

The Administrative Capacity of the Socialized Tuition and Financial Assistance Program (STFAP): An Early Evaluation

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This is an early evaluation of the Socialized Tuition and Financial Assistance Program (STFAP) more popularly known as the Iskolar ng Bayan Program, as implemented in the University of the Philippines, Diliman, during the Academic Year 1989-1990. Two sets of variables are utilized to evaluate the program. First, the administrative capacity as indicated by the organizational structure, leadership and personnel complement, and fiscal resources. Second, the perceived outcomes of the program in terms of acceptability, number of beneficiaries, adequacy of benefits, reasonableness of policies, and equity, are assessed as gathered from the beneficiaries. Appropriate recommendations are suggested based on the findings which included among others a presentation of the STFAP Privilege Grid Model.

Introduction

In the Philippines, the role of education in solving critical problems like reduction of poverty and the arrest of population explosion first became prominent in the early '70s. In line with this, curricular programs were redirected and courses that would better serve the economic and social needs became the thrust of school offerings. Politically, the value placed by Filipinos on education is reflected in the policies and efforts of the government to make available quality education at low cost, especially to the poor. One does not have to present statistics to claim that Philippine society is poor and suffering from inequities. But through education, some equity may be achieved by raising the productivity of the poor not only for their own particular benefit but also for the development of society. It is for this reason that educational policies are generally mandated by the Constitution. One important provision to fulfil this objective is the budgetary allocation. However, with the accelerating growth of the population coupled by political and economic changes in society, resources became scarce and priorities in funding had to be reordered. Over time, it is sad to note that spending in education relatively declined especially when viewed in the context of other demands, like national security, and recently, debt servicing.

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In the light of decreasing budgetary allocation for education and increasing number of entrants in the tertiary level, admission policies particularly of state-supported institutions had to be reviewed within the context of fairness, justice and equity. Moreover, these institutions had to provide for equal opportunity of access and financial assistance to poor but deserving students.

The University of the Philippines, being the premier State University, has over the years developed financial assistance programs based on the principle that the education of the poor be subsidized by the rich. The first of such program was the Grants-In-Aid (GIA). When the University was chided for becoming more and more elitist, the Tuition Fee Discount (TFD) and the Experimental Democratization Students (XDS) programs were instituted. However, these programs were met with a lot of snags mainly in the interpretation of their avowed policies and objectives.

The Socialized Tuition and Financial Assistance Program (STFAP), also known as the *Iskolar ng Bayan* Program, came as a balancing scheme in the wake of a strong resistance against the inevitable tuition fee increase in 1988. Labeled as equitable and just, STFAP ultimately aims "to democratize access to UP and promote social justice" (Abueva 1989) with its expanded package of benefits.

Is STFAP then, the answer to all the questions of equity, fairness and justice in the administration of a financial assistance program in the University of the Philippines? An early evaluation of STFAP is the subject of the doctoral dissertation from which this paper was drawn. Specifically, the study endeavors to:

- (1) Assess the administrative capacity of STFAP using the following indicators:
 - (a) internal organizational structure;
 - (b) leadership and personnel capability; and
 - (c) management of fiscal resources.
- (2) Evaluate STFAP as a financial assistance program and find out its perceived outcomes as gathered from selected respondents, in terms of:
 - (a) acceptability of the program;
 - (b) number of beneficiaries served;
 - (c) adequacy of benefits;

- (d) reasonableness of university policies relative to application requirements, reciprocal conditions imposed on grantees, and penalties meted to cheaters: and
- (e) equity —socioeconomic structure of UP studentry.

Methodology

Theoretical Framework

One of the products of politics at work is policies on education. In Third World countries where education is viewed as putting a significant impact to development, economic and social policies also reflect the kind of values they place on education. "David Easton's concept of the political system as one which makes the authoritative allocation of values in society, is useful in examining state educational policy. The state constitution which fails to identify public schooling as a perpetual object of state government is rare" (Haskey 1977:360).

Article XIV of the Philippine Constitution explicitly provides that the state shall give priority to education, science and technology, arts, culture and sports to foster patriotism and nationalism, accelerate social progress, and promote total human liberation and development. Likewise, the State is mandated to "... establish and maintain a system of scholarship grants, student loan programs, subsidies, and other incentives..." (Section 2 [3]).

Relative to the provision of financial assistance programs, the government, in consonance with the equalization of education theory passed Presidential Decrees and Republic Acts before and after the 1986 EDSA Revolution.¹ On the other hand, institutions of higher learning registered their commitments to the same ideals and advocated equal educational opportunities through their admission policies and procedures and curricula.

The Concept of Equal Educational Opportunity. The concept of equality of access to tertiary education is twofold: equality in the selection for admissions or entrance to the school, and equality in the selection of beneficiaries of financial assistance. In this study, it simply means that every student has the right to seek entry in the University of the Philippines. This concept is important in the light of the fact that UP, being a state-supported institution, should be accessible to all.

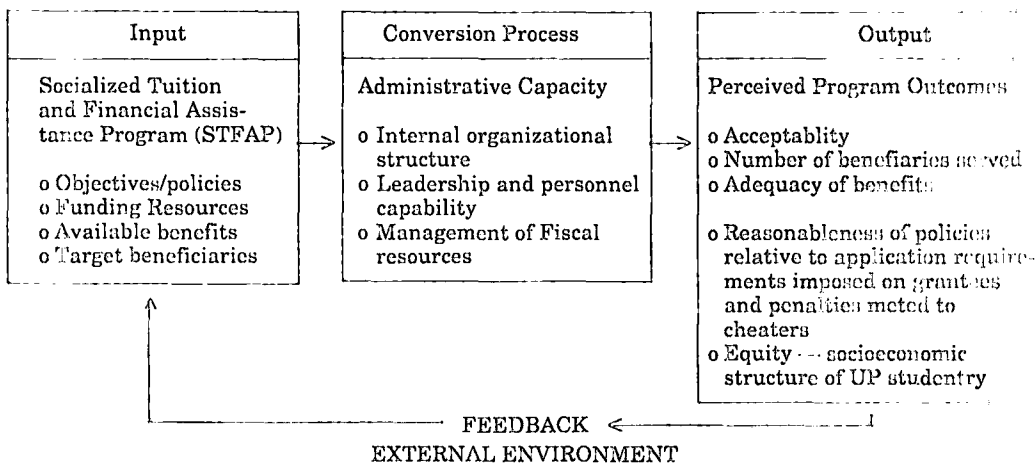
The Capacity to Pay Principle. Quite self-explanatory, this principle implies the responsibility of the University to provide education to poor students from low-income families who are admitted to the University by assessing their fees in accordance with their capacity to pay. The STFAP is designed "to redistribute subsidies in the University on the principle that a student pays according to his means and receives subsidies according to his needs" (UP 1988b:2).

The Right of Students to Sound Administration of Financial Assistance Program. A sound administration of financial aids is paramount because "students have a right to expect the administration to make every effort to obtain the maximum possible funds for students support and to distribute them in an equitable and efficient fashion. This is the ultimate objective of any student financial aid program" (Knowles 1970:152).

The Concept of Administrative Capacity. This refers to the ability and effort required to enable the organization to perform its optimal role in achieving its predetermined goals (de Guzman, *et al.* 1973:354). The concept is viewed further in terms of (1) internal organizational structure; (2) leadership and personnel capability; and (3) management of fiscal resources.

The STFAP was evaluated using the program administration framework, at the same time focusing on the program's administrative capacity. Since the concept of administrative capacity is input-oriented, STFAP is viewed in the evaluation system as the input together with its objectives and policies, funding resources, available benefits, and target beneficiaries. The administrative capacity of the program becomes the conversion process using as indicators the organizational structure, leadership and personnel capability, and management of fiscal resources. The perceived outcomes of the program comprise the output. Here, several factors are considered—acceptability of the program, number of beneficiaries, adequacy of the benefits, reasonableness of policies relative to application requirements, reciprocal conditions imposed on grantees as well as penalties meted to cheaters, and equity— the socioeconomic structure of the UP studentry. Feedback may be in the form of recommendations or outright reformulation of policies. (See Figure 1.)

Figure 1. Evaluation of Program Administration System



Operational Definitions

For this study, the following terms are herein defined and/or qualified:

- (1) Iskolar ng Bayan - another name for STFAP. Undergraduate recipients of this program are so called because they receive subsidies for their education.
- (2) Brackets - consist of nine 9 categories of STFAP recipients as determined by the University, according to their family income and lifestyle. The lower the bracket number, the more the benefits; the higher the bracket number, the less the benefits.
- (3) Income - the first basis for determining financial need. It refers to all income earned by the family of the recipient, including a fraction of the wealth or assets, net mortgages liabilities, and scholarship enjoyed by any member of the family.
- (4) Lifestyle - the second basis for determining financial need. This includes the ownership of household appliances and facilities, i.e., cars, aircon, video, colored T.V., telephone, etc.
- (5) Work study program - a reciprocal condition imposed on STFAP recipients under brackets 1-4 wherein they have to render services to the University by helping in the library, the laboratory, the infirmary, etc., requiring a maximum of 48 hours a semester. This was later modified into a student assistantship program.
- (6) The 30-day suspension rule - students who have been administratively charged and subsequently suspended for a period of more than 30 days are automatically disqualified from STFAP.

Sampling

A simple random sampling without replacement was utilized to determine the respondents in this study (Oñate 1989). Questionnaires were distributed to a sample of 391 respondents randomly drawn from a total of 5,470 actual recipients of STFAP (according to the second semester, 1989-1990 figures of the Scholarships and Financial Assistance Service Office). As this was an early evaluation, some records were not yet organized. The sample constitutes 7.14 percent of the estimated total actual recipients.

A small sample size of 15 students was used to pretest the validity of the instrument. Ultimately, a total of 269 accomplished questionnaires was retrieved and

became the respondents of this study. The total number of respondents constitutes 5 percent of the estimated total population.

Data Gathering

Three approaches in data gathering were used in this study. First, the hard data—records about the previous financial assistance programs and the STFAP, administrative pronouncements, budgetary allocations, policies and decisions—which were gathered from various administrative offices in UP Diliman. The second approach was a survey on the perception of the outcomes of the program by its recipients. A set of questionnaire was prepared in two parts—the demographic profile of the respondents and the survey questionnaire. The third approach was an interview with key personnel and staff of the Office of the Vice-President for Planning and Finance, the Computer Center, the Budget Office, the Scholarships and Financial Assistance Service Office, and the Office of the University Registrar.

Methods of Analysis

The study focused on STFAP as operationalized in UP Diliman, where it has the biggest enrollment and consequently the largest number of applicants and recipients of financial aid. On the management aspect, UP Diliman is the nerve center of the entire UP System, the “Flagship Campus,” the seat of power, and the place where the action is, so to speak. This is where decisionmakers shape ideas, plan and develop University policies.

The data gathered about the demographic profile of the respondents were matched with the corresponding accomplished questionnaires. These, together with the answers to the questionnaire were categorized and encoded into a microcomputer.

Information gathered from the University records and from interviews with key personnel are likewise presented. Finally, problems and issues are identified, sorted and analyzed.

The University Vision of a Socialized Tuition and Financial Assistance

In 1988, the UP Board of Regents announced that “the time has come to approve and adopt a policy on Socialized Tuition and Financial Assistance and to authorize the UP President to implement the Socialized Tuition and Financial Assistance Program (STFAP) effective the first semester 1989-1990” (UP 1988a). Declaring the existing Grants-in-Aid Program as inadequate, STFAP, also known as the *Iskolar ng Bayan* Program, took over amidst mounting resistance to tuition fee increases that accompanied its implementation.

Objectives and Policies

The general aims of STFAP suggest a cross between the socialized and democratic ideologies—"from each according to his ability, to each according to his needs;" fairness, equity and social justice through democratized access and admission. Specifically, the objectives reflect the desire of the University to implement a true, equitable, and self-reliant financial assistance program for the poor, but able undergraduate students. Henceforth, tuition and other fees shall be charged according to the students' family income, and subsidies shall be provided to qualified low-income students. Consequently, tuition and other fees shall be increased for those who have the means to pay thus enabling the University to carry out the program without adding to the financial burden of the national government. The University officials emphasized that even with the increased tuition and other fees, the rich students would still receive a subsidy because the cost of UP education is still "lower than what the best private colleges and universities charge" (UP 1989a). Likewise, the University will work toward the democratization of admissions side by side with the STFAP.

There are 9 income brackets created with actual cutoffs that vary according to the size of the students' family and place of residence (UP 1989b). (See Table 1.) For example, if the students' total annual income is ₱48,000 but the family lives in Metro Manila, he will be assigned to bracket 3. Another student with the same family income but lives in an urban area outside Manila or in the rural area, he will be assigned to bracket 4.

Table 1. Annual Income Cutoffs in Metro Manila, Urban Areas and Rural Areas

<i>STFAP</i>			
<i>Income Bracket</i>	<i>Metro Manila</i>	<i>Other Urban Areas</i>	<i>Rural Areas</i>
1	₱ 0 - 30,000	0 - 27,00	0 - 25,500
2	30,001 - 40,000	27,001 - 36,000	25,501 - 34,000
3	40,001 - 50,000	36,000 - 45,000	34,001 - 42,501
4	50,001 - 60,000	45,001 - 54,000	42,501 - 51,000
5	60,001 - 85,000	54,001 - 76,500	51,001 - 72,250
6	85,001 - 110,000	76,501 - 99,000	72,251 - 93,500
7	110,001 - 135,000	99,001 - 121,000	93,501 - 114,750
8	135,001 - 160,000	121,001 - 144,000	114,751 - 136,000
9	160,000 ABOVE	144,001 - ABOVE	136,001 - ABOVE

Source: Guide to Socialized Tuition and Financial Assistance Program.

Students whose family has a total annual income of ₱160,001 and above but lives in Metro Manila, will be assigned to the highest bracket which is 9. On the other hand, a student whose family has a total annual income of ₱144,001 or above but whose residence is in an urban area outside Metro Manila will be assigned to bracket

9 also. In like manner, a student whose family has a total annual income of P136,001 or above and resides in a rural area will also be assigned to bracket 9. The reason for this classification is the varying cost of living in urban and rural areas.

To ensure completeness, accuracy and truthfulness of the information provided by the students, the notarized application form is sworn-to by both students and parents who are made to understand that any misinformation and/or withholding of information will automatically result to the disqualification of the student from the program and this may serve as the basis for expulsion from the University. In addition, the student will be required to reimburse all financial benefits received.

To qualify to the program, a bonafide, undergraduate student in the University must be a Filipino citizen, and in need of financial assistance as determined by the University. Relative to the latter requirement, the University used two criteria - annual family income, and lifestyle as indicated by the ownership of household appliances and facilities. An old student is further required to have, in the semester immediately preceding the application, enrolled in at least 15 units and passed at least 75 percent of the academic units enrolled.

There are at least 4 forms of financial assistance in STFAP--tuition subsidy, miscellaneous and laboratory fees subsidy, living subsidy and book subsidy. Students assigned to brackets 1 to 4 are entitled to 100 percent tuition, miscellaneous and laboratory fees subsidies; P250.00 to P1,000.00 monthly living subsidy; and P250.00 to P500.00 semestral book subsidy. So that living and book subsidies will not appear as "doleouts," the University designed the work study program and requires these students to help in the library, in the laboratory and in the infirmary, a few hours a week (48, 40, 32 and 24 total hours per semester for brackets 1 to 4, respectively), scheduled around the class hours of students.

Students assigned to bracket 5 are entitled to 100 percent tuition subsidy, while those in brackets 6, 7 and 8 enjoy 75, 50, and 25 percent tuition subsidy, respectively. Students falling under bracket 9 will pay all the fees but nevertheless, the University claims that they are still *Iskolar ng Bayan* because their total fees amount to about P2,000.00 per semester less than the full cost of UP education.

After a year of implementation, some of the stated policies were modified. To begin with, in determining annual family income, in addition to the rules adopted earlier, there will now be allowances for children in college in computing annual family income (5 percent of income for every child in college). There is also an additional 5 percent if the applicant stays in the dormitory.

Beginning the first semester 1990-91, the work study program shall be replaced by student assistantship giving recipients (brackets 1-4 will be given priority) the opportunity to earn P12.00 per hour by working in the University for a maximum of

100 hours per month. Living subsidy will now be dependent on academic performance (See Table 2).

Those in brackets 1-4 may be entitled to book subsidy of ₱500.00 per semester if the student has earned numerical grades in at least 15 units; has not dropped more than one subject; and has general weighted average of 3.0 or better.

The application form was also revised making it more clear, simple, and easy to follow. Where necessary, additional documents are required, and parents of the application do not only swear to the truthfulness of the information, but are also made to promise to cooperate with the University fact-finding team. Relative to this, they are warned to the possible consequences of cheating.

Table 2. Monthly Living Subsidies for Upperclassmen in Brackets 1-4

	<i>General Weighted Average</i>		
	<i>A</i> <i>1.0 to 2.0</i>	<i>B</i> <i>2.01 to 2.5</i>	<i>C</i> <i>2.51 to 3.0</i>
Bracket 1	₱ 1,250	₱ 1,000	₱ 750
Bracket 2	950	750	550
Bracket 3	600	500	350
Bracket 4	300	250	200

Source: UP Newsletter Special Issue

The latest addition is the Loan Program component available to brackets 1-4 who may not qualify for book and living allowance. The loanable amount are as follows:

Bracket No.	Maximum Loanable Amount	Mode of Payment Per Month
1	₱ 2,500.00	₱ 500.00
2	1,750.00	350.00
3	1,750.00	350.00
4	1,250.00	200.00

Funding Resources

For the period June to December 1989, the total amount of ₱8,960,000.00 was earmarked for STFAP.² Simultaneously, tuition, miscellaneous and laboratory fees were increased effective the first semester 1989-1990,³ and this made possible for the

University to collect from the undergraduate students a total of ₱45,058,010.00 (including second semester). From this amount ₱13,416,750.00 was appropriated as the cash outlay for stipend and book allowance of STFAP grantees in brackets 1-4. In addition, ₱7,975,000.00 was transferred to UP Los Baños and UP Visayas to help finance their own STFAP.

Beneficiaries and Benefits

As mentioned earlier, an estimated total of 5,470 students availed of STFAP in Diliman for the first and second semesters, 1989-1990. Out of this number, 2,333 were assigned to brackets 1-4, for the first semester, and 2,105 for the second semester. These students received free tuition, miscellaneous and laboratory fees plus monthly stipend ranging from ₱250.00 to ₱1,000.00, and book allowance of between ₱250.00 and ₱500.00 a semester. An estimated 3,137 students were assigned to brackets 5-8 who enjoyed tuition fee discount. The highest discount was 100 percent (bracket 5), and the lowest was 25 percent (bracket 8). There were only a few students who slid to bracket 9 at the end of the first semester.

Evaluation of the Iskolar ng Bayan Program: Focus on Administrative Capacity

From the Giving End

Organizational Structure. STFAP is managed by a system-wide *ad-hoc* body, composed of a Chairman, Vice-Chairman and 11 members. This committee is further constituted into smaller committees on scholarship and financial assistance with a chairman, vice-chairman and 4 members, for each constituent units. At the operative level, the implementation of STFAP in Diliman is a collaboration of efforts by various offices—the Office of Student Affairs particularly, the Office of Scholarships and Financial Assistance Service, the Office of the University Registrar, the Computer Center, and the Office of the College Secretary. While the chairman of the system-wide Committee on Scholarships is the Vice-President for Academic Affairs, in practice, it is the Vice-President for Planning and Finance who calls the shots, precisely because of the nature of the functions of his office. Planning and decision-making are executed in this office. These plans and policies are implemented through the Office of the Vice-Chancellor for Student Affairs who issues memoranda and guidelines for implementation by the Office of the Scholarships and Financial Assistance Service. Other administrative functions are performed by the Budget Office, Accounting Office, Cashier's Office, Auditor's Office, and the Office of Student Disciplinary Tribunal that is entrusted to handle possible administrative charges against cheaters.

Leadership and Personnel Complement. The President of the University, as the overall leader of the program, has manifested his commitment to it, taking all the risks

and getting out of his way to personally endorse the project. The Vice-President for Planning and Finance who has been on top of its operations enjoys his blessings.

The people who are directly involved in the operations need some help. The personnel/student ratio in the Scholarships and Financial Assistance Service Office is pathetic (547 students per staff). They have additional functions like conducting investigations and home visits, and are given allowance which according to them is unrealistic (₱20.00 per meal).

Coordination between offices seemed to have been difficult to achieve during STFAP's maiden year. Long lines characterized the application process in order to beat the deadline. Applicants were shunted from one office to another to get their bracket number.

Management of Fiscal Resources. Funding has been time and again mentioned as a weak point in the program. Although it proposed a very ambitious goal of becoming a self-reliant program, after two semesters, the bottom line of the ledger does not indicate this. The STFAP started with the GIA fund as an initial budget and was augmented by a budget for 6 months amounting to ₱8,960,000.00. When the University anticipated its loss in terms of the forgone income, it was confident that the tuition fee increase would more than compensate for it.⁴ Even if there was no transfer of funds to UPLB and UPV, the almost eight million difference will not still be enough to keep the colleges and STFAP going. What makes the problem worse is the inability to effect an efficient collection system. There is no telling how much the University is losing in terms of income because of the failure to monitor the students who did not qualify for STFAP.⁵

All told, the administrative capacity of STFAP is strong in terms of leadership but its internal organization, funding resources and manpower complement in the operative level are weak. The Vice-President for Planning and Finance captured the description when he said: "STFAP reveals the weaknesses of the University."

From the Receiving End

Out of the 269 total respondents, 112 (42 percent) were males and 157 (58 percent) were females. Distributed according to college and by bracket, the first five colleges which had the biggest number of respondents were Colleges of Social Sciences and Philosophy (36); Engineering (34); Science (27); Mass Communication (24); and Home Economics (23). (See Table 3.)

Bracket 5 (75) has the biggest number of respondents, followed by 7 (47); then 3 (45), 4 (29); 6 (28); 8 (23); 2 (12); and bracket 1 (10). It is remarkable that the distribution of the sample according to colleges and brackets is representative of or closely approximates the distribution of the entire STFAP population.

Table 3. Bracket Distribution of Respondents According to College

College	Bracket																Total	
	1	%	2	%	3	%	4	%	5	%	6	%	7	%	8	%		%
ARCHI	1	7%	1	7%	3	20%	2	13%	3	20%	2	13%	2	13%	1	7%	15	6%
CAL	1	14%	1	14%	-	-	-	-	-	-	4	57%	1	14%	-	-	7	3%
AIT	-	-	-	-	3	17%	-	-	9	50%	-	-	4	22%	2	11%	18	7%
BA	-	-	-	-	3	43%	-	-	2	29%	-	-	1	14%	1	14%	7	3%
ECON	-	-	-	-	7	37%	2	11%	1	5%	3	16%	4	21%	2	11%	19	7%
EDUC	1	6%	2	13%	5	31%	4	25%	3	19%	-	-	1	6%	-	-	16	6%
ENG	-	-	-	-	1	3%	6	18%	14	41%	5	15%	4	12%	4	12%	34	12%
CFA	-	-	-	-	1	10%	1	10%	4	40%	1	10%	3	30%	-	-	10	4%
HE	2	9%	2	9%	2	9%	3	13%	9	39%	1	4%	3	13%	1	4%	23	9%
CHK	2	67%	-	-	-	-	-	-	-	-	-	-	-	-	1	33%	3	1%
LAW	-	-	1	11%	-	-	1	11%	2	22%	1	11%	3	33%	1	11%	9	3%
ILS	-	-	-	-	1	50%	-	-	1	50%	-	-	-	-	-	-	2	1%
IIS	-	-	-	-	1	100%	-	-	-	-	-	-	-	-	-	-	1	0%
CMC	-	-	1	4%	1	4%	4	17%	9	38%	3	13%	3	13%	3	13%	24	9%
MUSIC	-	-	-	-	1	25%	1	25%	1	25%	-	-	1	25%	-	-	4	1%
CPA	-	-	1	25%	2	50%	-	-	-	-	-	-	-	-	1	25%	4	1%
CS	1	4%	-	-	6	22%	2	7%	4	15%	4	15%	7	26%	3	11%	27	10%
CSSP	1	3%	2	6%	7	19%	3	8%	10	28%	3	8%	7	19%	3	8%	36	13%
CSWCD	-	-	1	50%	-	-	-	-	-	-	1	50%	-	-	-	-	2	1%
STAT	1	13%	-	-	1	13%	-	-	3	38%	-	-	3	38%	-	-	8	3%
TOTAL	10		12		45		29		75		28		47		23		269	100%

Majority of the respondents came from private high schools in Metro Manila and in the regions. (See Table 4.)

Table 4. Distribution of Respondents According to Bracket Number and the High School Where They Graduated

High School	Bracket														Total			
	1	%	2	%	3	%	4	%	5	%	6	%	7	%	8	%		%
Public, Urban	2	20%			7	16%	2	7%	7	9%	3	11%	5	11%	2	9%	28	10%
Public, Rural	3	30%	1	8%	8	18%	6	21%	9	12%	3	11%	9	19%	1	4%	40	15%
Private, Urban	1	10%	1	8%	8	18%	6	21%	9	12%	3	11%	9	19%	1	4%	40	15%
Private, Rural	4	40%	6	50%	17	38%	15	52%	22	29%	8	29%	11	21%	5	22%	88	33%
UP Integrated					2	4%	1	3%	2	3%			4	9%			9	4%
Foreign High Sch.											1	3%					1	0%
Phil. Sci. High Sch.			1	8%					4	5%	1	3%					6	2%
Not Reported					2	4%	1	3%			1	7%					4	1%
Total	10	4%	12	4%	45	17%	29	11%	75	28%	28	10%	47	17%	23	9%	269	100%

With respect to the education of parents, fathers and mothers who are college graduates comprise the biggest number. Perhaps it is worth looking into the circumstances of children of a lawyer (1), a doctor (2), and an engineer (3), in brackets 5 and 6. (See Tables 5 and 6.)

In the average annual family income, the lowest is ₱17,309.30 with 10 respondents in bracket 1 and the highest is ₱90,279.45 with 23 respondents in bracket 8. Bracket 5, with 75 respondents, has an average annual family income of ₱46,680.89. (See Tables 7 and 8.)

The perceptions gathered from the receiving end of the program revealed the continuing efforts on the part of the giving end to make it acceptable to all concerned. While acceptability is a relative condition, nevertheless the varied sentiments expressed by the majority of the respondents, on the whole, gave the program a positive picture. There is a general feeling that majority of the respondents gave sincere and eye-opening remarks, although it was apparent that some simply committed a yes or no answer without bothering to think seriously anymore. Be that as it may, even those who have nothing good to say about the program deserve to be listened to as they have given, though brutally frank, yet honest comments. Nonetheless, a big majority of the respondents agreed that the STFAP should be the priority program in UP.

Table 5. Educational Attainment of Respondents' Father

Educational Attainment	Bracket																Total	
	1	%	2	%	3	%	4	%	5	%	6	%	7	%	8	%		%
BSBA (College Graduate)	10	10%	12	17%	10	22%	13	45%	29	38%	11	39%	13	28%	19	40%	88	35%
Doctor of Philosophy															1	4%	1	0%
Masteral (MS, MA)									3	4%	2	7%	3	6%	1	4%	9	36%
Law (Lawyer)					1	2%			6	8%	1	4%	3	6%	2	9%	13	5%
Medicine - (Doctor)					2	4%							3	6%	1	4%	6	2%
Engineering (Engineer)					2	4%	1	3%	3	4%		7%	7	15%	3	13%	18	7%
Architect													1	2%	1	4%	2	1%
Accounting (Accountant)									1	1%	1	4%	2	4%	2	9%	6	2%
BS/BA (College Graduate)	1	10%	2	17%	10	22%	13	46%	29	38%	11	39%	13	28%	9	40%	88	33%
College			2	17%	9	20%	5	17%	15	20%	4	14%	9	19%	2	9%	46	17%
High School Graduate	1	10%	2	17%	3	7%	3	10%	2	3%	2	7%	1	2%			14	5%
High School	4	40%	1	8%	5	12%			4	5%			1	2%			15	6%
Elementary Graduate	1	10%			1	2%											2	1%
Elementary			2	17%					2	3%	1	4%					5	2%
Vocational						2%	2	7%	2	3%			1	2%			6	2%
No Schooling																		0%
Deceased	1	10%	2	17%	6	13%	3	10%	5	7%			2	4%			19	7%
Not Reported	2	20%	1	8%	5	12%	2	7%	3	4%	4	14%	1	2%	1	4%	19	7%
Total	10		12		45		29		75		28		47		23		269	100%

Table 6. Educational Attainment of Respondents' Mother

Educational Attainment	Bracket																Total		
	1	%	2	%	3	%	4	%	5	%	6	%	7	%	8	%		%	
Doctor of Philosophy							1	3%				1	4%			1	4%	3	1%
Masteral (MS, MA)							2	7%	4	5%	2	7%	5	12%	2	9%	15	6%	
Law (Lawyer)																		0	0%
Medicine - (Doctor)							1	2%										1	0%
Engineering (Engineer)													1	2%				1	0%
Architect													1	2%				1	0%
Accounting (Accountant)													1	2%				1	2%
BS/BA (College Graduate)			2	18%	20	44%	11	38%	43	57%	15	54%	26	55%	14	61%	131	49%	
College	1	10%	4	33%	10	23%	4	14%	9	12%	4	14%	8	17%	5	22%	45	17%	
High School Graduate	1	10%	1	8%	4	9%	5	17%	4	5%	2	7%					17	6%	
Hight School	3	30%	4	33%	3	7%	1	3%	4	5%			2	4%			17	6%	
Elementary Graduate	1	10%			2	4%	2	7%	1	2%			1	2%			7	3%	
Elementary	1	10%	1	8%	1	2%			3	4%	1	4%					9	3%	
Vocational					1	2%	1	3%	3	4%							5	2%	
No Schooling					1	2%											1	0%	
Deceased	1	10%															1	0%	
Not Reported	2	20%			3	7%	2	7%	3	4%	3	10%			1	4%	14	5%	
Total	10	4%	12	4%	45	17%	29	11%	75	28%	28	10%	47	17%	23	9%	269	100%	

Table 7. Respondents' Average Annual Family Income By Bracket

<i>Bracket</i>	<i>Average Annual Family Income</i>	<i>No. of Respondents</i>
1	17,309.3	10
2	21,505.50	12
3	29,927.04	45
4	35,556.96	29
5	46,680.89	75
6	63,554.16	28
7	76,638.30	47
8	90,279.45	23
Total		269

Table 8. Respondents With Household Appliances And Facilities, By Bracket

<i>Bracket</i>	<i>Household Appliances and Facilities</i>				
	<i>Car</i>	<i>Aircon</i>	<i>Video</i>	<i>Colored TV</i>	<i>Telephone</i>
1					
2			1	1	1
3				6	1
4	3			7	3
5	13	4	14	30	23
6	5	4	11	14	13
7	14	3	13	24	18
8	10		8	19	9

Despite the earlier claim that the program has an array of benefits (which respondents confirmed they received on time), the beneficiaries still found them inadequate but blamed it to the high cost of living. The rest of the reasons given deserve some attention too as they may affect future policies.

Generally, on the University policies relative to application requirements, respondents found the documentation requirements reasonable although the process was cumbersome. Most of the respondents were able to meet the deadline for application and majority of those who were not able to do so complained about the difficulty of securing documents from government offices.

On the reciprocal conditions imposed on grantees, the scholastic requirement was a welcome imposition, but the work study program was denounced as unfair. Although this is now water under the bridge, because it has been replaced by student assistantships, there is a feeling that the issue on which of the two would be more beneficial and acceptable is not yet settled. Definitely, the new policy has implications

especially to the real poor who will be forced to work because they have not met the scholastic requirement. This can be cyclical as working will definitely affect their scholastic performance. Many respondents were not aware of the rule on the 30-day suspension period, but majority claimed to have knowledge of the penalties to cheaters. Although when asked to identify the penalty, many were not able to give the complete and exact answer.

Majority⁶ agreed that the University is capable of implementing the rules, investigating the validity of documents and imposing penalties to cheaters. However, there is more to it than meets the eye. Where the yes and no answers are not really far from each other, (which happened in the survey), there is cause for alarm. Also, it should be recalled that the University officials themselves admitted that there were cheaters, although some of them were discovered early.

More than one half of the total number of respondents⁷ doubted the capacity of the University to classify STFAP applicants accurately that is why they are asking for transparency on the formula used. Indeed, the fact that brothers and sisters were classified differently made their complaint valid.

Lastly, equity is a ticklish issue as far as STFAP is concerned. Total undergraduate enrollment in UP during the first semester 1989-1990 was 13,596. By the STFAP criteria 5,470 (40 percent) were poor (brackets 1-8.) An even poorer group (brackets 1-4) totaled to 2,333 (17 percent). The figures are already encouraging but it is doubtful whether it is true that they are really poor. The University itself has admitted that it has an elitist admissions policies. Hence, its students are rich *ab initio* (again by certain standards). As confirmed in STFAP, the University has not yet established a viable system of determining the real poor. Lastly, there are indications that students coming from middle class families are adversely affected by the tuition fee increase as most of them whose incomes are recorded are displaced by those who earned much more but can manipulate their income tax. Socioeconomic structure of UP studentry is still an issue, as much as equity remains a myth to be shattered.

Recommendations

Based on the results of the study and in addressing the issues raised about STFAP, this paper posited two questions: first, should UP Diliman continue administering STFAP in the same magnitude—i.e., objectives, funding resources, target beneficiaries, and available benefits, or should STFAP be reduced to a smaller program similar to that of GIA, or even XDS? Second, what are the implications of these alternatives?

If STFAP will continue as a big financial assistance program, there seems to be an immediate need for the implementors to improve the system. In this regard, this paper modestly suggests the following:

Strengthen the Administrative Mechanism of STFAP

The primordial aim of a financial assistance program is to make it available to students who, without this assistance cannot reach tertiary level education. The task of selecting this kind of students is not easy as the implementors of STFAP have found out. With all the documentation requirements and sanctions that have been instituted in the program to establish a valid determinant of financial need, it seems that undeserving recipients were able to benefit from the program. The loudest protest was directed at the inability of the system to accurately classify the applicants to determine who are really in financial need, which University authorities attributed to computer error. Obviously, this is related to the ability (or inability) of the University to check and countercheck documents presented by the students, and to conduct visitations to verify the truthfulness of the information. Likewise, the failure to immediately file administrative case against those who have been caught cheating; the long lines during the application period and the release of bracket assignments; and the apparent lack of coordination among offices to monitor the collection of fees, altogether put pressure on the University to reinforce its administrative mechanism. Thus, the following modifications are suggested:

- (1) There is a need to formally identify the lead office that will take care of monitoring and evaluating the program. In other words, it will be the center of activities pertaining to STFAP. The Office of the Vice-Chancellor for Student Affairs, with the Scholarships and Financial Assistance Service Office should assume this role. The Office of the Vice-President for Planning and Finance shall remain at the top to coordinate the program.
- (2) There is a need to explore other variables in addition to the present criteria being used (income and "lifestyle"), in order to determine the real poor. Time and again, stories are heard about how income taxes are manipulated and how personal assets and real properties are misdeclared by the rich. It is because of these claims that the University has announced the possible adoption of other criteria for determining STFAP recipients. The inclusion of the following variables is suggested:
 - (a) the high school where the student graduated should be considered in determining financial need. Graduates of private, especially exclusive high schools in Metro Manila, are definitely children of high-income parents. As the survey revealed, the biggest number of STFAP recipients came from private high schools from the urban and the rural areas. It is further suggested that high schools be stratified according to the tuition fees that they charge to their students.
 - (b) the highest educational attainment of parents is another variable that may be used to determine STFAP recipients. Again, the survey projected

an interesting result when it revealed that children of lawyers, doctors, and engineers have become recipients of financial aid with as low as bracket 3.

The high school records of the student and the parents' educational attainment cannot be tampered. They are accurate and easily verifiable information, and students cannot lie about them. Mention must be made that, in the studies conducted by the University to determine the socioeconomic structure of its studentry, these variables were used to establish the fact that it has more students coming from the elite class.

(3) Admission policies should not be treated in isolation. Specifically, equalization of educational opportunity remains a myth if the poor is not given access to UP. Unfortunately, University of the Philippines College Admission Test (UPCAT) has been proven to be biased in favor of the rich, and those who obtain the highest scores are enrolled in Diliman. That despite this, STFAP has as much as 5,470 (brackets 1- 8), "poor but deserving recipients" in Diliman, is bothersome. Even the total number of the poorest in the group (brackets 1-4), which is 2,333 is still big. The inability of the poor to gain access to the University automatically deprives them of benefiting from the program intended for them. Democratization of admissions is a program related to STFAP that should also be given priority. Admittedly though, the process is easier said than done, because more often than not, the best about the system is the hardest to implement. For example, can the University lower its standards to accommodate more poor students? Is it possible to achieve excellence in diversity or is it really true that excellence requires convergence on particular qualities? However the University may look at it, it may still be worthy to consider the following suggestions:

- (a) Admission should be the concern of the total system and not just one department or office in the University.
- (b) It is important to refine the UPCAT, and determine how predictive is this instrument in measuring performance. Also, it is about time to discover the potentials of those who barely missed the UPCAT cutoff score. What are their chances of survival in the University and how many of them are poor.

Reinforce Leadership Credibility

It has been mentioned that the leadership of the program has played a big role to ensure its success. It can still do a lot more by asserting its power and credibility. Leaders of the program may explore the following:

- (1) On several occasions, the University has modified its rules to accommodate students' demands which they (the students) regarded as a victory on their part. When the University imposed 75 percent passing to meet the scholastic requirement of STFAP, the students batted for 60 percent and got it. In the controversial work study program, which the students vehemently resisted, the University modified its policy and adopted the student assistantships instead. When the University announced that cheaters will be punished, for a time it seemed so determined. However, up to the time of this writing, not a single case is filed at the Student Disciplinary Tribunal. The leaders of the program must know when bending ends and discipline begins. They must say what they mean and mean what they say and must stand firm on their decisions to prevent the loss of their credibility. This is not to advocate however, that the leadership must be inflexible. But, changing policies should not be done principally to give in to students' demands.
- (2) When President Abueva wrote a letter to parents endorsing STFAP and soliciting their comments, it was a novelty. He should not have stopped there. This is one avenue that he could use in reaching out to the affluent parents, and appeal to them to support the program rather than condone their children to take advantage of it. Touch a responsive chord in their hearts, and encourage their children to share an education with the poor.
- (3) Value orientation is a necessary ingredient of the program. STFAP leaders should conduct a seminar wherein the faculty, the students, and the administrative staff are drawn together and informed about the importance of their cooperation for its success. Speeches of student leaders may have given them only self-serving information.
- (4) Expand the personnel requirements of the program. The Scholarship and Financial Assistance Service (SFAS) office is definitely understaffed. With the added tasks and number of clientele to serve, it cannot be expected to function efficiently and effectively. The long lines will continue, some documents will remain unchecked, and information unverified if no additional manpower is extended. Likewise, the authorized per diem during visitations is not enough. The management can surely do something about this.
- (5) Nobody has the monopoly of ideas and definitely some suggestions given by the respondents are worthy of consideration. For example, the suggestion to inspect cars parked in the campus to determine their ownership is one way of checking on the validity of the statements given by the STFAP applicants. This will be easy for the University to do because it has control of these cars through the stickers that they issue. Another is the insistence of most of the respondents to strictly impose the penalties on students who cheated.

Ensure an Efficient and Effective Management of Fiscal Resources

Actually, STFAP started with a minimal budget. The anticipated earnings from the tuition fee increase turned out to be insufficient to make the program self-reliant. The problem is compounded by the inability of the University to monitor its collection. Therefore, it is fitting to consider the following fiscal measures:

- (1) Provide an internal control office that will handle the finances of the program, perform the financial monitoring function and implement an efficient system of collection.
- (2) According to the Vice-President for Planning and Finance, the University requested for an expansion of STFAP budget from the government—a certain percentage of the overall budget for State Universities and Colleges (SUCs)—but this was not approved. It is time to lobby again for that much needed financial support, at least while STFAP is not yet financially self-sufficient.

In the second option—reduce STFAP into a small financial assistance model at least in UP Diliman—the University may not encounter as much management problems. Basically, if the UP Diliman studentry is predominantly from the elite families, then there should only be a small number of poor students that would need financial assistance. However, the threat would come from those who will again stage rallies against high tuition fees, the so-called middle class, especially government employees whose incomes are recorded. Somehow, they are displaced by those who are able to manipulate their income tax returns.

If, as a result of the increase in tuition fees, the University will be able to collect a sizable income in excess of the financial requirement of STFAP in UP Diliman, then it can continue transferring funds to the regional units where there are more deserving poor students.

Apparently, when the University authorities were confronted by a strong resistance to the work program, its dilemma was to search for the proper matching of privilege vis-a-vis performance. Their answer to this was the student assistantship program where tuition fee is based on financial need, and stipend and book allowance will be based on performance. What the University may not realize at the moment is that, in the long run, this approach may eventually lead to the reduction of the financial assistance for STFAP as a program. What is worse is that, those who might be disqualified are the real poor. A quick look on the second semester performance of the respondents in brackets 1 and 2 revealed that out of 10 respondents in bracket 1, only 2 will fall in bracket 1-A (20 percent) and 1 in bracket 1-B (10 percent). Out of 12 respondents in bracket 2, only 5 will remain in bracket 2-

A (42 percent), and 1 in bracket 2-B (8 percent). These percentages can be magnified and the implications stretched if one is to think that the poor will now be without additional amenities—stipend and book allowance.

Relative to the University policy on privilege vis-a-vis performance, this paper proposes an approach that begins with the classification of UP Diliman students based on income and academic performance. This is called the STFAP Privilege Grid Model. (See Figure 2.)

Figure 2. STFAP Privilege Grid

I N C O M E C A P A C I T Y	9	9.1	High income but low performance			High income High performance			9.9	
	8									
	7									
	6									
	5		5.5 Average income, Average performance							
	4									
	3									
	2									
	1	1.1	Low income, low performance			Low income but high performance			1.9	
		1	2	3	4	5	6	7	8	9
		PERFORMANCE CAPACITY								

The Grid operates in such a way that the X-axis represents the income capacity of the STFAP recipient and the Y-axis, his performance capacity. The students are grouped into five categories:

- 9.9 high income, high performance
- 9.1 high income, low performance
- 5.5 average income, average performance
- 1.9 low income, high performance
- 1.1 low income, low performance

The first two groups do not pose any problem to the University, the last three groups do. Let us classify them into an income/performance triage and assume that:

- 5.5 — the group of students who will survive in the University with or without the STFAP
- 1.1 — the group of students who will not survive in the University with or without the STFAP
- 1.9 — the group of students where STFAP will make the difference

The questions are: Will the University concentrate in just helping the last group (1.9)? What is the percentage of this group in the UP population? What happens to 1.1? What is the implication of this to the 5.5 group? Over and above these questions, the students from 6 to 8 are still a debatable group. Definitely, there are implications that should be confronted with regards to this policy and the University is bound to face them now.

Endnotes

¹Among others, PD 451 provides for the study loan authority fund; PD 588 provides for scholarships to dependents of military personnel and the Philippine Veterans; PD 932 provides for the *study now pay later plan*; RA 6728 provides for government assistance to students and teachers in private education.

²This was approved by the Board of Regents on 23 November 1989 for STFAP expenses beginning first semester, 1989-1990—P6,866,000.00 for stipends; P2,000,000.00 for book allowance; and P100,000.00 for supplies, house visit expenses and other operating expenses.

³P200.00 per unit for tuition and not exceeding P385 for miscellaneous per semester. Laboratory fee increase ranged from P100 to P250 per subject.

⁴The University could have collected P29,770,161 had the STFAP recipients paid their tuition and miscellaneous fees. It turned out that the P45,058,010 collection from the increased tuition and other fees was not enough to cover the STFAP expenses, and maintenance of the colleges.

⁵Students whose bracket number could not be released in time for enrollment were allowed to enroll under deferred payment (except for the student fund of P60.00) with the understanding that they will reimburse the University the full or partial amount as soon as their bracket number is released.

⁶The survey results were:

- a) capability to implement the rules
Yes - 125 (46%); No - 61 (23%); Don't know - 83 (31%).
- b) capability to investigate the validity of document
Very capable - 24 (9%); Capable - 138 (51%);
Not capable - 65 (24%); Don't know - 43 (16%).
- c) capability to impose penalties to cheaters
Yes - 193 (72%); No - 15 (6%); Don't know - 61 (22%).

⁷When asked about the capacity of the University to classify STFAP applicants accurately, the answers were: very capable - 10 (40%); capable - 92 (32%); not capable - 144 (54%); don't know - 23 (9%).

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