

***Student Assistantship Program:
Advocating Inclusive Growth through Education***

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Abstract

There has been much discussion about the need to ensure that growth translates into broad-based improvements in living standards that touch all citizens rather than a fortunate few. Yet there is little practical guidance about how countries can achieve both growth and equity (World Economic Forum 2015). There are various ways of assisting families improve their standard of living. One of the most basic and practical ways is to provide them something that can empower them on a long-term basis—education for their children. However, this need is not the priority of families with meager income.

Educational institutions employ varied approaches to provide education to the marginalized groups. Some universities provide educational loan to cover the tuition fee of the enrollees. Other institutions offer various scholarship programs. Using the descriptive design, this study relates the features of the Student Assistantship Program as a scholarship program of the University of the East. It is a work-study grant extended to the less fortunate enrolees of the institution. This study weighed up the program's effectiveness in enabling underprivileged students to obtain college education. It also analyzed how the program measured up as an initiative that advocates inclusive growth. There were 65 students who were recipients of the educational assistance under the Student Assistantship Program. The study revealed that the assistantship program is fostering the ideals of inclusive growth.

Keywords: scholarship, scholarship program, inclusive growth, educational benefit, student assistantship program

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Introduction

The demand for college graduates (in the Philippines) is increasing over time and parents respond by choosing to enroll their college-age children. Furthermore, tuition fees are likely to increase from inflation and from the drive for quality improvements in all aspects of college education. In this environment, student loans and other forms of financial aid are critically important. Since the caps on student loans will have to be standardized, financial aid to needy students must include scholarship grants and work-study programs (PIDS 2016).

In pursuing inclusive growth, the Commission on Higher Education (CHED) can exert an influential role in at least four activities: (1) designing student loan and other financial aid program, (2) determining the budget allocations of state universities and colleges by region, (3) setting content standards in core courses and subjects in all colleges and universities, and (4) devising standardized tests for determining compliance with content standards of both public and private higher education institutions (PIDS 2016). In view of the foregoing, this researcher ponders on the responsiveness of the financial aid programs in meeting the economic needs of the college students.

This study discusses the Student Assistantship Program (SAP), a study-work program of the University of the East that benefits the less fortunate but deserving students who intend to pursue and complete college education. The purpose of the study is four-fold. First, to identify the benefits offered by the Student Assistantship Program (SAP) to the less fortunate students of the University of the East; second, to determine the qualifications of the student-beneficiaries; third, to compare the program with educational programs implemented by institutions in other countries; and fourth, to assess if the educational program advocates inclusive growth.

Through the study, the researcher hopes to affect the future plans and initiatives of local and international higher institutions of learning to create and improve on existing programs that can promote inclusive growth through education. The study may spur on marginalized families to look for a school that can provide education for their children as most of the colleges and universities in the world have educational programs in place. Government agencies and cause-oriented groups that provide support for the youth and underprivileged members of the society may also draw insights from this paper.

Higher education institutions (HEIs) in the Philippines offer varied programs allowing students to obtain education in spite of their financial lack. In the University of the East alone, there are six scholarship programs extended to qualified enrolees. The **University President Scholarship (UPS)** (UE Student Manual 2015) is awarded to enrolees who obtain a grade point average (GPA) of 1.00 – 1.20 per semester, with 18 credit units, and with no failing grade. The scholarship provides 100% free tuition and miscellaneous fees per semester, book allowance of Php1,500.00 per semester and a stipend of Php6,000.00 per semester. The **University Scholarship (US)** is awarded for one semester, renewable every semester, to UE undergraduate students who obtain a grade point average (GPA) of 1.21 – 1.40 for an academic load of at least 18 credit units, with no failing, dropped, or incomplete grade in any subject, is enrolled in the same degree program in which the student was previously registered,

and has no record of misconduct or misbehavior. This is also awarded to incoming freshmen who graduated valedictorian in a high school with at least 45 graduates. The scholarship provides 100% free tuition and miscellaneous fees per semester. The **College Scholarship (CS)** is awarded for one semester, renewable every semester, to UE undergraduate students who obtain a grade point average (GPA) of 1.41 – 1.60 for an academic load of at least 18 credit units, with no failing, dropped, or incomplete grade in any subject, is enrolled in the same degree program in which the student was previously registered, and has no record of misconduct or misbehavior. This is also awarded to incoming freshmen who graduated salutatorian in a high school with at least 45 graduates. The scholarship provides 50% discount on tuition and miscellaneous fees per semester. The **UE-Tan Yan Kee Foundation, Inc. (UE-TYKFI) Scholarship** is awarded to qualified incoming freshmen who intend to pursue a degree in any of the following disciplines: Science/Mathematics, Accountancy, Computer Science/Information Technology, Dentistry, and Engineering. The scholarship offers 100% free tuition and miscellaneous fees, a Php1,500.00 book allowance, Php1,000.00 uniform subsidy and Php1,000.00 transportation allowance, as a Php2,500.00 monthly stipend. Full scholarship was given if the grantee had a GWA of 1.50 or better with no grade lower than 2.50 in any subject, no failing, dropped, or incomplete grade in any subject. The **Athletic Service Grant** provides free tuition (full or partial) and other privileges to students with outstanding skills, aptitude and ability in sports. The grantee must be of **University Athletic Association of the Philippines (UAAP)** calibre. The **Cultural Service Grant** provides free tuition fee (full or partial) to members of the chorale, band, drama company, dance troupe and the pep squad.

What if the enrollees are not qualified in any of the above-mentioned scholarship programs, and they are financially incapable to pay for the tuition fee? The Student Assistantship Program (SAP) is the only educational program of the University of the East that gives hope to the less-fortunate students *who would not qualify* in any of the above-mentioned scholarship and grant programs of the institution. Just like other grantees, they too can enjoy financial benefits. This attests that the University of the East, through its Student Assistantship Program, exemplifies the goal of inclusive growth.

What does literature say about educational programs instituted by tertiary schools that support the less fortunate students?

China, India, Indonesia, Malaysia, Thailand, and Vietnam have all experimented with student loans in recent years—often with rather disappointing results. Some of these schemes aim at cost recovery; others target greater access, particularly by the poor. Several countries have multiple schemes. Student loans are of two basic kinds—income-contingent and mortgage. The former was developed to raise participation in higher education without penalizing the poor (ADB 2012). While it allows a discount to wealthy students, who pay fees upfront, the basic principles of this form of student loan, versions of which have been exported to a number of transitional and developing economies, levy a fee on each student for each year of study. A key element in income-contingent student loans is that individuals do not begin repaying the loan until after graduating and securing a job wherein the income falls above a designated threshold (ADB 2012).

In mortgage-type loans which were developed earlier and have been adopted by many countries, the borrower pays off all the principal and interest of the loan over the specified loan period. If an individual has difficulty completing repayments during the specified term of the loan, the term may be extended. Each type of loan has its advantages, disadvantages, proponents, and critics. Disadvantages of mortgage-type schemes are that they are often insensitive to future income, while it can be difficult to assess the income of the family to determine eligibility, especially in developing countries, where the informal sector of the economy is larger. The former problem means that repayments may well be high during the early part of the loan, when a graduate's income may still be low. This may lead to defaults, which can then affect individuals' credit ratings more generally. The other problem (of assessing family income levels) is commonly addressed via a means test, which in many developing countries is not always thorough, transparent, or accurate. If the individual completes his/her studies and then moves abroad, it can be difficult to collect the repayments. Each country needs to develop a scheme that takes account of local conditions. When choosing among the various options, consideration should be given to the costs to government of alternative rates of interest subsidy, the burden of debt facing borrowers, and the likely rate of default if repayment terms are too harsh.

In Thailand, a loan scheme was introduced in the 1990s, but inadequate funding and a much higher than expected level of interest ensured that the size of individual loans offered to students fell from year to year. There was minimal planning and weak control from the center, combined with overgenerous loan eligibility and repayment conditions. This led to a substantial and unplanned growth in loan recipient numbers and unexpected, and unsustainable, funding obligations by the state (ADB 2012). At one point, allocations to the scheme reached 30 billion baht, which was 14% of the national education budget. Moreover, while continuing recipients were assured of the same annual amount, contingent only on satisfactory academic results, new recipients had no such assurances; indeed, funding for new recipients fell by almost 50% from 2000 to 2001. The picture was also very different for students in public HEIs, of whom only 13% participated, and students in private HEIs, of whom almost 37% took out loans. Repayments in the early years of the scheme were somewhat chaotic, with more than a quarter not making a single repayment, while another quarter made payments considerably in excess of the due amounts, with some paying off the entire loan (ADB 2012).

The history of student loans in India underlines some similar issues in the context of evolution from early schemes, which were abandoned due to low recovery rates and poor performance, to a national education loan scheme, introduced in 2001 and operated by public banks. From 2007, student loans of up to Rs1 million (\$22,600) for study within India, and up to Rs2 million (\$45,200) for study overseas, have been available. While default rates are low, applicants find processes to be cumbersome and time consuming, and bank staff often seem poorly trained for the task. The facts that banks charge high rates of interest, and pick students with considerable collateral who are seen as low risk but who may not be in need of loans, minimize the reach and equitability of such mortgage-type schemes (ADB 2012).

As in Indonesia, with a large informal sector and limited capacity to collect tax, income-contingent repayments may be problematic in India.

Loan schemes were introduced into the PRC (People's Republic of China) as early as 1986, but with average amounts that proved too small, and conditions (such as having to repay the loan before graduation) that made them unviable. Predictably, coverage was inadequate. In 1999, two schemes were established: one subsidized by government, the other a more commercial operation. The Government Subsidized Student Loan Scheme, the larger of the two, was targeted at poor full-time students at public universities. Evaluation of need was undertaken by the student's HEI. The maximum amount of Rmb6,000 was generally sufficient for tuition and fees, but not enough for living costs. By the end of 2001, around 30% of applicants had received loans, but this amounted to only 3.8% of students. By 2004, 830,000 students had availed of loans. Some evidence showed that more non-needy than poor applicants qualified for the scheme, some with lower college entrance scores than needy students. Significant shortcomings soon became evident. A short (4-year) repayment period imposed impossible debt burdens on students, amounting to at least 24% of annual income. This meant that, although targeted at poor students, the only ones likely to be able to repay the loans over such a short period were the very ones who did not need loans in the first place (ADB 2012).

Not all scholarship programs are helpful to grantees and to their families. Obtaining college education is the best route toward obtaining employment and later on improves the economic condition of the family. But this may not happen if the graduates are required to pay back the educational loan, and this may take a long time. When grantees need to focus in their studies in order to obtain satisfactory grades to stay in the scholarship program, the debt burden may stress the students.

Student loans may not be substantial for other needs of the students such as food, transportation, and other expenses. If the loan is just enough to cover matriculation, the other needs would still be a problem. One cannot study well with empty stomach. Distance of the school to the student's place of residence is another concern. Without a means to get to school, how can one become a student!

In some countries, student loans were granted not according to qualifications of the potential grantees, but based on availability of funds. Sufficiency of funds for student loans was also a problem. When repayment was low, the number of beneficiaries was likewise low. Hence, other students who needed funds could not enroll. Implementation of the scholarship program was also chaotic. Some students who were not "so needy" were the ones provided with loan while the ones who were really in need were deprived.

Methodology

Information of recipients of the Student Assistantship Program (SAP) during the first and second semesters of school year 2015-2016 was obtained from the files of Human Resource Department (HRD) of the University of the East. The department is in-charge of processing applications for the program. The samples comprised of 65 students who qualified for the program. The number represents one hundred percent of the applicants. All the essential details needed in the study were obtained from the application form accomplished by the student-applicants.

Among the information drawn from the files were the student's name, gender, chosen program, occupation of the parents, family income, size of the family, and the reason for applying in the assistantship program. An interview with the HRD staff was also conducted to gather additional information about the SAP recipients.

Pertinent information about the recipients was also examined to ascertain the efficacy of administration of the scholarship program—making sure that the support was awarded to qualified student-applicants.

To determine whether the Student Assistantship Program (SAP) of the University of the East is responsive to the financial needs of the college students, the researcher assessed the benefit package of the program.

The study also analyzed the efficiency of the Student Assistantship Program (SAP) in responding to the financial needs of the less fortunate students enrolled at the University of the East located in Manila, the capital city of the Philippines.

Discussion

To enter the University of East, the enrollee needs to raise Php36,000 to Php49,000 per semester. The tuition fee is definitely not affordable for low-income groups. If an enrollee cannot afford to pay the tuition fee and will not qualify for any of the scholarship programs, the only opportunity left for the enrollee to study in the University of the East is through the Student Assistantship Program. An enrollee qualified for the Student Assistantship Program (SAP) enjoys full subsidy of the tuition fee plus an allowance of Php600.00 monthly. The allowance can be spent for transportation and/or food allowance. A student can spend Php20.00 to Php100.00 for transportation and Php50.00 to P100.00 for food daily.

But can the family provide for the food and transportation allowance of their son or daughter? The tables below reflect the occupation of the parents of the SAP beneficiaries.

Table 1. Occupation of the Father of the SAP Recipients

Occupation of the Father		
	Frequency	Percentage
Unemployed	12	18
Blue Collar Job	11	17
Employee	8	12
Self-employed	6	10
Tricycle Driver	7	11
Farmer	5	8
Vendor	3	5
Security Guard	2	3
OFW	2	3
Factory Worker	2	3
Police Officer	1	1
Pastor	1	1
Deceased	5	8
Total	65	100%

Eighteen percent (18) of the beneficiaries came from families where their fathers are jobless; 17% perform blue collar jobs; 12% are employees; and 11% are tricycle drivers. The rest have low-paying jobs. If the head of the family is jobless, he can hardly provide for the needs of his family; more so education of the children.

Table 2. Occupation of the Mother of the SAP Recipients

Occupation of the Mother		
	Frequency	Percentage
Teacher	3	5
Housewife/Unemployed	31	47
Employee	16	25
Vendor	4	6
Factory Worker	2	3
Self-employed	1	1.5
Farmer	1	2
OFW	4	6
Domestic Helper	1	1.5
Single Mother	1	1.5
Deceased	1	1.5
Total	65	100%

For the mothers of the beneficiaries, 51% of them are plain housewives and 49% were employed.

A student qualifies for the student assistantship program if the combined income of their parents is not enough to provide for the needs of the family.

The financial provisions for the student-beneficiaries under the SAP program may be considered more than enough, enough, or not enough for the needs of the student-beneficiary; it depends on the financial needs of the student.

Now, how does the Student Assistantship Program provide for the needs of the students? The student-beneficiaries are assigned in offices in the university where they render a four-hour work daily, five days a week. They can be assigned as assistant, internal messenger, checker (to check the attendance of faculty members), clerk, typist, or encoder. Every semester, the student-beneficiaries are given their work schedule before they enroll to ensure that their work does not conflict with their class schedule. The students should enroll in at least 18 units every semester. They may spend 7-8 hours daily in campus. If their duty is from 7:30 to 11:30 in the morning, their classes can start from 1:00 to 5:00 pm. That is a total of 8.5 hours daily; they still have 15.5 hours daily for study, travel, household chores, and sleep. Majority of the beneficiaries remained in the assistantship program for about two to three consecutive years. This indicates that the students can handle the workload—work and study—with ease.

Table 3. Program Selected by Student-beneficiaries of the Student Assistantship Program

Course of Beneficiaries		
	Frequency	Percentage
Accountancy	5	8
Accounting Technology	15	23
Business Management	1	1
Marketing Management	9	14
Financial Management	4	6
Computer Science/IT	9	14
Engineering	3	5
Education	5	8
Library Science	6	10
Legal Management	1	1
Broadcasting/Journalism	6	10
International Studies	1	1
Total	65	100%

The 65 recipients of the study-work grant were enrolled in different programs: 15 were in Accounting Technology; 9 were in Marketing; 5 were in Accountancy; 9 were in IT; 6 were in Library Science; 6 were in Journalism/Broadcasting; 4 were in Financial Management; 3 were in Engineering; 5 were in Education; 1 was in Business Management; 1 in Legal Management; and 1 in International Studies.

The tuition fee students pay vary according to programs. The five-year programs are more expensive compared to the four-year courses. The beneficiaries choose the course based on their skills and interest and perhaps the job opportunities available in the field.

Fifty-four percent (54%) of the beneficiaries' family were earning Php 50,000-100,000 or Php 4,200 – 8,400 a month—hardly enough to provide for the food alone of a family of four members per month. Thus, the students were considered qualified for the Student Assistantship Program (SAP).

Conclusion

The educational assistance provided by the University of the East allowed the less fortunate students to obtain education in a city-based private institution. This may guarantee an improved future for the beneficiaries and their families—the ultimate purpose inclusive growth programs seek to attain.

In selecting the beneficiaries of the SAP program, the student-applicants should establish that their parents are not capable of supporting their education financially. The applicants should be full-time students, and they were not employed.

Compared to other scholarship programs, the Student Assistantship Program (SAP) of the University of the East was more responsive to the needs of the student beneficiaries. The tuition and miscellaneous fees in the University of the East ranges from P40,000 – 48,000 for regular load of 21-24 units per semester or P80,000 – 96,000 for one school year. The student-beneficiaries can enjoy full subsidy of the tuition and miscellaneous fees as long as the students qualified and covered by SAP. Aside from tuition fees, the beneficiaries were also given stipend of Php600.00 per month. The benefits under the SAP were far better than student loan that other local and foreign institutions offer.

When all of the 65 SAP beneficiaries obtain their college degree and become employed, their entire family will benefit. They would have more food in their table; they can also send their siblings to school.

The University of the East (UE) has been implementing the educational program for more than 60 years. This means that long before the idea of inclusive growth was conceived, UE was already into it. If an average of 50 students benefitted from the program per semester in the last 60 years, by this time, UE has helped 6,000 families.

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