Research on Problems and Countermeasures of Identifying Students from Economically Disadvantaged Families in Colleges and Universities*

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Abstract—At present, the financial aid system for college students with financial difficulties is becoming more and more perfect. Accurately identifying the financial difficulties of college students with financial difficulties and their families is the premise and basis to improve the efficiency of financial aid for college students with financial difficulties. On the basis of investigating the current situation of identifying college students with financial difficulties, this paper combs the main problems existing in identifying college students with financial difficulties, analyses the causes of identifying college students with financial difficulties, and then puts forward some countermeasures and suggestions to improve the identifying of college students with financial difficulties.

Keywords—college students with financial difficulties; identification; problem; countermeasure

I. INTRODUCTION

Student subsidy is an important project to protect people's livelihood and warm people's hearts. It is related to educational equity, poverty alleviation and modernization. "Poverty-stricken students are a special group of college students and an important object of concern and education for ideological and political work and student management in colleges and universities. Strengthening the financial support for poor college students and helping them grow up smoothly will contribute to the smooth implementation of the strategy of rejuvenating the country through science and education and strengthening the country by talents."[1] In recent years, the policy system of student aid in China has been gradually improved, the investment of funds has increased substantially, the scale of student aid has been expanding, and the work of student aid has achieved remarkable results, which has greatly promoted educational equity and provided a strong guarantee for the healthy development of education and the timely realization of the goal of poverty alleviation. According to statistics, in 2018, 43.8789 million students in general colleges and universities were sponsored nationwide, with an amount of 115.530 billion yuan, an increase of 9.956 billion yuan, or 9.48 percent, over the previous year. For 12 consecutive years, student aid funds have maintained rapid growth [2].

Identifying students with financial difficulties is the premise of realizing precise financial aid and the basis of doing well in student aid work. Only by identifying the poverty level of students truthfully, can it be available to scientifically and reasonably distribute the funds to help the students who really need them. In October 2018, the Ministry of Education and other five departments jointly issued Guiding Opinion on Identifying Students with Family Financial Difficulties (No. 16 of "Teaching Finance, herebyafter referred to as "Guiding Opinion"), which clearly stipulated the working objects, basic principles and working procedures of identifying students with family financial difficulties from preschool to postgraduate education, and effectively promoted family economic difficulties. However, Guiding Opinion is only a principled control. It is a guiding document. Because of the different regions, different economic development and different consumption levels of colleges and universities, colleges and universities in different places are not operable in practice, which causes great difficulties in identifying poor students in colleges and universities. Therefore, how to scientifically and effectively identify college students with financial difficulties has become a hot and difficult issue in the current work of College students.

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II. **AN INVESTIGATION ON THE CURRENT SITUATION OF IDENTIFYING STUDENTS FROM ECONOMICALLY DISADVANTAGED FAMILIES IN COLLEGES AND UNIVERSITIES**

Family students with financial difficulties, that is, poor students, are a relatively dynamic concept. They have different connotations in different countries and regions, different times and periods, which determine that way and standard of identifying poor students are also constantly evolving.

**A. Connotation Definition of Identifying Family Economically Disadvantaged Students in Colleges and Universities**

The identification of college students with family financial difficulties refers to “the process of judging the poverty level according to their actual family economic situation for the students who submit the application form for family financial difficulties” [3]. Students with family financial difficulties refer to “students whose economic ability cannot meet the basic expenditure of study and life in school”[4]. It can be seen that the school expenses of college students with financial difficulties mainly come from the financing of themselves and their families, and the main purpose is to maintain the basic expenses of study and life in school. According to the difference between the funds raised by the students with financial difficulties and their families and the basic expenditure on campus, colleges and universities usually classify the degree of family poverty into three levels: special difficulty, difficulty and general difficulty.

At present, the identification of poverty-stricken students in colleges and universities adopts a dynamic system, which is completed by the three-level identification of classes, departments and schools. Firstly, in the first year of freshmen's enrollment, colleges and universities will conduct a confirmation of students with financial difficulties from families, determine the qualifications and poverty levels of poor students, report them to schools after class and college system accounting, and establish the basic database of poor students. Secondly, in view of the impact of unexpected events and other factors on the family economic situation, colleges and universities at the beginning of each school year will carry out poor student qualification recognition, to re-examine the poor students whose family economic situation has improved. In addition, colleges and universities will identify students whose families have sudden changes at any time.

**B. Main Ways of Identifying Economically Disadvantaged Students in Colleges and Universities**

1) **The grassroots government where the students take the college entrance examination conducts the appraisal work:** Poverty certificates or family economic investigation certificates issued by civil affairs departments, towns, sub-district offices or units where the college entrance examination is located are used to judge whether the students are poor. This kind of appraisal method relies on the proof of family financial difficulties issued by the government of the basic level of the students' source. Colleges and universities do not participate in the investigation of students' family financial difficulties, but take the proof of poverty as the sole basis for identification. In this case, the power of identifying students with financial difficulties comes from the students' basic level government. Colleges and universities fully trust the accuracy of the students' basic level government, thus putting forward higher requirements for the credibility of the students' basic level government and the quality of officials.

2) **Universities identify themselves:** Colleges and universities are based on the identification of poor students' classes, and then through the examination and check of departments and schools, determine the qualifications, difficulties and funding quotas of poor students. The basis of this method is that counselors or head teachers conduct a thorough investigation and comparison of students applying for financial aid, and then set up a democratic evaluation group composed of head teachers, class cadres and student representatives to conduct a comprehensive democratic evaluation of students applying for financial assistance, initially determine the qualifications and difficulties of poor students, and then report to the departments and schools for examination. In this case, colleges and universities have the right to identify poor students, but the cost of identification is very high, which requires a lot of manpower, material and financial resources. In practice, there are loopholes in its fairness, rationality and privacy protection for poor students.

3) **Comprehensive assessment:** On the basis of class democratic evaluation, the school issued a "certificate of family financial difficulties" in combination with the grassroots government, and finally determined the qualifications, degree of difficulty and funding quota of poor students. This method combines the advantages of the first two methods, and concentrates the opinions of the students' basic level government, classes, departments and schools, with high accuracy and representativeness. In this case, the identification of college students with financial difficulties often adopts "equitarianism", which subdivides the grants for various times in order to expand the scope of subsidies, and to some extent reduces the effectiveness of subsidies.

III. **PROBLEMS IN IDENTIFYING ECONOMICALLY DISADVANTAGED STUDENTS IN COLLEGES AND UNIVERSITIES**

In June 2007, the Ministry of Education and the Ministry of Finance jointly issued the Guiding Opinions on Identifying Students with Financial Disabilities in Colleges and Universities (No. 8, 2007). With this as the boundary, the identification of college students with financial difficulties can be roughly divided into two stages. The first stage is before June 2007. There is no unified norm and overall guidance for the identification of students with financial difficulties in families. Colleges and universities independently explore and carry out the identification work. The second stage is after June 2017. Based on the documents...
of the Ministry of Education and the Ministry of Finance, the paper puts forward some specific guidance for the identification of college students with financial difficulties. Universities follow the unified identification standards and procedures to carry out the identification work. At the same time, in order to continuously improve the student aid system and further improve the accuracy of student aid, the Ministry of Education and other six departments formulated the Guiding Opinions in October 2018. However, due to various factors, all the guidance documents issued at present are principled provision, and a set of scientific and perfect identification mechanism for college students with financial difficulties has not yet been established. There are still many difficulties and problems in the identification of college students with financial difficulties.

A. Distortion of Statistical Information in Identifying Economically Disadvantaged College Students

The first step in identifying students with financial difficulties in colleges and universities is to make statistics on the declaration information of poor students. The main ways of identifying students with financial difficulties in colleges and universities can be seen that the statistical information of identifying students with financial difficulties in colleges and universities mainly comes from the declaration of students themselves, the certificate of the government at the basic level of students' origin and the investigation and verification of colleges and universities. In fact, any information source channel has the possibility of information distortion.

1) Students apply voluntarily, and they have greater autonomy in filling information: College students with financial difficulties are determined to apply voluntarily. In reality, some poor students are reluctant to apply for financial aid because of their introverted face or personality. Some students whose family economic conditions are not poor actively apply for financial aid, which results in poor students not getting financial aid. In addition, students have great autonomy in filling in the declaration information. Some students often lie about poverty information or exaggerate the degree of poverty in order to get more subsidies, which greatly reduces the authenticity of the application information.

2) Grass-roots governments have proved that the risk of responsibility is relatively small: At present, most colleges and universities regard the "proof of family financial difficulties" issued by the government as the most important indicator for the identification of poor students, which is not recognized without the proof of poverty. This will exclude some students whose families are really difficult, but because of special reasons, they cannot provide poverty certificates. In addition, the government at the basic level of the source of students generally does not bear any responsibility for the poverty certificate issued by the government. When the certificate is issued, applicants often refuse to refuse. Even if the applicants do not have the actual income of the family, the minimum living allowance and other proof materials, they can get the effective poverty certificate as well.

In addition, when examining the application materials of poor students, colleges and universities generally only look at whether the materials are complete, whether there are alterations in the materials, whether the relevant departments affirm with seals, and so on. If they meet the requirements, they will recognize them. As for whether the information in the materials is fraudulent, it is difficult to verify them. Therefore, the phenomenon of statistical information distortion inevitably appears in the identification of college students with financial difficulties.

B. The Methods and Procedures for Identifying College Students with Financial Difficulties Are Not Standardized

"Poverty" is a dynamic, historical and regional concept, which changes with the change of time, space and people's ideas. Because of the difference of consumption level, unbalanced development of local economy and the difference of real income of students' families, the identification of students with financial difficulties in colleges and universities has not reached a unified specific standard. Therefore, for a long time, the number of students with financial difficulties in families is only an empirical data. At present, the methods and procedures for identifying college students with financial difficulties are not scientific and standardized, with less quantification, more qualitative identification, less objective basis and more subjective factors.

1) There are many interference factors in the quantitative identification system: At present, in order to get rid of the traditional, subjective and empirical qualitative identification methods, most colleges and universities begin to use the quantitative identification system to identify poor students. However, due to the interference of many factors, the quantitative identification system also has a lot of drawbacks. On the one hand, the distortion of the original statistical information directly leads to the invalidation of the results of quantitative identification. On the other hand, some quantitative indicators are unreasonable. For example, some colleges and universities in the process of identifying poor students to hold high-end consumer goods such as mobile phones, computers and other students to implement a one-vote veto system, often ignoring the source of these items may be third-party funding.

2) In the process of comprehensive identification, subjectivity is strong: The common way to identify college students with financial difficulties is: students themselves reflect the family economic situation — the proving of difficulties issued by the government of the origin of students — counselors or head teachers understand the relevant situation through student cadres and dormitory members, and carry out democratic evaluation, so as to determine the qualifications of poor students and their poverty level. However, whether it is the poverty certificate issued by the grass-roots government or the result of class
democratic evaluation, it belongs to subjective basis and qualitative evaluation. There are too few objective and quantitative evidence such as family income certificate, medical expenditure certificate and student consumption survey certificate. In addition, in the process of democratic review, counselors and student cadres have too much power and lack of effective supervision, which makes them easy to operate in a dark box.

C. The Evaluation Criteria for the Identification of College Students with Financial Difficulties Are Unbalanced

The reference standards for identifying students with financial difficulties in colleges and universities are mainly the minimum monthly living standard for residents and the poverty line for students' consumption level. From the macro level, this reference standard lacks uniformity; at the micro level, this reference standard neglects other factors besides the economy and has a certain one-sidedness.

1) Criteria lack uniformity: Due to the differences in the level of regional economic development, the state has not yet established a unified criterion for defining poverty. Colleges and universities generally take the daily consumption situation of students with financial difficulties as the basis for identification, but in practice, the objective factors such as urban-rural differences and professional differences restrict the reasonableness of identification. Students come from different places and distribute in different departments. "A student is very poor in his local family, but not in other places; a student is a major with low tuition fees. Not to mention poverty, but also poverty in art majors with high tuition fees. Therefore, it is extremely difficult to measure the degree of poverty and the degree of difficulty." [5]

2) The evaluation criterion is one-sided: "Poverty is defined mainly from the material or economic point of view from an economic point of view. From the sociological point of view, poor students are deprived of opportunities and abilities "[6]. However, in the process of identifying impoverished students, universities often only consider it from the perspective of economics and neglect the sociological perspective, noting that students' survival poverty is neglected while their development poverty is neglected. The most direct manifestation is that they attach importance to "material poverty" and neglect "spiritual poverty". The standard of identifying impoverished students is based on material lack, while ignoring the barrenness of the rational and spiritual world in students' heart. This evaluation criterion, which emphasizes economic consumption excessively and pays little attention to mental state and spiritual consumption, can hardly reflect the problem of students' developmental poverty and has a great one-sidedness.

IV. REASONS FOR PROBLEMS IN IDENTIFYING ECONOMICALLY DISADVANTAGED STUDENTS IN COLLEGES AND UNIVERSITIES

There are both institutional and operational reasons for the identification of college students with financial difficulties, which are influenced by both subjective and objective factors.

A. Lack of Comprehensive and Authentic Restraint Mechanism

Statistical information on the identification of college students with financial difficulties is provided by students themselves, certificates from grass-roots governments and surveys by colleges and universities. However, in reality, due to the lack of relevant restraint mechanisms, it is difficult to guarantee the comprehensiveness and authenticity of statistical information.

1) The credit restriction of college students is weak: With the increase of the state's financial aid to college students with financial difficulties, more and more impoverished students receive financial aid, and all of them are free of charge. Some students lose their sense of honesty and credit under the temptation of money. They cheat in filling in the declaration information. Once they are found out, they are at most disqualified and will not be severely punished for dishonesty. It is precisely because of the lack of an effective credit restraint mechanism, some students will have a chance mentality, resulting in the phenomenon of false reporting of poverty information.

2) The accountability mechanism of grass-roots government is absent: The poverty certificate issued by the grass-roots government does not need to bear any risks and responsibilities, which is equivalent to doing "human relations along the river", which is regarded as a work of hands, basically responding to demands; moreover, there are individual grass-roots units or staff casually coping with or making profits by issuing false certificates. In this way, due to the lack of accountability mechanism and supervision mechanism, the grass-roots government has no sense of pressure and responsibility in issuing poverty certificates, and the authenticity of the certificates is difficult to guarantee.

In addition, although there are investigation and verification procedures for the application information and poverty certificate of poor students in colleges and universities, due to the limitation of human and material resources, they are basically mere formalities, and it is difficult to effectively verify the accuracy of statistical information.

B. The Insufficient Guarantee of Objective Scientific Appraisal

Due to insufficient human, material and financial support, the identification of college students with financial difficulties is not standardized in the specific operating
procedures, and the method is not objective and scientific enough.

1) It is difficult to find out that the cost is too high: College students with financial difficulties need cost, which consumes a lot of manpower, material and financial resources. "Because most of the poverty proof materials provided by students are descriptive, lack of data that can be directly considered, and enter the University auditing link, coupled with the large number of students applying for financial assistance, the university is limited to the number of staff and funds, and other reasons, any university cannot visit and verify the actual situation of the applicant's family." [7]. Therefore, although the field survey is very important, because the number of poor students is too large and the cost of checking one by one is too high, it naturally reduces the operability of field survey in colleges and universities.

2) Lack of professional assessment and interpersonal interference: The identification of college students with financial difficulties is basically completed through the observation and identification of College counselors, lacking of professional evaluation personnel and methods, and it is difficult to guarantee the scientificity and accuracy. At present, "counselors often have to do a lot of transactional work, and do not have enough time and energy to conduct field visits, and surveys conducted by letters and telephone often find it difficult to get the real situation through local protectionism, so that students with financial difficulties in families face huge moral hazards" [8]. These factors will affect the objectivity and impartiality of the results. In addition, the class's democratic evaluation is easily influenced by the interpersonal relationship between students, and many students are too superficial to grasp the essence of the problem. The rationality of the evaluation results is worth discussing.

C. It Is Difficult to Set a Unified and Balanced Criterion

As far as the "material poverty" of students is concerned, the unbalanced development of urban and rural economy and regional economy in China leads to the inconsistency of the criteria for identifying students with financial difficulties in colleges and universities. For students with "spiritual poverty", it is difficult to quantify the criteria because of the abstraction of the concept itself and the closeness of information.

1) The criteria for determining "material poverty" cannot be unified: Because of the different living environment, people have different understanding of poverty. The imbalance of urban and rural and regional economic development leads to the difference of residents' monthly living minimum security line, while the difference of price level and consumption structure leads to a certain gap between the local residents' monthly living minimum security line and the living standard of colleges and universities. In addition, China has a vast territory, different levels of economic development and different income of residents in different regions. Therefore, the average monthly consumption level of college students is different, and universities in different regions cannot determine a unified consumption definition standard. In this way, the criteria of material poverty identified by college students with financial difficulties cannot be unified.

2) It is difficult to quantify the criteria of "mental poverty": On the one hand, compared with specific economic factors such as tuition and living expenses, mental factors such as psychology, emotion and will are more abstract, and the evaluation criteria are difficult to quantify. On the other hand, the access to spiritual factors is relatively single, because it involves students' personal privacy, and usually reflects the relevant information through the private solution of counselors or class cadres, which often has a strong ambiguity. In addition, some impoverished students are inferior and introverted, unwilling to provide or provide inaccurate information, which invisibly increases the difficulty coefficient of identifying "mental poverty".

V. SUGGESTIONS FOR IMPROVING THE IDENTITY OF ECONOMICALLY DISADVANTAGED STUDENTS IN COLLEGES AND UNIVERSITIES

To effectively solve the problems existing in the identification of college students with financial difficulties, scientific identification methods and perfect identification mechanism are indispensable, which requires the joint efforts of the government, society, universities and students themselves.

A. Establishment of a Restraint and Supervision Mechanism to Ensure the Authenticity of Authentication Information

The original information of the identification of college students with financial difficulties is mainly provided by the students themselves and the government of their origin. It is necessary to establish a corresponding restraint and supervision mechanism in order to effectively enhance the authenticity of statistical information.

1) Attention should be paid to honesty education and credit file restraint: The appearance of counterfeiting students with financial difficulties is not only the infringement of social utilitarianism on College students, but also the expression of their weak sense of honesty and lack of social responsibility" [9]. Therefore, schools should pay attention to the education of honesty consciousness, establish corresponding credit restraint mechanism, and urge students to strive to improve the level of honesty and enhance the sense of social responsibility. One of the effective ways is to set up students' credit files, dynamically manage their honesty and credit status. Once a fraud is detected, it will be recorded, and students' credit rating and evaluation, graduation conditions and employment ability will be linked. With the help of this credit constraint, the authenticity of information declaration can be greatly improved, which lays a good foundation for the further
development of the identification of college students with financial difficulties.

2) **Strengthening the responsibility of the government and establish the accountability mechanism for proof:** While increasing the financial aid to poor students, the state should also establish an effective supervision system. One of the concrete measures is to strengthen the responsibility of the grass-roots government and establish a proof accountability mechanism of "who is responsible for the proof". The state "shall promulgate relevant laws and regulations on proving the economic status of families in their places of origin, clarify the responsibilities of the agents, strengthen the sense of responsibility of managers, and standardize the affirmative actions of grass-roots civil affairs departments" [10]. At the same time, it is necessary to establish an effective monitoring platform to severely punish the relevant units and staff who fail to issue poverty certificates according to regulations, and urge the grass-roots governments to strictly check and verify the materials. In addition, the grass-roots government should also carry out a special survey on the family economic situation of poor students, which can not only share the cost pressure of identifying college students with financial difficulties, but also provide objective and real information for identifying college students with financial difficulties.

**B. Enhancing Investment Guarantee and Enhancing the Standardization of Identification Procedure**

In order to guarantee the right to education of students with financial difficulties, the state helps students complete their studies by subsidizing them to "guarantee their right to education, promote the development of higher education, safeguard educational equity and maintain social harmony and stability" [11]. Therefore, colleges and universities should appropriately increase the input of manpower, material and financial resources in the identification of poor students, and ensure the effective implementation of investigation and verification work, so as to standardize recognition. Procedures provide a solid guarantee.

1) **Increasing the input of appraisal cost and expand the scope of field assessment:** On the one hand, colleges and universities should increase financial support for the identification of poor students, set up special budgetary funds, set up specialized agencies, and establish and improve the system construction of institutions, staffing, fund management, dynamic monitoring, accountability and benefit evaluation, so as to ensure the standardization and orderly development of the identification work. On the other hand, colleges and universities should actively establish a good interactive communication mechanism with grass-roots governments, and try to obtain the support and cooperation of grass-roots governments in the investigation and verification work, so as to construct efficient information transmission channels. At the same time, on the basis of sampling field visits, colleges and universities should gradually expand the scope of field investigation verification, and effectively enhance the authenticity and validity of the identified information.

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**C. Innovation of Working Methods and Methods to Enhance the Scientificity of Appraisal Criteria**

Whether the identification criteria for poor students are scientific or not is directly related to the objectivity and fairness of the identification results. Therefore, colleges and universities must create new ways and methods for identifying poor students, and effectively enhance the scientificity of identifying standards.

1) **Quantitative and qualitative methods should be combined to improve the uniformity of identification criteria:** On the premise of implementing the national policy standards, universities should adhere to the combination of quantitative and qualitative criteria, pay attention to the unity of principle and flexibility, and adopt dynamic identification methods, which not only adhere to the objective authenticity, but also fully take into account individual differences. The establishment of the indicator system for identifying poor students should not only refer to the standard of minimum monthly living standard for residents and the standard of poverty line for students' consumption level, but also take into account the actual situation of students themselves, families and universities. It should integrate the differences between urban and rural areas and regional development, and establish a relatively unified quantitative standard in different levels and majors in combination with factors such as the nature of schools and professional settings. It is more practical and operable than energy.

2) **Material and spirit correspond to each other and improve the balance of identification criteria:** While formulating the quantitative standard of material poverty, colleges and universities should pay attention to the study of students' spiritual poverty and grasp the mental health and
consumption status of poor students. Colleges and universities can carry out mental health counseling and counseling for impoverished students with the help of college students' mental health counseling centers and student associations. They can integrate and analyze the information they have obtained and establish "mental poverty" indicators corresponding to "material poverty" by referring to the criteria for mental health assessment. In addition, colleges and universities should turn material support to spiritual incentives for students with financial difficulties. The ultimate purpose of financial assistance is to stimulate their spiritual fighting spirit, make them firm confidence and become pillars early in order to repay the care of their alma mater and society.

VI. CONCLUSION

As the most important link of financial aid work in colleges and universities, the scientificity of appraisal criteria is directly related to the accuracy of identification. Whether quantitative or qualitative criteria, they must be based on full investigation, comprehensive consideration of various factors and links. Identification methods are meaningful only if they are operable in practical work. Based on the analysis of many problems existing in the current policy of identifying students with family financial difficulties, this paper draws the conclusion that to effectively solve the problems existing in identifying students with family economic difficulties in colleges and universities, the joint efforts of the government, society, universities and students themselves are needed, and a scientific and rational identification system should be established. Specifically, the following aspects should be accomplished: first, to establish a restraint and supervision mechanism to ensure the authenticity of the identified information; second, to increase investment support efforts to enhance the standardization of the identification process; third, to innovate working methods and enhance the scientificity of the identification criteria. Only by doing a good job in identifying the students with financial difficulties can it be available to ensure the efficient and smooth development of the financial aid work, and then realize the utility value of the financial aid to educate people in colleges and universities, and promote the equity of education.

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