The Single Tuition Policy Dilemma: Questioning the Congruence of Online Loan Instruction with Indonesian Statehood Principles

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Essay

The statement of the Coordinating Minister for Human Development and Culture regarding the use of online loans to pay single tuition fees for students in Indonesia deserve a critical review. While the intention on the part of the government to help students struggling with tuition fees is understandable, the online loan solution contains many risks that need to be carefully considered.

Firstly, as highlighted in the document, online loans are particularly risky for people with below-average incomes, especially those who are not yet gainfully employed (Rohmah & Khodijah, 2024; Yeni & Dp, 2024; Azis & Sonjaya, 2024; Indriyani, Serliya Nur & Hanifati, Felsa Naqiba, 2024). Easy access to online loans can drive students into debt, which in turn will worsen their economic conditions (Fadhilah, 2023; Laoli, 2023; Mahfud Ali Fahmi, 2024). This contradicts the welfare principles outlined in Pancasila and the Preamble of the 1945 Constitution, which emphasize the state's commitment to protect all Indonesians and promote general welfare (Ministry of State Secretariat of the Republic of Indonesia, 2019; UI An Nur Lampung, 2023; Putri, 2022; Kurnia Eka Putri Ningrum, 2021).

The use of online loans to support students' single tuition fee is in violation of the welfare principles outlined in Pancasila and the Preamble of the 1945 Constitution.

- Pancasila, particularly the fifth principle of "Social Justice for All Indonesian People," affirms the state's commitment to realizing welfare for all Indonesians.
- The Preamble of the 1945 Constitution states that the purpose of the state is "to protect the entire Indonesian nation and the entire Indonesian homeland, and to promote the general welfare."
- Online loan solutions instructed students to carry high risks, especially for those who come from weak economic backgrounds and do not yet have permanent jobs.
- Online loans can encourage students to accumulate debt, thereby worsening their economic conditions and welfare.
- This is contrary to the state's commitment to protect and promote the welfare of all Indonesians, including students from various economic backgrounds.

Thus, the instruction to use online loans as a solution to obtain higher education funding is not in line with the principles of social justice and general welfare mandated in Pancasila and the Preamble of the 1945 Constitution. We need a more comprehensive approach that safeguards the interests of students, particularly those from vulnerable economic backgrounds.

Based on theoretical analysis, there are several possible rationales for the minister to instruct the use of online loans for the payment of students' single tuition, despite this being contrary to the welfare principles in Pancasila and the 1945 Constitution.

1. **Pragmatic Approach:**
   - ✓ This theory states that policymakers are sometimes more concerned with short-term

practical solutions than considering long-term implications and compatibility with noble values (Dye, 2021).
- ✓ Online loans are considered a practical solution to meet students' education financing needs quickly, without looking at the risks and negative impacts that may arise.

2. **Specific group interests:**
   - ✓ According to this theory, pressure and interests from particular groups, like online lending institutions, frequently influence public policies (OLSON, 1971/2009, p. 198).
   - ✓ Ministers may be instructed to encourage the use of online loans to serve these groups, even if it is against the interests of the wider community.
3. **Lack of Holistic Understanding:**
   - ✓ This theory states that policymakers sometimes lack a full and comprehensive understanding of the complexity of the issues at hand (Simon, 1957, pp. xiv, 287–xiv, 287).
   - ✓ The Minister's lack of in-depth analysis of the risks and impacts of online loans for students from various backgrounds may lead him to make decisions that do not consider the principle of welfare.
4. **Political Incentives:**
   - ✓ According to this theory, short-term political incentives like retaining popularity or winning votes frequently drive policymakers in a democratic system (Roland, 1958).
   - ✓ It may be more "populist" to encourage online loans, even though it violates the constitution.

This theoretical analysis generally suggests that various factors, including pragmatism, group interests, a lack of holistic understanding, and political installations, can influence the Minister's decision, potentially resulting in a decree that contradicts the noble values of Pancasila and the 1945 Constitution.

Secondly, the socio-economic background of students in Indonesia is diverse, ranging from various walks of life and income levels. Generalized online loan solutions cannot address the specific needs of each student (Mu'arif et al., 2024; Kurniawan et al., 2024; Lay et al., 2024). We need a more comprehensive and integrated approach that takes into account the unique circumstances of students and tailors financial assistance to their abilities.

Third, it highlights the lack of education regarding online money lending in Indonesia. Students, lacking a comprehensive understanding of the risks and consequences of online loans, may find themselves in detrimental situations (Perkasa et al., 2024; Sudaryo, 2024; Naufal et al., 2024). The government should be more proactive in providing financial education to the public, especially the younger generation, so that they can make wise and responsible lending decisions.

The government needs to consider alternatives such as increasing the education budget, providing wider scholarships, and developing internship and social assistance programs that can help students finance their education (Hidayatulloh & Nugraha, 2024; Masyhura, 2024; Yuliana & Maysaroh, 2024). An approach that favors student welfare and is in line with the values of Pancasila and the 1945 Constitution is a preferable step to overcome the challenges of financing higher education in Indonesia.

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