data were analyzed by statistical t test, and f statistic test, and coefficient of determination. The results of the study of the effect of scholarships on students' learning motivation with a correlation coefficient of 99.7% means that scholarships have a very strong relationship to student learning motivation. Scholarships have an effect on student achievement while the correlation coefficient is very small, only 39.8%, meaning that the relationship is weak. Learning motivation (X2) has no significant effect on student learning achievement.

METHOD

This study uses a descriptive quantitative research design because it aims to determine whether there is an effect of the independent variable on the use of educational aid funds (X1), learning motivation (X2) on the dependent variable, namely student learning outcome(Y). The research subjects are Economic Education S1 students, class of 2012 who received educational funding assistance for the 2015 fiscal year. The population in this study were students of S1 Economics Education class of 2012 which amounted to 120 students, because the population was less than 100 then all populations were used in the study. The research instrument used to obtain data on the utilization of educational aid funds, learning motivation is a questionnaire, while for learning outcomes using documentation. Methods of data collection in the form of questionnaires and documentation. The type of questionnaire used is a closed questionnaire with a Likert scale with 5 categories of answers. The data analysis technique used in this research is descriptive statistical analysis and multiple linear regression analysis with the help of SPSS 23.00 for Windows. Before performing multiple linear regression analysis, the classical assumption test was carried out which included multicollinearity, and heteroscedasticity test.

RESULT AND DISCUSSION

The Effect of Utilization of Education Fund Assistance (X1) on Learning Outcomes of undergraduate Student of Economics of University of Prof.Dr.Moestopo. Based on the results of data analysis that has been carried out, it shows that the use of educational funding assistance has a significant effect on the learning outcomes of undergraduate Economic students of University of Prof.Dr.Moestopo . This is evidenced by the value of Sig which is smaller than 0.05, which is 0.043. From the standardized value of the beta coefficients listed in the Coefficients table, it shows that there is a positive or unidirectional effect between the use of educational aid funds on the learning outcomes of 2012 Economics Education undergraduate students. student learning outcomes, because with the assistance of educational funds this provides opportunities for students who have a low economy and students who have good

achievements to further develop their potential towards a higher quality personality. In this study, the utilization of the effectiveness of the use/allocation of educational aid funds for learning activities to implement and not included in the basic needs, the motivation of students in terms of learning is included in the medium category and learning is not a top priority, but with the fulfillment of basic needs it will make it easier for students to achieve high learning outcomes. In line with Abraham Maslow's theory in Purwanto (2010: 77) suggests that there are five levels of basic human needs. These five levels of basic needs are then used as key understandings in studying human motivation. The five levels of basic needs are as follows: (1) physiological needs, (2) security and protection needs, (3) social needs, (4) esteem needs, (5) self-actualization needs. The results of this study are supported by the research of Ana Faizatus Sholichah (2014) which states that learning motivation has a positive and significant effect on the learning achievement of students receiving BSM funds. So learning motivation will be high if the basic needs of students have been met. So that the quality of themselves and their learning achievements will be seen through their learning outcomes and motivation can improve learning outcomes.

Based on the results of data analysis that has been carried out, it shows that learning motivation has a significant effect on learning outcomes for undergraduate students of Economics University of Prof.Dr.Moestopo.. This is evidenced by the Sig value which is smaller than 0.05, which is 0.047. From the standardized value of the beta coefficients listed in the Coefficients table, it shows that there is a positive or unidirectional influence between learning motivation on the learning outcomes of undergraduate students of Economics. The positive influence between these variables means that the higher the effectiveness of learning motivation, the higher student learning outcomes. Because in terms of learning motivation is very important. This result is different from previous study on student at Tribhuwana Tunggaladewi University , Malang which showed that learning motivation has no impact on student learning outcome. According to Purwanto (2010: 60) says that "motivation is an absolute requirement for learning. Many children's talents do not develop because they do not get the right motivation. If someone gets the right motivation, then unexpected results are achieved. Learning motivation arises from several factors, including the desire to succeed, the drive and need to learn, and a conducive learning environment. The results of this study indicate that the learning motivation of undergraduate students of Economics is included in the medium category, this is due to other factors that are prioritized in achieving high learning outcomes. Based on a humanistic perspective, the need for basic things, such as food, security and self-esteem is prioritized, so that after all these are fulfilled, then students have high motivation in learning, because learning.

Based on the analysis results from simultaneous hypothesis testing, it is shown that the variables of simultaneous use of educational aid funds and learning motivation have a significant and positive effect on student learning outcomes. It is proven by the sig F value of 0.007 which is smaller than 0.05. So the higher the utilization of educational aid funds and student learning motivation, the higher the learning outcomes. Educational funding assistance is provided to make it easier for students to obtain education and improve their learning outcomes. Learning motivation is an absolute requirement for learning which can move or encourage someone to arise the desire and willingness to do a learning so that learning objectives can be achieved. The results of the study at the economics faculty on economic education undergraduate students who received educational funding assistance showed that the use of

educational funding assistance and learning motivation was in the medium category where the learning outcomes were in the high category. This is because those who receive financial assistance tend to use it to meet basic needs first, so that their motivation in terms of learning is classified as moderate because learning is not a top priority but by meeting basic needs it will make it easier for students to achieve high learning outcomes.

The provision of educational funding assistance includes extrinsic motivation, namely they are motivated to do something as a means to achieve goals, not as an end in itself. Someone who wants to get educational funding assistance and maintain it will use it effectively so that they can be categorized as having extrinsic motivation. In accordance with the purpose of providing educational funding assistance to students, it is hoped that students can use it effectively so that their access and learning opportunities in higher education can be fulfilled. With the use of educational funding assistance, students can fulfill their study needs such as fulfilling their learning facilities. Because with the learning facilities that are met, they will be more motivated to be even more active in learning. Every student has a variety of learning motivations. Students who have high learning motivation will be more enthusiastic to carry out learning activities and want to be involved in the affairs of working on lesson assignments. The more often students do exercises on these tasks, the more knowledge they will get and will help students in their efforts to achieve learning goals. So that it will indirectly help students in improving their learning outcomes. The effect of the three independent variables on the dependent variable in this study was only 14.8%. This is natural because basically there are still many other variables that affect student learning outcomes.

CONCLUSION

Based on the results of the research and discussion that have been presented, the following conclusions can be drawn: 1. There is a significant effect of the use of educational aid funds on the learning outcomes of undergraduate students of Economics Education class 2012. The effect is positive, the higher the utilization rate, the higher the learning outcomes. 2. There is a significant effect of learning motivation on the learning outcomes of undergraduate students of Economics Education class 2012. The effect is positive, the higher the level of student motivation, the higher the learning outcomes. 3. There is a simultaneous effect between the use of educational aid and learning motivation on the learning outcomes of undergraduate students of Economics Education class 2012. The effect is significant and positive, the higher the level of utilization of educational aid and student motivation, the higher the learning outcomes.

IMPLICATIONS

The implications of the findings of this study include: 1. The results of this study indicate that the use of educational aid funds for undergraduate students in Economics Education is categorized as moderate, this has implications for students receiving educational funding assistance to actually use it for purposes that further support their learning, such as the fulfillment of learning facilities. 2. The findings of this study imply that with the provision of educational funds, students are more motivated to learn, because learning motivation is very supportive of their learning outcomes.

SUGGESTION

Based on the results of the research that has been done, the suggestions that can be given in this study are: 1. It is hoped that agencies providing educational aid funds should be more selective in selecting recipients of educational aid funds so that the distribution of these funds is right on target so that their utilization is also appropriate to the purpose of the grants. 2. For further researchers, this research is an input for other researchers who want to develop it and can be expanded with other variables that have more influence on learning outcomes. 3. For students who are recipients of educational funding assistance are expected to really use it for purposes that support their learning.

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