

Study on Problems Existing in Related Subjects Involved in Financial Aid of Impoverished University Students in China and Specific Countermeasures

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Abstract

In the past few years, the government has paid high attention to the financial aid for impoverished students. This study makes an in-depth analysis of problems existing in all the subjects of government, university, students and the society involved in the process of financial aid for impoverished university students and proposes specific ideas to resolve the financial aid of impoverished university students with pertinence by considering all related subjects.

Keywords: impoverished university students, financial aid, all subjects, financial input

1. Preface

Ever since 1999 when universities in China carried out the policy of expansion in recruitment, the scale of higher education has been continuously expanded and the pace of higher education has been continuously expedited. According to the statistics, the number of university graduates each year from 2009 to 2011 was above 6 million. Expansion of the scale of universities has conveyed a large batch of talents for the enterprises and public institutions and has effectively promoted demand of enterprises and public institutions on talents. However, with continuous expansion of the scale of universities, those university students who come from remote rural areas, vast mountainous areas and low income families in cities account for 30% of the total amount of university students and they have to bear heavy economic pressure in the process of learning and living. Although the government, universities and the society have taken some significant measures to focus on economically impoverished university students and have carried out a series of specific policies, the work of identification of impoverished university students lacks a unified standard due to insufficient details in formulation of the national policies. As the social assistance lacks vigorous support and humanization care and due to reasons of students themselves (Liang Weiling, Du Hualiang, et al., 2007), the policy of social assistance in learning is unable to play its function of assisting and educating adequately. Thus, it is necessary to analyze the financial aid system of impoverished university students, make a study on behaviors of all subjects of the country, university, university students and the society that are related with financial aid and put forward corresponding policies and measures with the aim of assisting impoverished university students to successfully finish their school, promote stability and development of university students and make a contribution to putting the scientific outlook on development in practice and realizing the target of a harmonious society.

2. The Status Quo of the Financial Aid System of Impoverished University Students at Present in China

Ever since 2007, the government has preliminarily set up a financial aid system for impoverished university students with an organic combination of "rewarding, loaning, aiding, complementing and reducing". The application qualification for the national scholarship is especially excellent full-time undergraduate and junior college students. The amount of the national scholarship is 8000 RMB Yuan / person each year and involves

50,000 students each year. The application qualification for the national endeavor scholarship is economically impoverished full-time undergraduate and junior college students excellent both in character and learning. The amount of this scholarship is 5000 Yuan / person each year and involves 510,000 students each year. Those rewarded with these two kinds of scholarship have to be sophomore students and above and application qualification for students majoring in agriculture, forestry, geography, mine, oil and nucleus may be appropriately loosened. The national scholarship and the national endeavor scholarship can not be rewarded simultaneously to the same person who, however, may apply for the national stipend. Free normal school students may not be simultaneously rewarded with the national endeavor scholarship (Tang Jingli, 2007).

The application qualification for the national stipend is full-time undergraduate and junior college economically impoverished students. The amount of this scholarship is 2000 Yuan / person each year and involves 3.4 million students each year. The application qualification for students majoring in agriculture, forestry, water, geography, mine and oil may be appropriately loosened. At the time when one student is rewarded with the national stipend, he can also apply for the national scholarship or the national endeavor scholarship. However, a free normal school student may not be simultaneously rewarded with the national stipend.

The application qualification for the national student loan is full-time undergraduate and junior college economically impoverished students (including vocational college students), graduates and students with a second bachelor's degree. The amount of this kind of scholarship is 6000 Yuan / person each year. This kind of scholarship, in principle, involves no more than 20% of the total number of students at school and there is no limit to the source of birth place in terms of loan. Students from non-governmental higher vocational colleges and independent colleges are not qualified to apply for this kind of scholarship. Those students who have applied for the national student loan are required to take an employment at the grass-root positions in western and remote and border areas for over three years (including three years) after they graduate. In return, the principal and interest of their loan will be paid back by the country.

The application qualification for work-study program is full-time undergraduate and junior college economically impoverished students (including vocational college students), graduates and students with a second bachelor's degree. The limit of this program is, in principle, not lower than eight RBM Yuan per hour and the program is arranged by the school. The positions in this program include the two categories in campus and outside the campus. Positions in the campus mainly include teaching assistant, graduate assistant, research assistant and some logistics work. In principle, the working time should not exceed eight hours each week, namely, 40 hours each month (Tang Jingli, 2007).

Application qualification for free education of normal school students is excellent students who are dedicated to the education career and who have the aspiration of getting involved in teaching for a long time and for all their life whose tuition and accommodation fee can be exempted and whose living fee is subsidized, which involves 12,000 students majoring in free normal education from the six subordinate normal universities. For those non-normal but excellent students who have the aspiration of teaching and who are qualified, they can switch to the normal education within the plan authorized by the Ministry of Education and the school within two years from their entering into the school. Free normal students are entitled to a second selection of majors within the scope of normal majors according to stipulations of the school.

If impoverished newcomers have no means to collect sufficient tuition fee and accommodation fee, they may firstly register to enter the school. The school may offer corresponding financial aid according to their situation of economical disadvantages after their admission procedures are handled. The school may carry out the policy of waiving the tuition fee for those students, including orphaned and disabled students, children of revolutionary martyrs and children who come from economically especially disadvantaged families.

Establishment and implementation of the financial aid system for impoverished university students has brought hope to economically disadvantaged families, relieved their economic burden and helped those impoverished students to successfully finish their academic career. Besides, it has also promoted development of higher education in China, cultivated a lot of excellent talents who are able to bear hardships and stand hard work, have the courage to make contributions to the society, enterprises and the country. This is significant for China to set up a harmonious society, carry out the scientific outlook on development, and realize fairness in education and maintain social fairness and stability from theory and practical work.

3. Prominent Problems Existing in All Related Subjects in the Financial Aid for Impoverished University Students

At the time when the financial aid system for impoverished university students has attained its achievements, it has also encountered some problems in the process of practice. Next this paper is going to analyze of all existing

problems one by one by considering all related subjects involved in the financial aid system.

3.1 The subject of the Government

3.1.1 Insufficient Financial Input

Given the development course of higher education in European and American countries, realization of popularization education is an irresistible trend. Ever since 1999 when Chinese universities expanded in recruitment of students, the number of recruited students in regular higher education has increased from 220,000 in 2000 to 660,000 in 2010 and regular higher education has gradually changed from elite education to popular education. However, in this process, a certain scale of input is an important support and economic foundation to realize popularization higher education. According to the statistics, the expenditure on education in 1999 accounted for 2.55% of the gross domestic product (GDP), 3.48% in 2008 and more than 3.66% in 2010. Until now, the education expenditure has not realized the target task as stipulated in “National medium and long-term educational reform and development project summary (2010 – 2020)”, whereas the financial input in education usually occupies more than 7% of the total GDP in the developed countries of UK and US, etc. Furthermore, the rate of education expenditure in the other three countries of BRICs is higher than that in China and the average level in the world is also above 4% (Zhang Xianglan, 2004; Qiu Jue, 2007). The low education input of the government not only leads to insufficient financial aid capital for impoverished university students and causes the financial aid policy unable to benefit all impoverished students; in return, this causes some universities to take measures of increasing the tuition fee to alleviate their insufficient education fund. As a result, more economic pressure has been put on impoverished students make them worry about the tuition fee and the living fee.

3.1.2 Ambiguous Formulation of Policies and Lack of Supervision

On one hand, although China has set up a diversified policy system supporting students from economically disadvantaged families with the subjects of scholarship, students loan, work-study program, particular economic subsidy and tuition fee waiver. So far, there has not had a scientific, standard and unified norm across the country and in all regions about how to identify impoverished university students. Only the Ministry of Education and the Ministry of Finance defined impoverished students in “Guiding Opinions on Careful Work of Identification of University Students from Economically Disadvantaged Families” as students (Bao Yushan, 2012) whose basic learning and living fees can not be paid by funds collected by themselves and their families in June 2007. However, this sort of identification is ambiguous and lacks maneuverability. In the process of specific identification, the universities have no other choice but to screen and confirm those impoverished students according to the policy spirit of the country and the poverty application (usually including the official seal of the village, town and county where the registered permanent residence of the students is located) submitted by students. Yet, in this process, affected behaviors by university students or by students and the related local department might exist, which gives a great discount to the authenticity of the information. On the other hand, since the financial aid is a public service and is not driven by interests, and the institutions that provide financial aid are also temporary whose personnel come from other departments and which lacks an effective supervision and constraint mechanism, some departments and working staff have no strong enthusiasm and initiative in the financial aid work in the process of specific work, and they may even use the funds for financial aid for other purposes, which causes the funds delayed to reach the impoverished students.

3.2 The Subject of University

3.2.1 Low Opportunity Rate to Obtain Scholarship for Impoverished Students

The proportion of university students rewarded with a large majority of scholarship established is usually about 30% of the total number of a grade or a class and a major. The scholarship is usually classified into three classes with an amount ranging from several hundred to two or three thousand Yuan. The mode of rewarding and the standard of evaluation are based on the performance of students and all sorts of awards they have been rewarded in the former year. However, the proportion of being rewarded with a scholarship for impoverished students is usually not high. And because they come from impoverished families, their oral English and listening comprehension are weak (Cai Yubin, Chen Ying, et al., 2005) and they even come into contact with computer after they enter the university. Again, due to economic reasons, they can't afford all kinds of reference books and the fees for taking part in all kinds of tutorial classes. Thus, they are unable to achieve a high score in their taking the exams of the courses of English and computer, etc. At the same time, economic difficulties lead to their difficulties in spirit and life and cause them unable to study with ease, which makes the impoverished students in a bad situation in trying to obtain the scholarship of their school.

3.2.2 Insufficient Work-Study Positions and Low Technical Content

For the time being, almost each university sets up a work-study program management center or work-study program management office, the director of the center or the office is usually taken as a part-time job by working staff in the students affairs department and other staff are recruited from the campus recruitment and are selected from students. These students selected are responsible for contacting for working positions both in campus and outside the campus. Positions in campus usually contain cleaning the campus, classrooms and offices, answering the telephone for the office of the school or the college, delivering materials and serving students and teachers in the photocopy room. Usually, the monthly salary for these positions in campus is 100 to 200 Yuan. Positions outside the campus contain sending leaflet, sales promotion and teaching in home, etc., and usually students who take these working positions have to pay a certain amount of middleman fee for the work-study program management center and salary for these positions is often calculated by hour or by day. For positions in campus, usually there is a large number of students who apply and the positions usually do not match the number of multitudinous impoverished students; while as for positions outside the campus, students have to pay a certain amount of middleman fee and the technical content of the positions outside the campus is low except for teaching in home which makes these positions unable to practice the capacity of students and provide a high salary, so some impoverished students usually do not choose these positions outside the campus. Hence, supply of positions in campus is not sufficient and some impoverished students are unable to find any work-study position.

3.2.3 Lack of Professional Personnel and Lack of Establishment of Financial Aid Feedback System

In order to respond to the national policy for impoverished students and resolve the crying needs of impoverished students, almost all universities have set up financial aid management center or office. The director of the center and the office is taken as a part-time job by the chief or vice chief of the student affairs office and the working staff are taken as a part-time job by teachers who are in charge of student's job in all colleges (Zhang Chengwei, 2005). Thus, although the universities have set up professional institutions, the financial aid for impoverished students is lacking in effective publicity and some impoverished students are reluctant to accept financial aid since a large majority of the working staff take the position as a part-time job, and they are not only lacking in understanding in relevant policies, but they have no enough time for their job and their working mode and method are too single.

At the same time, the financial aid feedback system of the universities and their colleges have not been constructed after their students are rewarded with the school scholarship and financial aid, some students may use the scholarship they get to buy top grade of electronic products of mobile phone and MP3, etc., and some even are engaged in the stocks and dealing in securities, which violates the original intension of the financial aid. Since there has not had any corresponding punishment measure, the instructors and the principal working staff of the school can only choose to have an interview with these students and they have no way to prevent occurrence of this kind of behavior fundamentally.

3.3 *The Subject of Students*

3.3.1 Prominent Psychological Problems

Impoverished students, more or less, may have some psychological problems due to the economic reason of their families. On one hand, their self-abasement and self-esteem coexist (Song Zhixia & Zhang Shengyang, 2008). Some impoverished university students may often have the feeling of self-abasement as they hold the opinion that they are from economically disadvantaged families and they have a great gap from other students in terms of cognition in dressing and electronic products, etc. Simultaneously, they have a strong wish to try to gain others' respect by their own efforts. Then, due to their economic pressure and their deficient physical demand, they might be worried in their mind that other students may look down upon them, as a result of which they have the mind of self-abasement and meanwhile self-esteem. On the other hand, they are deficient of initiative in interpersonal association (Ding Lihang, 2010). Since they are lacking in self-confidence due to the gap between the rich and the poor, impoverished students usually have no initiative in interpersonal association and they seldom take part in all kinds of collective activities organized by the class, the college and the university. And even if they take part in these activities, they tend to be still of tongue. They would consider the financial aid as a charity by others after they receive the financial aid. Since the universities often ignore psychological counseling, spiritual encouragement and ideological education on impoverished students at the time when they focus on resolving the economic problems of the impoverished students, these students tend to confine themselves to the small circle of people, and seldom have communication with others. As a result, they might form the characters of solidarity and lack of initiative. What's more serious, all kinds of psychological problems might be generated

and even their academic career might be affected.

3.3.2 Existence of the Idea of “Waiting, Depending and Asking”

Some students may not use the financial aid funds in a rational way after they receive the financial aid and they may invite their schoolmates for dinner with the financial aid funds, buy somewhat expensive clothes, shoes, computer and mobile phone, etc., engage in the stock exchange, often play games in the dormitory or the internet bar, have weak enthusiasm and initiative in learning, take exception to their failing in any course, take it for granted that they are rewarded with the national and the school’s financial aid as they think they are impoverished students, and have the idea of “waiting, depending and asking”, which causes extremely bad impacts on other students, affects their own academic career and may also cause their qualification for applying for the stipend and scholarship in the following year to be cancelled by the university.

3.4 *The Subject of the Society*

Since there exists deficiency of fund in assisting impoverished students in terms of the national student loan program, national scholarship, scholarship of the university, stipend and work-study program, mobilizing the social power to take widely in financial aid for impoverished university students is an important approach to resolve the problem of impoverished students. Nonetheless, at present, the national policy is far from enough in attracting social assistance for learning from donation of enterprises, individuals, intermediary organizations and associations. The law lacked corresponding measures of tax exemption for social assistance from the social power. As a result, the enthusiasm of the social power is not high. At the same time, the publicity strength of all kinds of media, such as, the newspapers, TV and network, etc., is far from enough, especially on their publicity of the excellent impoverished students who are aggressive and brave in struggling; therefore, the social power has not enough perception of social assistance for learning by donation and the social power rarely participates in the activities of social assistance for learning (Cai Yubin, Chen Ying, et al., 2005; Lin Li, 2003). In addition, some enterprises have not realized the long term benefit and potential profits of investment education and donation for education, and they are lacking in high enthusiasm in donating for education.

4. **Specific Ideas to Improve the Financial Aid of Impoverished University Students**

4.1 *The Aspect of the Government*

4.1.1 To Enlarge Financial Input and to Formulate Corresponding Law

An important reason why the issue of impoverished students in universities has not been able to be resolved for a long time lies in insufficient input of financial education funds and deficiency of corresponding law (Cao Cong, 2011). Thus, on one hand, the government should refer to related experiences in foreign advanced countries and enlarge its strength of input in educational funds in universities so as to practically resolve economic difficulties encountered by impoverished university students in their study and life. On the other hand, the government should extensively solicit opinions of the public, promulgate laws and regulations related with financial aid for impoverished university students in a democratic way, define the relations of rights and obligations of all the subjects of the government, the university, the society and students, set up and improve a highly effective and orderly financial aid system for impoverished university students, and enable the financial aid job of impoverished students to develop in a healthy way under standardization of the law.

4.1.2 To Clarify the Policy and to Strengthen Supervision

Considering the reality that formulation of the policy is ambiguous in the process of identifying impoverished students, the government should apply modern information technology, widely solicit opinions of the public with the provincial administrative area as one unit and according to the social and economic development level of all local areas, carry out a set of feasible standard for evaluating impoverished students that conforms to local situation, make dynamic adjustment with local economic development and require local competent department of education to urge the university to act in strict accordance with the standard. At the time when the government formulates the standard, it should also strengthen the vigor of supervision. As the certificate of employment, certificate of income and certificate of disease situation of the family members of the impoverished students they provide are issued by the government and village committee of the place of their birth (Lei Na, Bian Yanyan & Zhao Xiaoming, 2011), the government has to strengthen their vigor of supervision on the principals who issue the certificates in order to guarantee authenticity, accuracy and reliability of the information provided and set up an accountability mechanism. Once the information is proven false, the principals should be punished accordingly. In the meantime, the government should also strengthen supervision on universities that assess the application qualification of impoverished university students so as to avoid and prevent any fraud practice.

4.2 The Aspect of University as the Subject

4.2.1 To Try to Set up Special Scholarship Intended for Impoverished Students

Since the scholarship provided by the universities is often linked up with the academic record of students and their participation in activities organized by the class, the college and the university, the impoverished university students rarely have the opportunity to obtain the scholarship due to above-mentioned reasons. Given this condition, it is necessary for the universities to set up an impoverishment scholarship that is special for impoverished students and set up different classes. Each class has its corresponding amount of scholarship. They may also attempt to set up progress scholarship for impoverished university students so as to encourage those impoverished students who have made obvious progress in their academic performance. Through all the above measures, to some extent, the enthusiasm of initiative of impoverished students may be stimulated and then more university impoverished students will be under guidance of these measures and make progress in future.

4.2.2 To Improve the Work-study Program System

Given that the work-study program positions have low technical content, are unlikely to play the professional advantages of students and provide a low salary, etc., the universities are supposed to practically improve their work-study program system and strengthen the work-study program management (Ding Lihang, 2010). On one hand, in terms of positions in campus, the universities may set up more positions, combine interaction of work and study with assistance of learning and assistance of research and essentially improve impoverished students' enthusiasm in taking part in positions on campus. On the other hand, in terms of positions outside the campus, the universities may make use of resources from the alumnus and enterprises, combine manual labor-based positions with intelligence-based positions and fulfill the purpose of letting impoverished students acquire income and exercising their capacity through their working in the positions outside the campus.

4.2.3 To Establish and Improve Financial Aid Management Institution and Financial Aid Feedback System for University Students

In order to improve the financial aid management institutions, the working staff are supposed to have rich working experiences in students work, know about psychological problems of students and have skillful communicative ability. Furthermore, they have to be professional full-time teachers as these professional full-time teachers may offer timely guidance for some psychological issues impoverished students may encounter in their study and life on the precondition of finishing their financial aid job. In the meantime, they should set up a feedback mechanism for the effect of the financial aid. The university instructors and the working staff of the financial aid center may take the measures of face-to-face interview and questionnaire survey and so on (Zhang Feng, 2008) to know about problems existing in the financial aid, advanced typical cases after the financial aid is conducted and all kinds of behaviors that do not cherish the financial aid, and then they are able to adjust their idea and emphasis of the work.

4.3 The Aspect of Students as the Subject

Since impoverished university students, more or less, have some psychological problems, they may choose to seek for assistance from professional psychological counseling teachers in the universities when they encounter some psychological problems. Although the universities and the teachers may help these impoverished students to walk out of their psychological dilemma, the key still lies in impoverished students themselves. Therefore, the impoverished students should take an initiative in taking part in all kinds of activities organized by the class, the school association, the college and the university. In this process, their communication and exchange with the social working staff may help to open their mind, enhance their ability to communicate with others and their ability to resolve problems when encountered with frustrations and their ability of self-adjustment when encountered with a psychological issue.

At the same time, impoverished students may try to learn the public courses and basic courses by hard work and strive for the national and university scholarship. They may also choose to take an initiative in taking part in work-study program activities both in campus and outside the campus to increase their income. Both of these two measures may help them thoroughly abandon the idea of "waiting, depending and asking", and improve their own hematopoietic function.

4.4 The Aspect of the Society as the Subject

Due to financial restraint of the government and the university, they are unable to totally resolve all problems encountered by all impoverished students. Therefore, it is also quite important to guide all kinds of social power to actively take part in the social assistance activities for impoverished university students. For example, the alumnus of the university should actively cooperate with their mother school to carry out the financial aid job for

impoverished students. They may offer individual scholarship, or help impoverished students find a way to take part-time jobs in the enterprises in campus and outside the campus (Zhang Feng, 2008). The enterprises, the social associations and the social intermediary organizations should make an active response to the appeal of the country and the university and actively throw themselves into the financial aid job of the university. They may either choose the modes of setting up enterprise scholarship, association scholarship and organization scholarship or offer temporary working positions for impoverished students. This may not only help impoverished students resolve their economic problems, but also, to some extent, publicize these enterprises, social associations and social intermediary organizations and help impoverished university students furnish their own professional skills too. In a word, all kinds of social subjects should keep an eye on the long run, maximize their own function and build a benign atmosphere where the whole society caring for those economically disadvantaged students.

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