

STUDENT INTERNAL STIPEND SURVEY REPORT -2023

Prepared and submitted by- MUPA Executive Committee 2023

Presented by- MUPA President



I hope the university will consider an increase in the stipend at least to match what graduate employees are getting in top notch MNCs or GLC since we are in a Graduate Research Excellence Scholarship programme with an aim to produce high quality and impactful research. Hence the amount of stipend should at least reflect this agenda. Thank you.

The current stipend is not really enough for a basic monthly cost living near campus.

The living costs here are very expensive, especially if the main source of money came only from scholarship stipend. The rent around here is way too expensive for a very limited space.

Not only focusing on international students, I am from East Malaysia (Sabah). The flight tickets to fly back home have never been cheap. Averagely RM300 - RM400 for a round trip. If you intend to help international students, please be considerate of this even though the expenses are not as vast as international students. Thank you.

Summary:

This report presents a comprehensive analysis of the stipend increase and the findings of a survey conducted among recipients. The primary objective was to evaluate the impact of the stipend increase on beneficiaries and gather feedback regarding its effectiveness and areas for improvement. It outlines the reasons behind the request, such as inflation rates, rising living costs, and the need for competitive compensation. The analysis demonstrates how the increase aligns with institutional standards and addresses concerns regarding financial stability for students.





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STIPEND COMPARISON TO POVERTY RATE IN MALAYSIA AS WELL AS EXCHANGE RATES

Introduction

This report analyzes the inadequacy of the current stipend provided to PhD students at Monash University Malaysia in light of the impact of the COVID-19 pandemic on income levels and the rising cost of living. It also highlights the challenges faced by PhD students in accessing financial aid and the unfavorable currency exchange rates affecting their financial situation.

Impact of COVID-19 on Income Levels

According to data obtained from the Department of Statistics Malaysia, individuals with earnings below RM4,850 per month have been significantly affected by the COVID-19 pandemic. Reduced incomes and job losses have led to many Malaysians transitioning into lower-income groups. This shift is evident in the M40 category, which has been pushed into the B40 category, where the income threshold is now RM 4,850 per month (source: The New Strait Times, December 15, 2022), (https://www.bnm.gov.my/documents/20124/6458991/ar2021_en_wb1.pdf)

Inadequacy of Stipend Rates

The current stipend of RM 2,800 provided to PhD students at Monash University Malaysia falls significantly short of the income required to maintain a decent standard of living, particularly for individuals in the M40 category. The stipend does not adequately account for the rising cost of living, inflation, and mandatory deductions such as taxes, zakat, and contributions to social security schemes. (References:<u>https://www.comparehero.my/budgets-tax/articles/t20-m40-b40-malaysia</u>)





Household Group Median Income (RM) Income Range (RM) B1 1,929 Less than 2,500 B2 2,786 2,500 - 3,169 B3 3,556 3,170 - 3,969 B4 4,387 3,970 - 4,849 M1 5,336 4,850 - 5,879	In		ø ne Classif y Househo	
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D4U B3 3,556 3,170 - 3,969 B4 4,387 3,970 - 4,849		B1	1,929	Less than 2,500
B3 3,556 3,170 - 3,969 B4 4,387 3,970 - 4,849	B40	B2	2,786	2,500 - 3,169
		B3	3,556	3,170 - 3,969
M1 5.336 4.850 - 5.879		B4	4,387	3,970 - 4,849
		M1	5,336	4,850 - 5,879
MLO M2 6,471 5,880 - 7,099	M40	M2	6,471	5,880 - 7,099
M3 7,828 7,110 - 8,699		M3	7,828	7,110 - 8,699
M4 9,695 8,700 - 10,959		M4	9,695	8,700 - 10,959
T20 T1 12,586 10,960 - 15,039	T20	T1	12,586	10,960 - 15,039
T2 19,781 15,039 or more		T2	19,781	15,039 or more

Figure 1. Household Income Survey Report by Department of Statistics Malaysia

Comparison with Competitor Institutions

When compared to their major competitor, Sunway University, University Malaya, it is evident that the stipend rate at Monash University Malaysia consistently lags behind. This disparity further accentuates the financial strain experienced by PhD students at Monash University Malaysia. Reference :(SUNWAY UNIVERSITY-POSTGRADUATE RESEARCH STUDENTSHIP SCHEME AWARD)(UNIVERSITY MALAYA-THE UNIVERSITI MALAYA EXCELLENCE PhD SCHOLARSHIP)

Challenges in Accessing Financial Aid

PhD students in Malaysia face obstacles in securing financial aid for their studies. The lack of funding sources exclusively designed for PhD students creates difficulties in obtaining financial assistance. While scholarships and grants are available from both governmental and non-governmental organizations, the competition for these funds is fierce, making it challenging for students to secure adequate financial support.

Restriction on Employment Opportunities

Full-time PhD students at Monash University Malaysia are often prohibited from working regular jobs or exceeding a certain number of working hours per week. This restriction





severely limits their ability to generate additional income to finance their education and cover living expenses. (References:<u>https://educationmalaysia.gov.my/faq/#can-i-work-while-study</u>)

Currency Exchange Rates

The depreciation of the Malaysian Ringgit compared to other currencies further compounds the financial challenges faced by PhD students. The unfavorable exchange rates reduce the value of their stipend, making it even more difficult to meet their financial needs (source: The New Strait Times, May 30, 2023).

Malaysian Ringgit to Australian Dollar



Figure 2. Currency rate of Malaysia till 5th July 2023

Conclusion

The analysis indicates that the current stipend provided to PhD students at Monash University Malaysia is insufficient to sustain a decent standard of living, especially for individuals in the M40 category. The stipend rate falls behind that of their major competitor, and PhD students face obstacles in accessing additional financial aid. Restrictions on employment opportunities and unfavorable currency exchange rates further exacerbate their financial difficulties.





SOME IMPORTANT HIGHLIGHTS FROM HDR SATISFACTION SURVEY REPORT 2022

Introduction

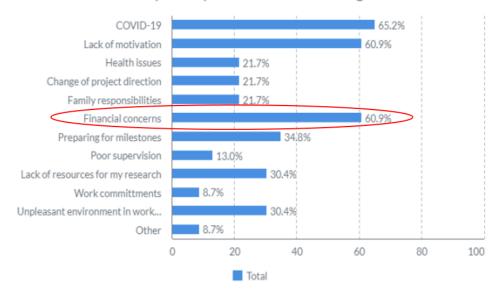
This report highlights key findings from the HDR Satisfaction Survey Report 2022, specifically focusing on the financial concerns expressed by respondents and their expectations regarding financial assistance from the university.

Financial Concerns and Student Attrition

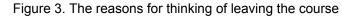
The survey revealed that financial issues were a significant concern for HDR students, with 60.9% of respondents highlighting it as a reason for considering leaving their course. This indicates that the financial challenges faced by HDR students have a direct impact on their academic journey and retention rates.

Why HDRs considered leaving

Those who had considered leaving were then asked to select their reasons why. They could select multiple reasons from the list below:



Why have you considered leaving?



Expectations for Better Financial Assistance

The survey findings indicated that students had high expectations for the university to provide improved financial assistance to HDR students. This sentiment was shared by a significant percentage of respondents, reflecting the importance of financial support in enabling students to successfully pursue their HDR programs.

Financial Assistance as a Priority





The HDR Satisfaction Survey also highlighted that financial assistance ranked high on the priority list of Monash Malaysia students. This further emphasizes the significance of addressing financial concerns to enhance student satisfaction and overall experience.

Improvements to infrastructure, resources and equipment were the most-common suggestion from Monash Malaysia HDRs in regard to improvements the University could make to help them finish on time. These comments included: "A better research office that guides students especially international student of the policies." "Provide support on procurement, easier access to interdepartmental equipment and testing, easier access to services like Grammarly." "Continued access regardless of future lockdowns, automatic extensions and a dose of motivation.' "Make all the facilities available, repairing all broken instruments and maintaining all instruments properly, repair instruments if they not working without taking a long time." Financial assistance was also high on Monash Malaysia students' priority list. Comments included: "Less obligations to tutor, less workload in marking tutorials, and more financial support." "Extended scholarship, provide collaboration with industry, pre-post-doctoral preparation/training." 40 "Provide higher pay scholarship to reduce the financial burden and more funding for research."

Figure 4. Comments from students on financial assistance

Recommendations by MGA

The Monash Graduate Association (MGA) put forth recommendations to address the financial challenges faced by HDR students and improve their experience. One of the key recommendations focused on increasing scholarships and grants to alleviate the financial burden on students and support their academic pursuits.





Recommendations

Based on the findings of the MGA's report on *Identifying HDR Student Satisfaction at Monash University Malaysia 2022*, the MGA has recommended actions that would potentially improve the HDR student experience and increase satisfaction.

Scholarships and Finances

- 1. Increase the value of scholarships.
- 2. Remove compulsory tutoring as a condition for receiving scholarship funding.
- 3. Provide additional financial support to ensure HDR Covid-cohort are able to complete.

Supervision

4. Encourage and facilitate potential graduate students to choose their topic and supervisor.

Milestones

5. Ensure milestone requirements are clear, easily accessible and consistent across faculties and schools.

Coursework

6. Ensure compulsory coursework is relevant to research.

Figure 5. Recommendations by MGA on improving the student satisfaction

Conclusion

The HDR Satisfaction Survey Report 2022 shed light on the financial concerns expressed by HDR students, which have been identified as a significant factor contributing to student attrition. The findings also underscored the expectations of students for improved financial assistance from the university, particularly through higher-paying scholarships.





SURVEY RESULTS FOR INTERNAL STIPEND EXPENSE

Introduction

The Internal Stipend Financial Survey conducted by the MUPA EXCO 2023 aimed to gain a comprehensive understanding of the financial circumstances and requirements of postgraduate (PG) students at the university. The survey specifically targeted two groups of students: HDR PhD students, comprising 94.6% of the respondents, and Masters students, who constituted 5.4% of the participants.

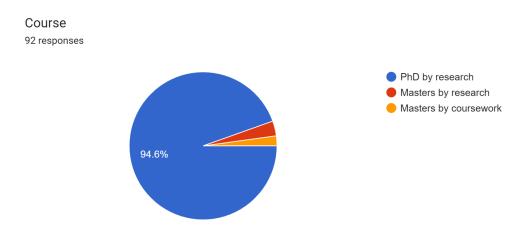


Figure 6. Survey question on number of PhD and Masters students

By focusing on internal stipend holders, the survey aimed to gather insights into the financial situation of students who rely on stipends provided by the university. This subset of students was selected to understand the level of financial support they receive and assess its adequacy in meeting their needs.

The inclusion of both HDR PhD students and Masters students in the survey allowed for a broader representation of the PG student population. HDR PhD students typically engage in extensive research and are often financially supported by stipends. On the other hand, Masters students may be pursuing their studies without a research focus, but they also receive internal stipends.

Profile of Respondents

Out of the respondents, 78.3% reported not receiving any additional financial support, indicating their reliance on the internal stipend as their primary source of income. Furthermore, 70.7% of the participants reported being without dependents.





Are you receiving any additional financial support? (part-time jobs, home country support programs, parents/partner, etc)

92 responses

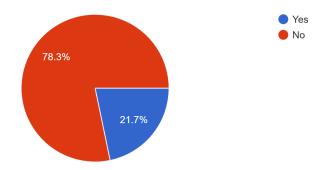


Figure 7. Percentage of students with and without additional financial support

Do you have dependents? If yes how many (numbers) 92 responses

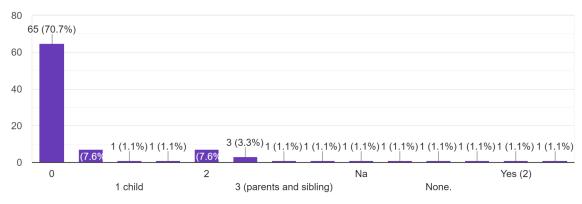


Figure 8. Percentage of students without dependents

Monthly Expenses

The survey analyzed the monthly expenses of the students and found that 97.8% of respondents had major monthly expenses exceeding RM 1000. The highest priority expense, as indicated by 52.7% of the respondents, was accommodation. This was followed by 23.7% for food and 12.9% for daily transportation.





How much is your major monthly expense? [For one person] (E.g., Renting, eating, commute, clothing, miscellaneous)

92 responses

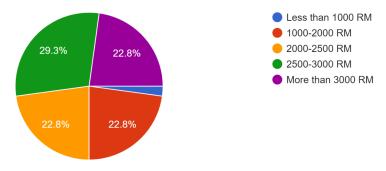


Figure 9.Students major monthly expenses

Please tick your highest priority from the list among your expenses 92 responses

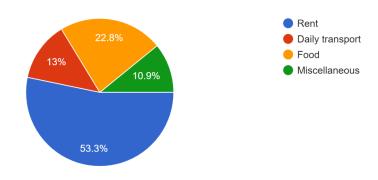


Figure 10. Highest priority of expense.

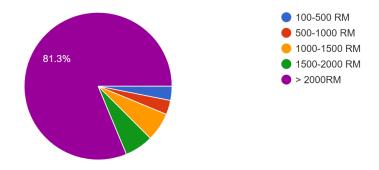
Additional Expenses

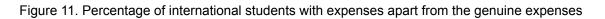
In addition to the basic expenses such as rent, food, and transportation, it was discovered that 53.8% of the total respondents, who were international students, incurred additional expenses. These expenses included travel expenses, medical insurance, initial visa costs, and other related expenditures.





How much did it cost for your travel to Monash? (This includes the First Visa cost, medical expenses for the checkup, documentation vetting, travel ticket to Malaysia) ³² responses





Increment of Stipend

A unanimous 100% of the respondents indicated that they believed an increment in the stipend was necessary. The reasons provided for this request were primarily related to the high cost of living and additional expenses beyond the basic necessities. The respondents emphasized the need for sufficient financial support to cover expenses such as rent, food, transportation, and the additional costs incurred by international students.

- Inflation, as someone that does is not financially supported by family, 60 percent of stipent is used for utilities and necessities. 40 percent of the leftover is expected to cover all other expense such as food, including any sorts of emergencies.
- The cost of living has increased drastically post Covid. The room rates have increased significantly. Personally I spend RM1000 just on rent and utilities, this excludes wifi. On top of that, extra money has to be spent on transport which includes toll and petrol. Food is also getting expensive. For example, a basic lunch in Monash cafeteria comes up to RM 6.80 and that is just lunch. Dinner costs are not counted yet. On top of that, if we only have enough for month to month basis, we would not be able to have any money for emergency such as doctors visits. The stipend provided is not enough as the prices of everything including groceries has increased significantly.
- Since 2020, the cost of living (particularly food and rental) has increased. Even the price
 of food in the school cafeteria has increased quite drastically. But apart from the cost of
 living, I am financially independent and so I do not receive any monetary support from my
 family as my parents are retired. There is an increase in financial burden over the years
 especially since taking on other financial commitments (e.g., paying rent, paying off
 undergrad student loan and personal insurance which already takes up more than half of
 the current stipend). While the stipend was initially sufficient at the start of my
 candidature, it is now becoming quite tight and often I find myself not having enough to





even set aside some money for savings. This is quite worrisome as I am already in my late 20s and still 'earning' equivalent to a fresh grad.

• Due to inflation, cost of living and food has become high.

Conclusion

The Internal Stipend Financial Survey conducted by the MUPA EXCO 2023 revealed that a significant majority of PG students rely solely on the internal stipend without any additional financial support. The survey highlighted the high monthly expenses faced by students, with accommodation being the most significant priority. International students, in particular, face additional financial burdens, including travel expenses, medical insurance, and visa costs. The unanimous demand for an increment in the stipend reflects the genuine need for better financial support to ensure the well-being and success of the students.





CONCLUSION

By examining the financial circumstances of these students, the survey intended to identify any common challenges they face in managing their finances and to explore potential areas for improvement in the stipend system. The findings of this survey would help inform policies and decisions related to financial support for PG students within the university.

Overall, the Internal Stipend Financial Survey conducted by the MUPA EXCO 2023 sought to shed light on the financial needs and concerns of PG students who receive internal stipends. By focusing on HDR PhD students and Masters students, the survey aimed to provide valuable insights into the financial situation of these students and guide efforts to enhance their financial support and well-being

REFERENCES

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- UNIVERSITY MALAYA-THE UNIVERSITI MALAYA EXCELLENCE PhD SCHOLARSHIP-<u>https://drive.google.com/file/d/1wHPwM9F9eLRfB0Q071r_MsGvFE</u> keXUz8/view?usp=sharing
- <u>https://educationmalaysia.gov.my/faq/#can-i-work-while-study</u>
- <u>https://www.nst.com.my/business/2023/05/914717/economists-ringgit-may-weaken-further-q3</u>
- <u>https://drive.google.com/file/d/13H4hSpyGyOvqOy0IrjDb33C_qNg2kqsJ/view?usp=s</u> <u>haring</u>

