A New Role for the Student Funding Welfare Service Within Higher Education

Rosemary Sleith
BA, DMS, PGD Ad Guid, FHEA

A Thesis Submitted in Fulfilment
of the Requirements for the

Degree of Doctor of Philosophy
at the
Faculty of Humanities and Social Sciences
University of Strathclyde

2015

Declaration of Authenticity and Author's Rights

This thesis is the result of the author’s original research. It has been composed by the author and has not been previously submitted for examination which has led to the award of a degree.

Signed:

Date:

Dedication

To my parents Robert "Bob" and Mary McMillan

Although no longer of this world I thank you from the bottom of my heart for the good education, informative childhood in Africa; all of which making me what I am today.

RIP

Acknowledgements

My thanks go to:

Those service users (teaching staff and student learners) who gave up their time to participate within this Study. Their openness and willingness to share their real world views with me and share their inner views and thoughts is greatly appreciated and valued. Without them this study would have been impossible;

my current supervisor Dr Paul Adams, who stepped into the breach in the last few months of this journey - I say thank you for restoring my faith, for believing in me and most of all for motivating me to complete;

to other supervisors along the way including, Professor Rebecca Sodden, Dr Ian Smith, Dr Graham Connelly, Dr Rob Mark, Emeritus Professor Effie Maclelland thank you for your input, advice and guidance;

plus, Dr Helen Marwick and Dr Daniela Sime for their kind thoughts and motivating words along the way;

and Dr's Morag and James Findlay, Dr Christine Sinclair and Mary Welsh your friendship and support over the years has been precious and highly valued;

and finally to my daughter Zaria, partner Stephen Hall and very dear friends, Hazel McNeil, Dr David Hollis, Mr and Mrs May and Johnny Allan and Linda Hall; your love and support, shoulders to cry on, hands to hold and positive thoughts have all served to keep me going even when the going got challenging, thank you.

Abstract

The retention of students is an important component of any higher education's business strategy. As a result of Internationalisation, there are new developments in student mobility and willingness to move between countries; host universities have to reconsider how they deliver their services to accommodate these changes. In addition to these transformations in the landscape student retention, personal development planning and employability continue to evolve. Student Services generally are evolving globally (IASAS, 2009) to be aligned with the changes, however, little is known of the changing roles of Student Funding Welfare Services and their potential contribution.

Underpinning this research there are theoretical models (Tinto, 1997 and Yorke 2002), as well as, empirical research and studies (Davies and Elias, 2003, Quinn, Thomas, Slack, Casey, Thexton and Noble, 2005).

This Study is unique because a Student Funding Welfare Service Practitioner writes it; very little if any research exists from such a contributor. The Study is an Interpretivist; mixed methods based approach carried out by an insider researcher within a post 1992 Scottish University Student Funding Welfare Service. This evaluation of the Service required three questionnaires, eight focus groups and 30 student learner Pen Portraits to gather rich qualitative and quantitative data from two service user groups: student learners and teaching staff.

Conclusions were drawn about the contributions being made by the Student Funding Welfare Service in relation to: student retention, personal development planning and employability. Analysis and interpretation concluded that contributions were being made, as illustrated within the Student Funding Welfare Service Contribution Model developed as a result of this Study. This research considers two working environments within one higher education institution by showing ways in which the Student Funding Welfare Service Contribution Model was actively making scholarly contributions; which would work alongside other such practices within the overall university community. Following an analysis of the Services working practices the

findings suggest similarities can be drawn between them and Dewey (1998), Connolly (2008), Land (2004) and Kolb (1984).

The Study calls for Student Funding Welfare Services to be regulated by the Scottish Standards Money Advice Service to bring them in line with the public sector service deliverers in this field. In addition a suggestion is made for a formal postgraduate Diploma in Money Advice and Welfare Services. Such a qualification would aim to ensure all service delivery staff provide a nationally acceptable high standard and are recognised for their professionalism and expertise. Thirdly, this Study could be generalised to produce training tools for staff development for personal tutors, teaching staff and administrative support staff.

Table of Contents

List of Figures

List of Tables

Abbreviations

AMOSSHE	Association of Student Services Managers in Higher Education
BA	Benefit Agency
CEIG	Career Education and Guidance
CVCP	Committee of Vice Chancellors and Principals
CSA	Child Support Agency
GOALS	Greater Opportunity of Access and Learning with Schools
HE	Higher Education
HEA	Higher Education Academy
HEFCE	Higher Education Funding Council in England
MSBF	Mature Students Bursary Fund
NUS	National Union of Students
PDP	Personal development planning
QAA	Quality Assurance Agency
SAAS	Student Awards Agency for Scotland
SLC	Student Loans Company
SLCA	Student Life Cycle Approach
UCAS	Universities Colleges and Administration Service
USEM	Understanding, Skills, Efficiency Beliefs and Metacognition Model
YSBF	Young Students Bursary Fund

Web-links

www.nus.org.uk/	National Union of Students
www.student-support-saas.gov.uk/	SAAS
www.slc.co.uk/	Student Loans Company
www.enhancementthemes.ac.uk	A national program of enhancement themes, developing & sharing good practice
www.ulst.ac.uk/star/	University of Ulster, Student Transition and retention (STAR) Project [no longer active]

Chapter 1: Changing Higher Education Landscapes and Student Services

1.1 Introduction

The retention of students is an important component of any higher education's business strategy. Central to this is the changing student cohort profile following on from widening participation and education for all directives from central and local (Scotland, England, Wales and Northern Ireland) UK government. As a result of internationalisation of education, there are new developments in student mobility and the willingness to move countries, in order to enhance their education means that host universities have to reconsider how they deliver their services and more so how they support the student learners by providing a positive holistic experience. In addition, institutions in the UK have introduced satellite campuses overseas with the aim of delivering degree and advanced degree programmes supported by the host country and teaching staff back home. Alongside this in the UK, the massification of higher education is enabling student learners from all social backgrounds, ethnicity, creed, colour, and age to enter the education system at this level. Subsequently student profiles have moved away from those described by Tinto (USA) across the 1970s to1990s, where he claimed a traditional student learner was male, white, middleclass and financially sound. Arguably this profile does remain to be the case in a minority of further and higher education establishments; however traditional profiles such as these are becoming rarer as seen by the increase in overseas student learners in our own universities; now it is difficult if not impossible, to develop a "one fits all" student learner profile.

This study is unique because a Student Funding Welfare Service practitioner is writing it. Ordinarily it appears to be unusual for practitioners in this field to carry out academic research into their own specialist working environments. This thesis represents an empirical piece of insider research which considers Student Services initially; then focuses in on a specific service strand which is welfare and funding related, namely the Student Funding Welfare Service within a Scottish university.

1.2 Research Area and Rationale

The literature review indicates that the research into the life cycle of student learners in Higher Education follows several themes. The predominant themes are: necessity to look at the holistic student learner experience; student learner guidance; support and good practice; the Student life Cycle; student learner funding; and governmental changes to the funding packages (fees and Discretionary Funds). One should also consider student retention and the whole debate of why student learners do not complete the course they set out on, personal development planning and employability, implications of student funding packages for example parental contribution, full-time and part-time student learners need to work, the role of Student Services, the transition from further to higher education, the single parent dilemma and special needs.

From the literature it is apparent that there are comparable research studies in existence (Johnston (1997) Johnston & Simpson (2006), Cook (2004), Cooke, Barkham, Audin, Bradley & Davey (2004a, 2004b), Universities UK (2005a, 2005b, 2002)), relating to work being carried out in university clusters, or within singular universities across the United Kingdom. In the same way the literature shows the UK Government as being pro-active in producing Acts of Parliament, reports (National Committee of Inquiry into Higher Education [Dearing Report] (1997), Cubie (2000), National Audit Office (2007)) and guidelines which suggest that student learner funding and student retention remains at the fore front of education for all in the country. Apart from the evidence included within the literature and aforementioned Government reports anecdotal evidence exists amongst discussions with peers, colleagues and attendees of the Association of Student Services Managers in Higher Education (AMOSSHE) suggesting that the Government perceives the student learner to be at fault where they have withdrawn from university for whatever reasons. They appear not to consider that the institution may be at fault, not the student learner. Additionally, they ignore the point that some student learners leave for positive reasons, such as gainful employment. Another point concerning the literature considered within this study is that very little if any has been produced by student welfare funding practitioners. The majority of literature is produced by members of the Government in the form of policy documents, laws and reports. Academics, producing literature in this field, are either doing so to aid government decision and policy making or to drive change within their own institutions through in-house research. Research being produced within singular universities appears generally to be ad hoc and answering questions relating to the home institution specifically (Johnson (1997); Lowe & Cook (2003); Yorke & Longden (2004); Quinn, Thomas, Slack, Thexton & Noble (2005)).

There is a gap in the literature due to the lack of contributions from student funding welfare professional practitioners. The significance of this claim is that research to date has not taken into account the data collected by practitioners who are working with student learners on a daily basis within a student funding welfare setting. Areas of discussion between the student funding practitioner and student learner visits areas already researched by others (for example by Yorke), however, they are also viewing the same situation from a different world view, knowledge base and foundation of understanding. Although there has been a great deal of research carried out to date relating to the aforementioned themes there is scope for another dimension of insight, namely that being offered by a welfare service insider practitioner.

1.3 The Researcher Within Me

Through my own professional background I was becoming increasingly aware that my professionalism was not the only contributing factor to the role of researcher-practitioner. As a lifelong learner, I have striven to develop my own academic abilities since leaving school over a period of three decades; in later years, blending a professional, practitioner, academic and strategist with the desire to learn and to ultimately obtain a doctorate. My motivation for doing this research emanates from my work within Student Services and the need to keep abreast with the changing landscape in higher education, which was impacting upon the student support services in my institution. My need to understand the changes and to support my colleagues within the Student Funding Welfare Service as a manager, mentor, motivator and promoter of professional and personal development planning and good practice, drove the research.

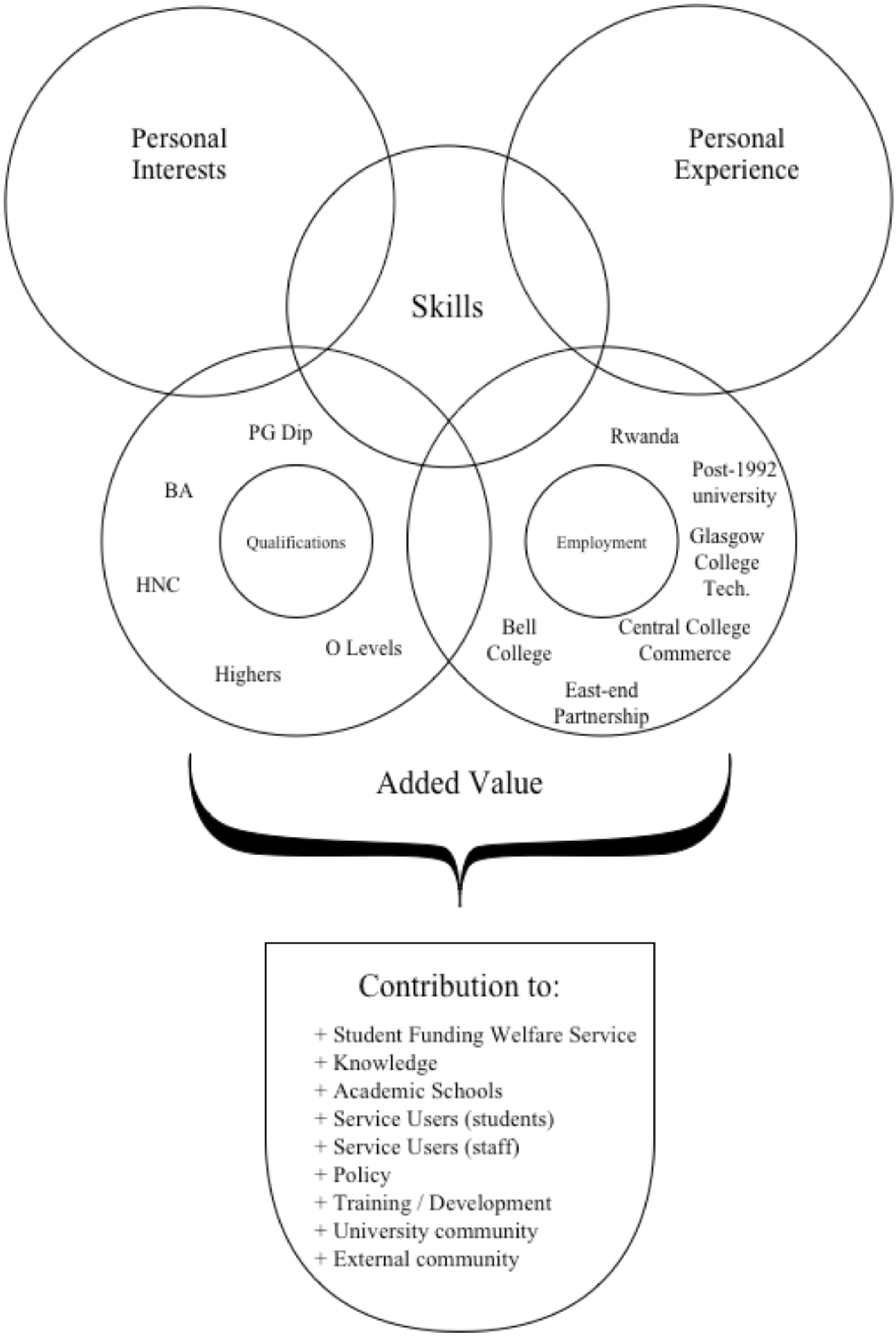

Figure 1.1: The researcher within me.

Figure 1.1 is a diagrammatic representation of my skills and abilities. The upper area illustrates influencers within my own real world, which have an impact upon my own personal and professional development and employability. The lower area outlines the contributions made through my own real world experiences and knowledge.

In my work I have been influenced by widening participation, education for all and my belief is that we all have the potential to learn and should be encouraged to do so. Furthermore, human capacity building and employability have influenced my own career path and I understand the benefits of such processes. I have been very interested in educational research and often wondered why the service I was managing was producing data on a regular basis to inform the Director of Student Services and on occasions the Scottish Executive but none was being used in research.

Through working practices as a practitioner and my knowledge of the higher education changing landscape, I formulated numerous questions about the role of the Student Funding Welfare Service with the view to doing research. In order to identify what my research was aiming to achieve it was important to develop research questions, which would provide a range of information, and data, which would contribute to, enhanced working practices within Service, policy and knowledge.

With this in mind, I decided it was necessary that the research questions considered the current role of the Student Funding Welfare Service, and how the Government student funding packages affected the learners using our service, how to raise the awareness of the changing roles of the Service and how there was scope to contribute more to these higher education wide changes. In order to move the research forward a theoretical basis was needed, for example, Tinto's Model of Attrition upon which to align the Student Funding Welfare Services working practices and service users' needs, as well as, their perceptions of such a service. I wanted to show that there was (if the data findings agreed with my assumption) scope to integrate Welfare Services into institution-wide work relating to student retention, personal development planning and employability by offering a student funding welfare model which aligned itself to theorists such as Tinto (2008, 2005a, 2005b, 2002a, 2002b, 2002c, 1997, 1993) and Yorke (2000a, 1999), Yorke & Knight (2004), Yorke & Thomas (2003). My own assumption, and the Welfare team's assumption prior to the commencement of this study, was that the Welfare Service was already making a contribution, which was not recognised in the University. A more personal assumption was that some of the work being done also linked to experiential learning (Dewey (1998); therefore, the research questions needed to provide an insight into the current educational landscape, Student Services generally, nationally and internationally, and then more specifically our university's Student Funding Welfare Service.

1.3.1 A Synopsis of my daily working practices

An average working day would consist of four or five one-to-one, semi-structured interviews with student learners, recorded in the diary by the receptionist. Often, these interviews were with student learners, who appeared to the receptionist who was acting as front-line screener of service users, who may, or may not, require such in-depth interviews. The front-line staff had received front-of-office training enabling them to decide, without going into much detail at reception (in order to protect confidentiality) if they were able to provide the information sought, or did the person need referred elsewhere to, for example, counselling or career services, or should they be put in the diary to see a member of the Student Funding Welfare Service. Occasionally teaching staff would 'pop in' to the service to see if I could "spare a moment" to answer a "quick question", or phone with a query. As a result of these approaches, more often than not if I was free, teaching staff would come into my office to run a student learner's scenario by me to see if I could advise the teaching staff on the possible options open to the student learner. The scenarios generally related to student learners' needing to repeat a year or semester or placement, or facing a medical repeat claim to the Student Awards Agency Scotland (SAAS). The teaching staff became aware of these situations through their pastoral care remit as Personal Tutors, or as Course Co-ordinators, or purely because they felt they had a duty of care to the student learner and were aware the situation was beyond their remit or expertise. The solution was one of referral due to the complexities of the situation. These discussions enabled two different areas of expertise to come together for the good of the student learner, which was good practice.

A second daily element of my working day was the administration of the Discretionary and Childcare Funds. Apart from the actual processing of the forms and making awards where appropriate, my managerial role required me to evaluate and monitor the uptake of such funds, maintain the database and ensure accurate data was being inputted by the team in general and providing monthly and annual accounts and reports for audit by Scottish Office Auditors and the university's auditors. From the database findings I was able to use the information to help the team target areas of funding and try to be pro-active in supporting the student learners further by advertising alternative sources of funding, such as trust funds and scholarships.

Beyond the daily student learner contact and teaching staff contact, I was required to attend various university-based committee meetings producing reports and papers often contributing to issues around student retention, funding, duty of care and indirectly employability. Building on the committee involvement there, I was also proactively involved in external committees, organisations and forums including: The Association of Managers of Student Services in Higher Education (AMOSSHE); the Forced Marriage Forum; and the Higher Education Academy (HEA). I was also a member of one or two School Boards. Underpinning all of this was the managing of the Student Funding Welfare Service team over four campuses, carrying out staff meetings, development reviews, in-house staff training and so forth. This synopsis also raises awareness of why some of the constraints, restrictions were imposed when the institution agreed to support my insider researcher practitioner role.

These funds (Access and Hardship) became known as Discretionary Funds and Childcare Funds in 2009. The title change was in line with a suggestion by the National Union of Students that the term "hardship" funds caused students to feel stigmatised. Additionally, contributions were expected to external consultation documents (for example on student retention, guidance and funding), production of conference papers, liaising with Student Awards Agency Scotland and the Student Loan Company to assist with new funding models and their implications for welfare type services, as well as generally maintaining a knowledge of current legislation. Thus, when deciding upon the best research methods to use I had to consider the core tasks of the researcher's role and the practitioner's job, in order, to use the research findings to meet the requirements of the research, as well as, contributing to work related requirements.

Taking such a dual approach to using the data collected and analysis for research purposes and for informing the employer benefitted all concerned, reduced costs and time required. For example, the Pen Portraits Matrix was used to inform the Student Affairs Committee, Student Experience Working Party and Race Equality Group within the University about the key presenting issues being brought to the Student Funding Welfare Service to help the development of a holistic approach to student guidance and support.

1.4 Research Aims

Under the broad higher education landscape this study seeks to question if there is scope for other areas other than Careers and Counselling within student services, particularly in this case the Student Funding Welfare Service (which will be known as the Service from now on) to make a recognised contribution to student retention, employability and personal development planning within the changing higher education landscape. The study builds upon theoretical models, government policies and legislation, the roles of Student Services and the experiences of individual universities in the UK. The aforementioned theorist, Tinto provides the central theoretical basis upon which this study develops; although additional more progressive theorists are considered including Yorke (2000a, 1999), Ozga and Sukhnandan (1998), Braxton, Milem & Sullivan (2000), Brunsden, Davies, Shevlin and Bracken (2000) amongst others. They generally concede that Tinto's original theorising is now out dated and fails to address the massification of higher education or the internationalisation of it. A theoretical issue which has dominated the field of higher education for years relates to the needs of first year student learners, particularly the identification of those new students at risk. This has grown, although it may also be suggested that recent changes in higher education impacts upon students at undergraduate, postgraduate and advanced degree levels. To date, theoretical frameworks focus upon the academic needs of student learners with minimal consideration of their pastoral and employability needs. The transition from the late twentieth century into the twenty-first century has seen various theoretical developments, including those of Yorke which include Careers service elements of Student Services, as well as, the role of personal tutors.

Recently there have been moves to integrate employability into the curriculum. To do so, Careers advisors have been working alongside teaching staff to provide an integrated service delivery. In a time of mergers, cut backs and institutional change the time has come for institution based senior management to ensure that all teaching and administrative support staff should be supporting the universities' endeavours to meet new government and funder requirements. Student Learners are also becoming paying customers as a consequence of the changes in student government funding packages for UK home students. A further issue is that student learners are entering university with their own individually unique bundle of needs. Whether they are academic, pastoral, financial based, they exist and need the institution to offer professional guidance and support if sought. Within the increasingly litigious world of higher education provision it is essential that all institution staff are professional, subject field specialists and up to date. Gone are the days for example when a welfare advisor who purely administered the student hardship funds or teaching staff, without some level of training was able to offer, with all good intention, advice on pastoral matters out with their immediate field of expertise. Arguably it is crucial these days for all university staff to know their boundaries and limitations, alongside knowing where to refer onto within the establishment. This referral link is often lacking because teaching staff or administrative support staff do not have time to attend training on the matter.

To date, from experience, there has been some agreement on what student services can do to support teaching colleagues. Until now, little importance has been given to the roles of student funding welfare services, which are also affected by the changing higher education landscape. In addition, professional practitioners within such services have had to diversify away from being funding allocators to encompass additional elements such as laws relating to funding, immigration issues relating to leave to remain or work in the UK, child support, government policies, external service providers (e.g. Student Awards Agency for Scotland and the Student Loan Company) requirements amongst others.

The main problem faced by welfare service professionals – practitioners is that they are not always seen by their peers in other areas of Student Services and teaching staff, as being exactly that – professional practitioners. Furthermore, there is a lack of research-based evidence to support these claims of professionalism to argue the point because staff within universities who are in, what is now labelled by many as non-academic posts are not supported and, or, encouraged to practice in academic-based research activities. Such examples are not as uncommon as one may perceive them to be; however, due to lack of peer-reviewed research there is no evidence to draw upon in order to justify the claim or to put a case together for presentation to senior management.

Another example is, this post-1992 Scottish university, in which the study is being undertaken, was where the non-academic departments were subjected to a job-matching evaluation review (Hayes Review). This was undertaken by external consultants, which resulted in one strand of Student Services, namely the Student Funding Welfare Service, to have the entire staff (including myself) placed in the grade below their counterparts across other services, for example, Careers, Counselling and Enabling Support. Administrative staff were given Grade 3, as were their counterparts; Advisors were made Grade 4 with their counterparts being on Grade 5; the Senior Student Support Adviser was made Grade 5, with their counterparts being on Grade 6. What is more, when the job matching was carried out all the Senior Advisor-Team Leaders were informed that their posts were unique and could not be job matched as such. When the Welfare Senior Advisor-Team Leader questioned the Grade 5 they were told they did not match all the criteria for a Grade

6 post. On reviewing the Grade 5 and Grade 6 criteria the only difference was a Welfare Advisor-Team Leader lacked a qualification directly linked to the remit, whereas, for example the Senior Advisor-Team Leader in the Careers Service held a postgraduate diploma in Careers Guidance. The Counselling Senior Advisor-Team Leader held a postgraduate diploma in Counselling. However, when all Senior Advisors-Team Leader posts were advertised the only requirement was a postgraduate diploma in any subject which the welfare person had. However, the Senior Advisor-Team Leader for enabling support was upgraded, but like welfare, at the time of this study, had no recourse to an enabling support postgraduate qualification, because like in the case of welfare, none existed. The only perceived difference arguably was that the service brought in money to the university through Government funds relating to the new Education (Additional Support for Learning) (Scotland) Act 2004 requirements.

This inconsistency resulted in disharmony within Student Services in general, feelings of being undervalued, disrespected, sidelined and feelings of "why should we bother" began to embed themselves within the Student Funding Welfare Service team, hence some left or applied for other jobs elsewhere in the institution. Furthermore, due to the lack of standardisation or research evidence, it was impossible to provide national or international case studies, resolutions or other factual evidence. Therefore, the issues remain that a career within a Welfare Service strand of Student Services in Higher Education remains to be indicative of one where there is no recognition of work done in conjunction with teaching staff to support student retention; a sense of being peripheral as a service because not being involved in university-wide objectives to any great extent other than to be mentioned as " the place that allocates hardship funds", such as the implementation of Enhancement Theme objectives, quality assurance objectives (for example, ascertaining Matrix Standard Classification), nominal internal consultation when government or external agencies circulate reports for comment on matters which would potentially impact upon the Student Funding Welfare Service and so forth. A further problem is the fact that there are strands of well qualified, knowledgeable people in welfare service posts who are being underused: and others are being employed and extra financial out lay is being incurred, instead of tapping into the existing staff skills and expertise due to Student Funding Welfare Service label. As a professional practitioner who worked within a Student Funding Welfare Service within a post-1992 Scottish university who experienced much of the above firsthand the situation concerned me enough at a personal, professional and management level to undertake this study with the view of educating non-service professionals about the realities of the changing roles of Student Funding Welfare Services, in the light of the changing landscape of higher education within the twenty-first century.

This research, from a methodological view point is an evaluation of service users' (teaching staff and student learners) perceptions of the Student Funding Welfare Service within a post-1992 Scottish University. Within the literature most studies into student retention, personal development planning, and employability have been based on one or two research methods: longitudinal surveys or questionnaires. From the methodological insights gleaned from the literature I decided to position my research within the realms of insider research underpinned by an interpretivist philosophical platform. Within this framework I wanted to be able to consider the various aspects of the Student Funding Welfare Service, whilst being mindful about ensuring that the insider research position I was in would be transparent, robust and free of bias. Being aware that there was a greater need for rich in depth data to corroborate or refute my findings I elected to use: questionnaires (3), desk top literature searches, focus groups (8), and 30 semi-structured one-to-one student learner interviews; the latter resulting in 30 pen portraits. In parallel to these methods I also retained a reflective journal.

1.5 Research Questions

The following research questions were a direct result of the literature review:

1. *What changes within the current Higher Education landscape impact upon Student Services generally and Student Funding Welfare Services specifically?*

2. *What is the place for these student funding welfare services in the new higher education landscape?*
3. *In what way do these services align with evolving theoretical models, such as those offered by Tinto or York?*
4. *Are the service users needs being meet?*
5. *Can a Student funding welfare model be developed to support experiential learning through daily working practices?*

1.6 Research Relevance in the Current Higher Education Landscape

The research is important because it will inform government, educationalists, Heads of Student Services, policy makers and student funding bodies of the realities of twenty-first century student learners' real world views. It is believed that this insight will assist all stakeholders to have a richer and deeper insight into hurdles, barriers, and challenges being faced by higher education student learners during their holistic university experience. The research demonstrates, through examples of lived student learners' real world views, that there needs to be a change in higher education senior managements perception with regards to the roles of student welfare services contribution to student retention, personal development planning and employability. As a finding of the research the contributions are already being made, although unrecognised by such services supporting the internationalisation and massification of the higher education landscape within Scotland and the UK in general, will become clear to the reader and may lead to changes within institutional policies, procedures and working practices to the benefit of all concerned. Lastly, the research will be contributing to the small pool of welfare based practitioner /researcher literature within this specialist field of student learner support within higher education as part of the holistic experience being provided by the whole institutions community.

1.7 Outline of Thesis

Chapter 1 introduces the changing higher education landscapes and student services in general. Areas of consideration being: changing student learner cohort profiles resulting from widening participation and education for all underpinned by central and local (Scotland, England, Wales and Northern Ireland) UK Government, internationalisation of education and student mobility. This massification of education suggests a move away from the student profile offered by Tinto to those offered by Yorke and others. This thesis represents an empirical piece of insider researcher, which considers student services in general, then focuses on a specific service strand, which is welfare and funding related, namely the Student Funding Welfare Service within a post-1992 Scottish university.

Chapter 2 explores the methodological approach to exploring the literature within this Chapter and the following Chapter 3. This chapter provides a global insight into twenty-first century student services in the first instance; an interpretation of student retention (Scottish and UK Governments); widening participation within higher education; developments within Government student financial support, culminating with an exploration of traditional theoretical models of student retention.

Chapter 3 builds upon the theoretical models and Government legislation literature (Chapter 2) by looking at empirical research and studies within higher education. Author's writings reviewed here consider Tinto and other empirical research related to student retention data recording withdrawal decisions, adapting to new situations, integration, drop-out, barriers to higher education and student learner findings.

A combined view of the findings offered over these two Chapters provides evidence showing a 'gap' surrounding literature and knowledge being provided by student welfare practitioners in relation to student retention, personal development planning and employability, leading to the research questions outlined in Chapter 1.

Chapter 4 explores student learners' financial hardship and debt within the University cited within this study. Insight into Hardship Funds and Childcare Funds: trends, implications of, and analysis of data gathered from the Student Funding Welfare Service within the University; an overview of student debt within the institution and student support mechanisms are reviewed.

Chapter 5 demonstrates the research approaches being undertaken within this study. A conceptual framework underlying the study is offered alongside the conceptualisation of being an insider researcher. A consideration of paradigms, methodology and methods, triangulation and generalisability is made to provide an overview foundation of the study.

Chapter 6 develops the methodological approach and strategy being used within this study. The study is "mixing both of qualitative and quantitative methods of data collection and analyses in a single study" (Plano Clarke and Creswell, 2008) through three questionnaires, eight focus groups and 30 Pen Portraits.

Chapter 7 draws together student learners' real world view perceptions and teaching staffs' perceptions. The data analysis and finding encompasses the questionnaires, focus groups and Pen Portraits, in order to provide an evidence base upon which the research questions can be addressed and the pertinence of these findings will be discussed across the study. A rich data base is mined to identify these perceptions held by service users (teaching staff and student learners) of the Student Funding Welfare Service being evaluated within the study; through the use of two student learner questionnaires, and one teaching staff questionnaire, focus groups (teaching staff and student learners) and 30 Pen Portraits (student learners). The questionnaires capture general views, the focus groups consider service user links to the Student Funding Welfare Service. The Pen Portraits provide in depth data offered by 30 student learners during one-to-one semi-structured interviews. The analysis of the Pen Portraits brings to the study 18 Thematic Impactor Influencers, which are sub-divided into three categories: External (five themes), Internal (three themes) and Personal (ten themes).

Chapter 8 offers the contention that the Student Funding Welfare Service does contribute to student retention, personal development planning and employability through daily working practices based upon the findings derived from the mixed methods approach taken in this study, underpinned by insider researcher. This approach enabled each method to investigate a different aspect of the service provision within the Service, from front-line services up to the detailed specialist input from the welfare advisory team. Underpinning this contention is the links between the proposed Student Funding Welfare Service Contribution Model (Figures 8.1, 8.2, and 8.3) and Tinto's Student Retention Model (Figure) and Yorke's USEM Model (Figure 2.2). Furthermore, the *Life Game* and the Student Funding Welfare Action Groups exemplify additional contributions being made by this Service.

Chapter 9 outlines conclusions, recommendations and future scope for further research. It is envisaged this will encourage further developments, which will see these services being embraced more willingly into the institutional community encompassing institutional *habitus* and enrichment.

1.8 Summary

In this chapter I have looked at the boundaries and parameters of the scope for research into the role of the Welfare Service within a post-1992 Scottish university. A brief insight into the political policies underpinning Scottish higher education student funding have been displayed beside newer developments such as widening access and education for all. The literature has been trawled, gaps identified, and an intention to provide research which is written from a welfare practitioners point of view and knowledge base has been offered. In the next two chapters I will turn my attention to a detailed overview of current literature focusing upon policy, theoretical models, research and practice. Then subsequent chapters will provide an in-depth investigation, supported by mixed methods and interpretivist insight showing how this particular Student Funding Welfare Service contributes to (if this is evidenced as the case) student retention, personal development planning and employability, whilst meeting the diverse service users' needs in the twenty-first century.

Chapter 2: Literature Review Theoretical Models

2.1 Introduction

The first aim of this chapter is to provide a comprehensive overview of the literature within the field of interest. The second aim is to ensure that the study proposal is a pertinent one and that there is scope to produce a thesis from an identified gap in the literature. With this in mind, a critical analysis of the existing literature has been carried out in order to ascertain viability and to provide a conceptual basis for the basic positioning of this study within the existing knowledge framework. The developmental process involved four stages: summary of current literature; synthesis of literature; analysis of findings within the studies cited; concluding with my own interpretation, worldview and engagement with the literature.

2.2 Methodological Approach to Exploring the Literature

To avoid being, as what Chris Hart (2001) termed as being “asphyxiated” by the volume of literature, the researcher was aware of the necessity to establish boundaries from the outset. It was decided, based upon an existing familiarity of the field of literature, to interrogate literature from the 1970s when the United States and the UK began to investigate student learner focussed matters, such as, student retention based on preparedness (Tinto, 1975). The scope of interest developed across the decades to include personal development planning and employability. The literature review rationale focussed upon the material produced within the USA and UK. The key considerations being: both nations had established higher education systems and similar models and an underpinning ethos was evident in the initial literature, as well as, the primary language was English. Furthermore, the existing perception that writers and researchers in the USA and UK were instrumental in initially writing up the knowledge base relating to the elected areas of this study’s interest. Literary exploration of theoretical and empirical research, did however consider a small amount of material from Africa and Australia. A further boundary set was that all the primary and secondary literature being synthesised would be written in the English language to set a manageable boundary, and finally in the restriction of the research timeline and costs. Further to these boundaries a keyword search strategy was drawn up commencing with those words which related to student services, welfare-funding environments leading into student retention, personal development planning, and employability.

Using Hofstee's (2008) literature-funnelling model in order to get an overview of the generalised literature in the field, an initial set of keywords was tracked across the literature. According to Hofstee (p. 96) the uppermost set of balls in the diagram represent literature "relevant to your investigation, but do not specifically address what you are doing." The second layer of balls are indicative of literature which is "closer to what you're doing, but still do not match directly." Then on p. 97 he states that the bottom balls are "categories [of literature which] should get closer and closer to the research that you are going to undertake".

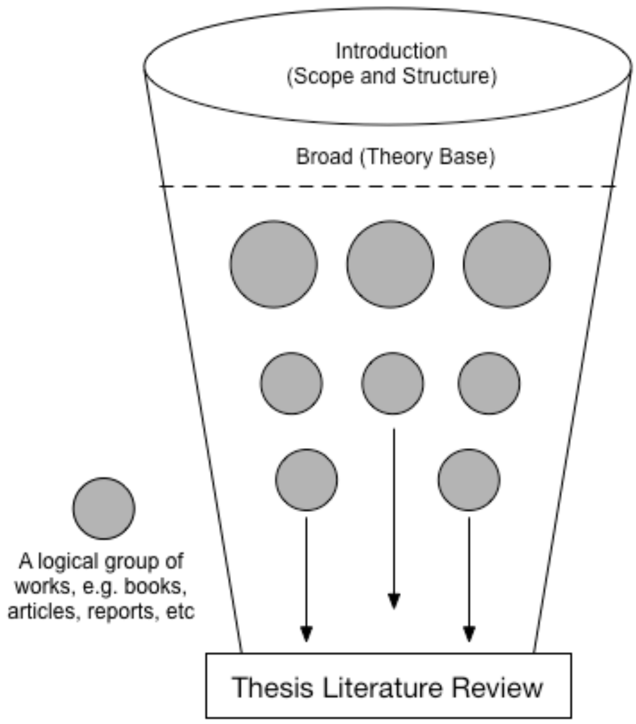

Figure 2.1: Literature funnel (from Hofstee, 2006 p. 96)

The second activity in this funnelling process involved additional keywords generated from the initial tranche of reading. For the purpose of this study I carried out a wide literature search to establish the overall picture within the British Isles. Key search engines used were Google, Google Scholar and US Education Resources Information Centre (ERIC). In addition to these electronic searches, a manual search of the hardcopies of books and journals was also explored across local university libraries. Initially the screening criteria involved British based literature spanning 20 years, considering a Scottish perspective, UK wide perspective and briefly an American perspective. Followed by a narrower focus and more detailed mention of information collated in the last five to ten year period. From the outset the key words used in the literature review were: Student retention + funding + higher education, Student welfare + funding + higher education and Higher education + student services. I should state the reason for noting these various key words is to assist the reader to follow up areas of interest beyond this point.

From a brief review of the literature it became apparent that Callender, Hesketh, Tinto, Yorke, Ozga and Sukhnandan were some of the most cited authors within this field of research. Callender (2003) and Hesketh (1999) were key authors in student funding matters and research reports. Then a second tranche of literature was explored using the following key words, in order to, move the literature search beyond funding: Student guidance + welfare services + higher education, Student services + guidance + retention, Student services + university student retention strategies, Funding and advice + guidance + higher education, widening access + student funding + higher education, student funding packages + Scottish higher education.

This search focussed on e-journals (Appendix 1) located via library databases and an analysis of the hard copies (journals and books) on library shelves in the locally based university libraries. The hardcopy search involved a scan of index pages followed by a brief speed-read of the articles or specific elements of a book. The approach adopted with articles was an initial read of the supporting abstract, followed by the introduction and conclusion. To ensure the data was collated and referenced correctly, a profile record sheet was used for the literature review write up.

At this point it is important to justify the change of direction from the initial research topic of student retention and student funding to student retention strategies, widening access/participation, personal development planning (PDP) and employability. The researcher realised at an early stage that the initial topic would not contribute a great deal to knowledge because, although it was not apparent in the literature review, to date a Student Funding Welfare Service stance had not been taken within such research. Instead a holistic student services stance had been taken. The purpose of the research was to place the Welfare Service in a central position and not a peripheral position within future academic debates around such overarching topics.

At this second stage of the literature review it emerged that the initial question proposed, which was looking at where the Student Funding Welfare Service fitted in with the university's student retention strategy, was not sufficient. A second group of key words brought about a realisation that there was a gap in the literature to date which indicated that, although researchers did accept that students had debt and it did impact upon whether the student completed a programme of study or not, it did not look at the actual role of the Welfare Service. It was also referred to under the umbrella banner of "student services" which detracted from services-specific issues and contributions to this topic. In addition, the commentary and the acceptance of the level of contribution made to such a subject were very small and not central to such matters as student retention and guidance.

Thus, a third search stage was introduced to elicit the "gap" and to enable me to consider the literature review findings prior to finalising the research questions and data collection, these were: Funding + employability + Personal Development Planning (PDP), Student retention + PDP + employability, PDP + employability + higher education, Student funding + higher education + Scotland, PDP+ higher education + Scotland, Employability + higher education + Scotland, Funding and Advice service + PDP + employability.

This was followed by an overview of key government policy based reports or commissioned pieces of research into student retention within the UK as a whole for example, Public Accounts Committee Report (2008b), National Audit Office Reports (2007, 2002a, 2002b), Department of Education and Skills Report (2003) and the Education and Employment Committee Reports (2001a, 2001b). This was further supported by information from the Quality Assurance Agency's website, the Association of Managers of Student Services in higher education (AMOSSHE) conference papers, key note speeches, Higher Education Academy's website, Government legislation and relevant Acts of Parliament.

This process helped me to make the decision to move beyond the initial research proposal which was a funding based piece of research to one based upon a case study of a Scottish university's Student Funding Welfare Service, within a post-1992 university's Student Services. I decided that my initial intention to make the research student funding based only would not meet the PhD criteria of contributing to knowledge because I would in effect only be outlining what we as a service was already recognised as contributing to, which was the allocation and administration of student funding.

In the context of existing literature it became apparent that Callendar (2008, 2006, 2003), Callender and Jackson (2005, 2004), Callender and Wilkinson (2006), Callender, Wilkinson and MacKinnon (2006), Callender, Wilkinson, MacKinnon and Vegeris (2005), Hesketh (1999), Tinto (2008, 2005a, 2005b, 2002a, 2002b, 2002c, 1998, 1997, 1993, 1988, 1987, 1975), Yorke (2006a, 2006b, 2001a, 2001b, 2001c 2000a, 2000b, 1999, 1998a, 1998b),Yorke and Longden (2008), Yorke and Knight (2006a, 2006b, 2004), Yorke and Thomas (2003), Ozga and Sukhnandan (1998, 1997) were the most cited authors within this field. Callender and Hesketh are key authors of research relating to student funding matters and research reports. Research surrounding student retention and employability was linked to authors such as Tinto and Yorke.

At this point it is important to justify the decision to broaden the review beyond the initial research topic of student welfare funding to include student retention strategies, widening access/participation, personal development planning and employability. I realised at an early stage that the initial review focus, only of student welfare funding, would not contribute a great deal of knowledge. This early view point was underpinned by the fact that the work relating to student welfare service provision within higher education was already recognised within universities as being the place student learners go to get hardship funds when facing financial difficulties. What was not readily apparent, however, was whether such services were making any contributions to student retention, personal development planning and employability in relation to student learners in higher education. What appeared to be happening was that a general view of what student services, as a whole entity (including careers, international, counselling and welfare elements of service) were being seen to contribute and not what the student funding welfare service as an independent element was contributing. This revelation helped me to decide to move beyond the initial research proposal to study student funding, to one based upon a service evaluation case study of a Scottish university's Student Funding Welfare Service, within a post-1992 university's student service. Having decided that the initial intention to make the research student service based, would not meet the PhD criteria of contributing to knowledge because the study would in effect only be outlining what the service was already recognised as contributing. Building upon this realisation I took the research focus away from the allocation of hardship funds, which was in effect the daily working focus of the service, onto exploring whether there was a link between the service provision and student retention, employability and personal development planning. The rationale for this being based upon the fact that I was aware of the Enhancement Led Themes being discussed at meetings within the university and wondered as a manager where the Student Funding Welfare Service would link in to the changing higher education landscape.

2.3 A Snap-shot of Twenty-first Century Student Services: A Global Insight

Student services are now a common feature within universities and colleges in the Western hemisphere; however, this is not the case across other continents such as Africa and Asia. "Student services" is an umbrella title for an institution's department, which includes a combination of some or all of the following areas of institution life: careers, counselling, welfare funding, international matters, nursery, medical support, accommodation, sports facilities, library, finance and registry.

Institutions across the Western hemisphere include areas which they perceive to be necessary to support their diverse student population. No two institutions have an exact replica of such services in their student support and administrative structure.

African institutions have a very different view of the need to have student services in the first place, which impacts upon student services provision where they do exist. Due to globalisation, African institution senior managers are aware of student service models in the West but may perceive such services to be superfluous in an African educational framework. Or, if they do support the view that such a service provisions are or would be beneficial to their institution, they face funding issues and are restricted in what can be realistically introduced into the institutional regulatory framework and strategic plans.

However, the twenty-first century higher education systems are starting to show an interest in student services across the globe with few international reports having been published to date. Although this study does not focus upon global developments, reference is made to the *Student Affairs and Services in Higher Education: Global Foundations, Issues and Best Practices* report presented by the International Association of Student Affairs and Services in 2009, in co-operation with UNESCO (IASAS, 2009). The report supports the development of an international community of student services professionals, providing case studies from across the globe offering insights into how various countries view the need to, or not to have, these types of services within their institutions. The data captured within the report demonstrates how 51 institutions perceive the roles, locations and funding of the service provision. The report illustrates the differences between institutions across the globe in relation to: student services provided in their institutions (e.g. careers, counselling, special needs, study skills, accommodation, complaints and appeals, sports and recreation, international student support, induction and enrolment and student activities), qualification levels of staff involved in such services (e.g. PhD, MSc, degree, specialist certification and no qualifications required at all), location of the service within the institutions infrastructure (e.g. department of its own, a part of another department, independent of the institution ,as is often the case for Student Associations/Unions), who is head of service (e.g. Dean or dedicated Director of Student Services). Many, if not all universities in the Western Hemisphere have dedicated funding sources for such services ; however universities in Africa tend not to have dedicated funding sources and such services are very much “bolt on” services; meaning they are something that is secondary to the main business of the department. Due to internationalisation, massification of education, global travel and students’ abilities to take up placements and exchange programmes in countries beyond their own, it is now imperative to have a globalised, standardised, professional body of service professionals.

Further insight may be drawn from global empirical student services studies, which moved away from the role of Student Services to the view of student retention. One study by Van Stolk, Tiessen, Clift and Levitt (2007) indentified ten key findings from their literature review and interviews carried out relating to student retention and an international comparison between Australia, the Netherlands, Ireland and the USA. Their study showed that reasons for withdrawal included funding, poor course choice, age of entry and difficulties related to articulation from secondary school into higher education. They voiced concerns about the validity of student retention data recording and the nature of follow up action, if indeed any was forthcoming. They argued that monitoring, evaluating and reflection upon lessons learned across the countries was important to aid further developments. The study’s findings led the authors to believe that each institution did have student retention policies in place, but their effectiveness varied. They acknowledged commonalities within processes across the countries reviewed and good practice was evident in data collection processes. In conclusion the research suggested there was scope for policies and procedures to be transferred across institutions and countries, but they agreed this would be problematic and challenging due to variations in higher education systems in each country. Additionally, their study indentified correlations between UK student retention figures and issues with the four countries being reviewed within their study.

Although the literature based upon student services and student retention within Africa is somewhat limited, it is important that this study touches upon it to enable the reader to begin to see how these services are evolving across the globe and are becoming topical within academic literature review and research studies. These observations are based upon my own experiences in Africa, for example in Rwanda where I was responsible for 18 Career Services across 18 universities. Each university had a different view of where the service should be located in the institutions infrastructure, little or no funding was available for the services, few dedicated and qualified staff were in posts related to these services (e.g. deans were appointed to be careers advisors without discussion, qualification or indeed interest in some instances), and there were no publications/research to use relating to Africa at the time of writing.

2.4 Scottish and UK Government: An Interpretation of Student Retention

Higher education institutions implementation of retention strategies in the UK remains an important area of interest to those producing or scrutinising Scottish and UK Government student retention or student funding support policies. The literature shows central points of reference underpinning the overall debate: Public Accounts Committee Report (2008b), National Audit Office Report (2003), and the Education and Employment Committee Reports (2001a, 2001b). Several reports produced through the Higher Education Academy and Universities UK organisations (2006, 2005, 2002) made contributions through work developed by authors such as Yorke and Longden (2008, 2007), Yorke (2006a, 2006b), Yorke and Knight (2006a, 2006b) and Thomas, Quinn, Slack and Casey (2002). Principal issues identified through these reports focus upon a need for social justice, value for money and added value, concerns relating to the fact that each institution varied from the next in their approaches to issues such as student retention. One piece of research covered by Yorke and Longden (2008) used questionnaires to gather data about student retention and non-progression into second year undergraduate studies. This piece of research, argued that socio-economic issues impacted upon student withdrawals. Indeed their findings in 2008 were on par with their previous findings of 1997. In addition to this, it was suggested that for course choices, financial and social issues were causes of withdrawal. They acknowledged that students emphasised that levels of contact with their tutors was important and did impact upon their decision making when considering whether to withdraw from the institution or programme of study.

Several contributions to the literature revealed principles underpinning quality assurance and standards were being reviewed and evaluated by external agencies such as the Quality Assurance Agency (Yorke, 2009) and the Higher Education Academy. These were perceived as being instruments to uphold standards and working practices across UK-wide universities. Further underpinning evidence was produced through benchmarks set by various funding councils including: the Scottish Higher Education Funding Council and the Higher Education Funding Council for England. Another study by the Quality Assurance Agency (2008) considered the relationship between student retention and data collection, interpretation and analysis in higher education institution in the UK. Detailed examination of 59 audit reports showed a need for higher education institutions to improve their data collection processes and management systems. From this comparative study the Quality Assurance Agency (QAA) claimed there were inconsistencies in data, robustness, collection processes and maintenance. A call was made for the standardisation of tools used, procedures and policies across institutions in general and within institutions specifically. From these findings the QAA conceded that there was a need for institutions to have a greater awareness of the benefits of maintaining student withdrawal data and the necessity to understand knowledge gathered to subsequently act upon, for the benefit of the institution and consequently the student population.

A considerable amount of literature has been published by the UK and Scottish Governments upon such matters which have been seen, unlike aforementioned research from other Agencies, (HEA and authors of research) to be more money oriented and less student oriented in their focus and findings (Public Accounts Committee, 2008b; National Audit Office 2007, 2002; Development for Education of Employment and Skills 2001). This is supported by the Select Committee on Employment and Skills (2001), which primarily focussed upon: the costs of non-completion; the role of clearing; financial considerations; academic choice; the effects of part-time employment upon full-time students; and issues relating to staff within the institutions such as, recruitment, retention and casualisation of terms of contract and commitment to the institution or vice-versa.

The National Audit Office Report (2007) made a differentiation between student completion and student continuation. The former means a student learner who had done an entire course and completed the programme of study, the latter referring to a student who has achieved one year of study and is progressing to the next year of their programme of study. The main focus of this type of research was institutional development, which was a move away from being student learner focussed to focussing upon how an institution functions in their endeavours to support student learner experience. Key areas of interest were tracking, monitoring and evaluation systems and procedures, withdrawal data collection and analysis, strategic approaches to student retention, resource allocation, centralised support services, enhancement of personal tutoring practices, course flexibility (where, when, full-time, part-time) and academic provision. Further data were also considered, including aspects of student funding support, allocation of bursaries and disabled student allowance. A perceived limitation of this study was that it did not consider more academic specific elements such as curriculum development (formative and summative assessment) or developments in Learning and Teaching.

The National Audit Office however, did interrogate data drawn from the Higher Education Statistics Agency (HESA) to ascertain why students in further education studying part-time on degree programmes tended to continue, whereas, their university counterparts had a higher instance of withdrawals. Explanations were sought as to why students with strong pre-entry qualifications tended to progress in comparison with students with weaker pre-entry qualifications. They noted that full-time students tend to complete more than their part-time peers and enquired as to why this would be the case. They also questioned why Russell Group universities had a higher level of student retention rates in comparison to post-1992 universities, which recorded lower averages of success rates and retention figures. Data from this report (National Audit Office Report, 2007) and that of 2002 considered students' backgrounds and their qualification levels at entry claiming that both impacted upon the student's ability to achieve. They further argued that social class did not have a significant impact on levels of student retention.

2.5 Widening Participation within Higher Education

Following the introduction of widening participation concept by the Government, where it was deemed that education for all was the key to a successful nation, the need to offer broad based skills development to students was essential (Jones and Thomas (2005), Universities UK (2005), Greenbank (2006), Bowers-Brown (2006), Department for Education and Skills (2003b), Jary and Jones (2004). Institutions would be required to revise their teaching practices, modes of delivery and timetable revision to accommodate the greater need for students to work part-time to support this skill development. The students would represent a broader age band, as well as, coming from all spectra of the social classification scale, thus also bringing additional pastoral guidance issues along. This need for skills to be expanded and offered as a learning process to future students of higher education was recognised by Skilbeck and Connell (1996) amongst others.

Overtime widening participation has become central to the whole ethos of higher education (Public Accounts Committee, 2008a; Cooke, Barkham, Audin, Bradley & Davey, 2004a, Jary & Jones, 2004, Layer, 2004; Connor, 2001). Although embracing widening participation, other studies including Houston (2001) and Courtney (1991) identified barriers to higher education including situation barriers (age, lack of school leaving qualifications), practical barriers (lack of time) and financial barriers (childcare, travel, books and maintenance costs) (McGillivary-Biggart (2000), p.17).

Some years later, the Public Accounts Committee's *Widening Participation in Higher Education Report* (2008a) mentioned previously, defined widening participation as "activities for improving the participation rates of people from under-represented groups by encouraging them to apply to higher education" (p. 7). The research tended to focus upon four main points commencing with the observation that there was a need to improve management systems, in order to improve the student experiences within higher education. A further point identified, was the scope for improvement with regards to supporting student groups with particular needs including those requiring remedial tutoring in relation to maths or study skills. They recommended a review of how tutors provided pastoral care and academic support to their student cohorts. Detailed analysis of their findings suggested the potential for institutions to prioritise the enhancement of how they offered information to students, provided care for students with disabilities, student funding issues, monitored student retention, and how they identified skills gaps and addressed them.

The report focussed upon the financial implications relating to the impact of student retention challenges, hence the emphasis in the report that higher education institutions should take student retention data as a serious issue and work internally to resolve or decrease their impact. The recommendations identified within this report echo those of the National Audit Reports (2007, 2002a, 2002b) through the suggestion that systems should be reviewed.

A further point of consideration was widening participation and student funding within Scotland and the UK in general. In their report, *Student Services: Effective Approaches to Retaining Students in Higher Education* (2002) Thomas, Quinn, Slack and Casey viewed the business of student retention as an “interweaving of threads” (p. 9). They acknowledged the importance of being aware of the needs of a diverse student population entering higher education under the widening participation banner. They expressed the need for fairness and equity plus duty of care within a holistic approach to student support. They describe student services in a multi-faceted way: “it is seen as a first port of call” (p. 17). They perceive student services to be reactive and fire fighting, as well as, being proactive and it addresses all stages of the Student Life Cycle Approach.

The Student Life Cycle Approach includes pre-entry advice and guidance, admission and induction, first-term/semester, moving through to course, into employment and progression. Overarching the Student Life Cycle Approach they see a reputational spectrum, which includes four spheres: academic practices, social integration, student funding arrangements and personal support. The report considers institutional mission statements, benchmarks, performance indicators, entry profiles, postcode indicators, as well as, social cohesion and equality. Whilst considering the student learner they (Thomas et al., 2002) consider the staff needs, for example, staff development, personal tutoring, monitoring and evaluation, and the curriculum. This appears to be one of the key reports focusing exclusively upon student services. The authors conclude that there are five key issues, which are important to higher education institutions, these being mental well being, disability, and culturally relevant support for students, financial guidance and the need for streamlined and simplified support mechanisms to be in place.

2.6 Developments Within Government Student Financial Support

Government student financial support developed since the 1960s and is littered with milestone turning points along the way; some of which are touched upon within this section.

A great deal has been written about a need to financially support UK students across the four UK nations (Scotland, England, Wales and Northern Ireland). The initial call for such support was requested for students within full-time education (Anderson, 1960; Robbins, 1963; Conservative Government White Paper, 1988). Furthermore, the Independent Committee of Inquiry into Student Finance (1999), *Student Finance: Fairness for the Future (The Cubie Report)*, and The National Committee of Inquiry Into Higher Education (1997), *Higher Education in the Learning Society Report* of the National Committee (*The Dearing Report*), resulted in the establishment of the Quality Assurance Agency, and the introduction of Enhancement Themes for Higher Education. Anderson and Robbins both anticipated the escalation in student numbers within universities and predicted a pressure on future governments to increase or introduce methods of financial support provisions, particularly for people from lower income or no income backgrounds or social class. People within these groups were deemed to be disadvantaged due to perceived socio-economic issues.

The Labour Government were seen to support education for all through their 2007 White Paper, which introduced the controversial top-up loans for students, such as, helping students with their Graduate Endowment Scheme (in Scotland) and outstanding fees (excluding Scotland) contributions. Steps were afoot in Scotland by 2007, calling for the abolition of Graduate Endowment fees; subsequently as a result of public opposition the Scottish Government abolished this fee on the 28 February 2008.

The Education (Student Loans) Act 1990 saw the Secretary of State for Education and Science (Kenneth Clarke) facilitating the introduction of student loans to be managed by the Student Loan Company for UK home students undertaking full-time undergraduate programmes of study or a postgraduate teaching qualification; these students would be eligible for such loans. The Cubie Report (1999) stated that, "we have no doubt that the student or parental contribution to tuition fees in full-time higher education should be abolished for Scottish students". Cubie further noted a need to introduce additional sources of funding due to excessively low household incomes; or indeed no household income situations. As a result of this claim Hardship/Access Funds were introduced as an additional buffer against poverty.

The UK Labour Government's Higher Education White Paper, *The Future of Higher Education* (Department for Education and Skills, 2003a), proposed the introduction of Top-up Fees across the UK except in the case of Scotland (Department for Education and Skills, 2003b). Within this paper, the Secretary of State for Education and Skills, Charles Clarke, stated, "the expansion of higher education has not yet extended to the talented and best from all backgrounds. In Britain today too many of those born into less advantaged families see a university place as being beyond their reach, whatever their ability" (p. 22). Building upon this the Higher Education Act (2004) recommended that a student grant system should be introduced for households with less than £21,185 annual income, with students residing in households with less than £15,200 receiving a £1000 grant to assist with living costs. By September 2004, the Government expected undergraduates to pay £1,150 per annum student fees. In the case of Scottish domiciled students, the Scottish

Executive, through the Students Awards Agency for Scotland, would meet these fees as agreed in 2001.

It was not long before further developments were to come. By April 2005 UK-wide student loans were to be repaid by students earning in excess of £15,000 and not the original threshold of £10,000. By 2006 a system of fee loans, administered by the Student Loans Company was introduced. This system at the time aimed to assist students in paying fees, where applicable, at the end of the programme of study instead of up-front top-up fees. As before, this arrangement was not to be applicable to Scottish students or European Union students in Scotland, due to the fact the Scottish Executive opposed student fees but had however introduced a Graduation Tax to recoup fees after graduation. Additionally, England was to cap fees for undergraduates at £3,000, a figure it intended to remain in force until further developments. By 2012 top-up fees were set in the majority of universities at an average sum of £9.000 per annum. In contrast, Scotland continued to protect their home students, including European Union students from such a fate, both of which groups have their fees covered through the Scottish Student Awards Agency for Scotland. It should be noted, however, Scotland charges other UK students top-up fees in line with other areas in the UK.

2.7 Traditional Theoretical Models of Student Retention

This section introduces key developments within theoretical models; providing insight into issues impacting upon student learners and their abilities to remain within their programme of study. It is clear from the literature so far that students are deemed to be the cause of their own withdrawal from university. This strand of thought is reflected within the Government reports and commissioned studies previously touched upon within this literature review. Beyond such reports and studies the strand of thought is now shifting to one where students' preparedness is arguably a causal factor underpinning student withdrawal. A third strand of thought is now taking the argument away from being focussed on student blame to one which regards the evidence surrounding the role played by institutional habits upon a student’s decision to withdraw. The literature review identifies sociological and psychological perspectives underpinning these strands of thought.

The traditional theoretical Model of Attrition (student retention) initially focuses upon Tinto’s (1997, 1975) work in this field, emanating from the mid-1970s spanning the decades to present day. Tinto’s Model was presented from a sociological perspective of student retention. More recently, empirical research carried out by educationalists (Brunsden, Davies, Shevlin and Bracken (2000), Ozga and Sukhnandan (1998)) argues that Tinto’s work is no longer applicable in the case of students at the end of the twentieth century and the onset of the twenty-first century. The following section gives a profile of the development of these perspectives providing historical development and context in understanding. The aim is to help readers make informed choices based upon what has gone before and what fits with their own environment and institutional landscapes.

2.7.1 Traditional theoretical models of student retention in context

Student non-retention, sometimes known as those who have been retained and have avoided attrition, has been and still is being studied across the globe with particular countries being more focussed than others, for example, USA, New Zealand, UK and Australia. The USA is the forerunner in this field of research spanning several decades. The consensus is that there are two key approaches to viewing the subject, sociologically or psychologically, whilst considering a macro and micro view of the underlying elements. Many have argued, for example, within the government policy literature, that the student is at fault and to blame if they have withdrawn from their programme of studies. Others argue (Tinto (1995), Berger and Braxton (1998)) that student preparedness is a central issue to consider and some look to the institutional *habitus* combined with the aforementioned as the key factors in the student retention debate (Thomas, Yorke, and Woodrow (2001) and Reay, David & Ball (2001)). The concept of institutional *habitus* will be elaborated upon in Chapter 3. This section aims to look at theoretical models over the last few years to trace these arguments and to see if there remains a gap in the debate.

2.7.2 Tinto's Model of Attrition

Tinto (1975) attributes his sociological view to Spady's (1970) work and contribution to research. Furthermore, Tinto's initial Model of Attrition (1975) was designed around the following core elements; personal characteristics of the student, social and academic experiences, social and academic integration, re-evaluation of institutional and goal commitments, higher or lower levels of commitments, degree of integration into the institution. The model was based upon "the individual's decision to persist or drop-out being initially influenced by their pre-enrolment characteristics, background variables and commitment levels which are then attenuated by their integration into the social and academic spheres of the reinstitution" (p. 302). The key concepts underpinning his research were a combination of psychometric indications developed during the 1980s and1990s: the Eysenck Personality Inventory (1993), the Rosenberg Self Esteem Scale (1995) and the Satisfaction with Life Scale (1985), which enabled an analysis to be made of the participant's inner wellbeing and state of mind at point of completion. Tinto's model differentiated between the dropout and stop-out classifications of students who withdrew from university. Tinto considered a dropout student to be a person who did not return to education for the next year of their programme of study. Dropouts were seen to be 'voluntary' or 'involuntary'. A student voluntarily drops out does so for a variety of reasons, for example, personal issues. A student who involuntarily withdraws, due to reasons for leaving imposed upon them by the institution, for example, failing exams and not having enough passes to proceed to the next year. Two other classifications exist within this model. These are the 'persister' representing a student who re-enrols and continues with their studies. The 'stop-outs' are students who take time out and then come back. Tinto's (1997) revised model (Figure 2.2) considers the following factors, when related to student withdrawal, adjustment, mismatch and isolation. Within this revised model he claimed "the greater students' involvement or integration in the life of the college the greater likelihood that they will persist" (p. 600). It remains to be seen whether Tinto's findings are all valid in the twenty- first century.

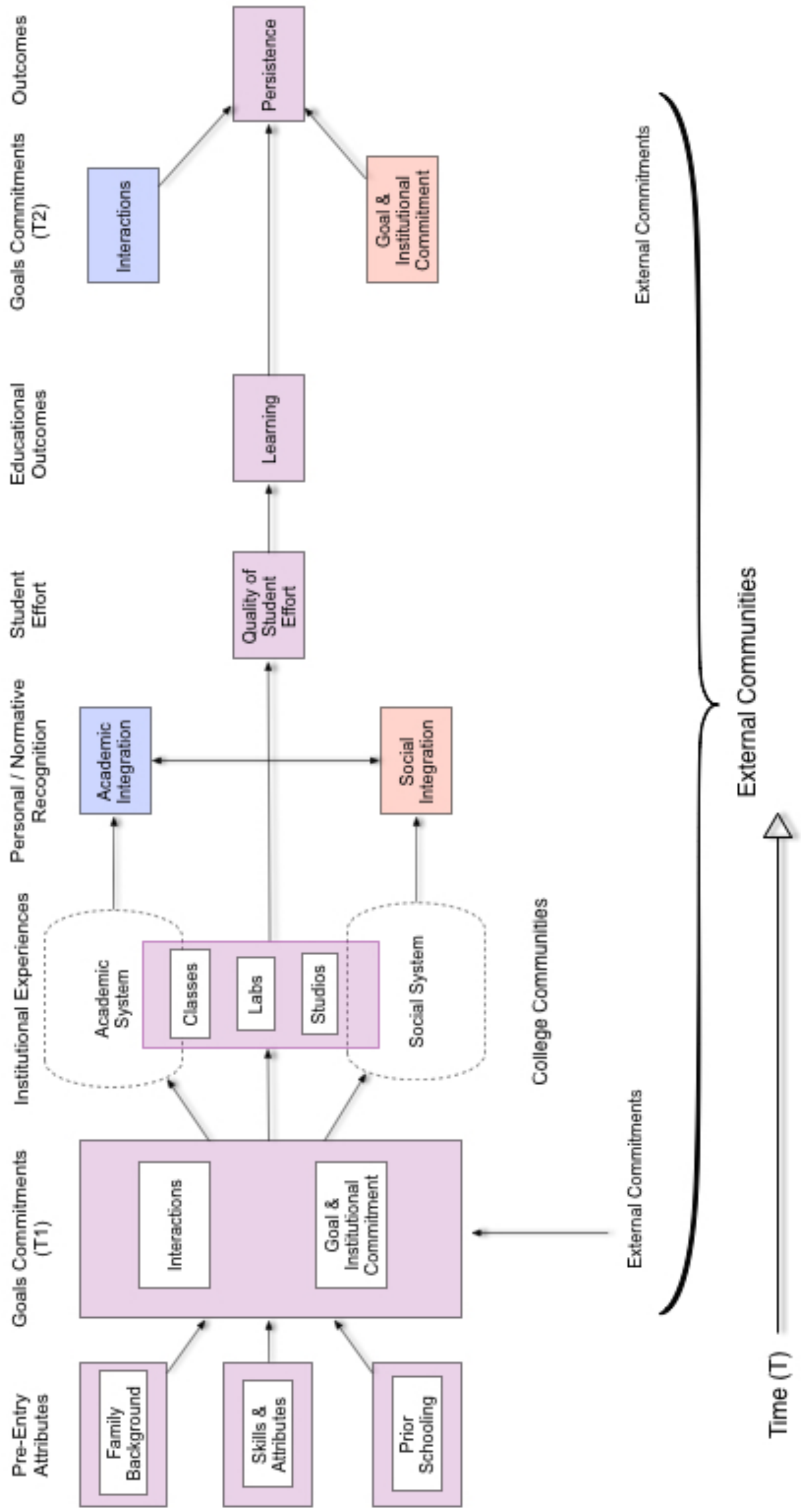

Figure 2.2 Tinto's Revised Model of Attrition of 1997 (Tinto, 1997)

Tinto's Model of Attrition focuses on a traditional student model laying emphasis upon integration into the academic community. Tinto felt that becoming a part of the university community was important to the student and failure to do so could cause the student to feel isolated and leave. Being involved in all the university activities, whether social or academic, were seen to be useful in enabling the student to have a positive student experience.

Following further research Tinto (1993) went onto state that "a strategic leverage point [exists] where the investment of scarce resources can yield substantial future benefits in both learning and persistence" (p. 152). He considered the point that students have social and academic goals and intentions. As a result, students have formal/informal academic or social experiences during their education. Students' experiences take into account their academic progress to date as well as how they see themselves within the rest of the university environment by using their social integration as a yardstick for decision-making. This process reinforces Tinto's findings, "positive experiences, reinforce commitment". Tinto considered three variables within his writings around student retention: peer/ college characteristics and 'out of class' experiences, all three reflected in the "positive experience" concept. Tinto lays the decision to remain in education upon the student; however, he does mention the fact that the institutions actions/inaction contributes to the students' decision making process leading to the student being a "persister" meaning a stayer and not a withdrawer.

Tinto's Model of Student Attrition theory (1975) focused upon personal characteristics affecting the individual. He also considered their values and the student's pre-entry attributes (i.e. educational input, family history and their own ability). His research also mentions the pre-entry attributes of the student in respect of academic intentions and commitment to the educational process. A further compatibility assessment was made between Tinto's work and that of Ozga and Sukhnandan in 1998.

2.7.3 Arguments against Tinto's Model

Protagonists of the Tinto Model began to produce data to suggest that this model was becoming out-dated and far removed from the realities of student retention within the twentieth century and early twenty-first century. Some (Brunsden, Davies, Shevlin and Bracken (2000), Ozga and Sukhnandan (1998)) say that Tinto's models (1975 and 1997) are no longer applicable to full-time students or part-time students due to the work patterns also involved when studying. Further examination of the literature shows that there is some opposition to Tinto's Model of Attrition. Elkin, Braxton and James (2000) illustrates a debate surrounding student persistence citing Tinto (1975, 1987, 1988, 1993, 1998), Tierney (1992), Braxton, Milem & Sullivan (2000), Braxton, Sullivan and Johnson (1997), who state that Tinto needed to develop his model in order to keep up with changes in student diversification and so forth. For example, Tinto was criticised by Tierney for using Van Gennep's 'rite of passage' idea based upon, separation, transition and incorporation. Van Gennep (1960) was writing in the early twentieth century from an anthropologist's stance, whereas the other authors were approaching the matter from a purely educationalist stance.

Brunsden, Davies, Shevlin and Bracken (2000) go further than Yorke in their questioning of Tinto's theory by stating it is, "simultaneously too vague to be useful and too ambitious in its attempts to be all encompassing" (p. 308). They went on to say that Tinto over relied on the generic rather than the individual factors appertaining to student attrition. By making this observation they were encouraging other researchers to be more specific and focused in their work to ensure their findings would have a stronger basis to take forward future recommendations.

Ozga and Sukhnandan's (1998) article, *Undergraduate Non-completion, Developing an Explanatory Model*, discussed non-completion through an explanatory model based upon qualitative research. They compared students who did not complete their programme of studies with students who had. The paper also considered why some students had considered withdrawing but did not. Accordingly, Ozga and Sukhnandan pointed out that much of the research appertaining to student retention focused upon the student as the main problem and not the institution. This indicated that there were gaps within the literature because major changes such as social inclusion and widening access have evolved and were not considered. Higher education today reflects a situation where student funding, employability, diversity in students' backgrounds and social class all exist. In addition, there is increased competition between institutions to offer varying courses, modes of study, areas of specialist interest and modes of attendance; for example these include part time, full time and distance learning. Both aspects add different dimensions, which the student entering higher education system has to consider. Ozga and Sukhnandan's research data were collected through a set of questionnaires sent to completers and non-completers, which were further underpinned by follow up phone calls and the interviewing on a one-to-one basis those respondents who indicated they had considered leaving but had decided to proceed with their studies.

Ozga and Sukhnandan noted that Tinto's work does not reflect "the diversity of the student population". They tried to identify at risk students or characteristics of the students which would suggest they would withdraw early. The student was aware of the 'real student journey', to enable them to be prepared for student life. Their model focuses upon the student preparation for, and compatibility with, the university experience, as well as, cross-matching the student/institutional expectations. Real life integration enables students to balance their lives demands and those demands of their institution. Their model consisted of various elements. Amongst these the students' main causes of non-completion were external factors (for example family or domestic problems). Mature and conventional students have distinctly different reasons for non-completion of courses, such as conventional student preparedness and compatibility of choice with their chosen course.

2.8 Changing Higher Education Landscape: Recent Developments in Theory and Development

The theoretical basis underpinning student retention has developed in time to accommodate changes within the higher education landscape. The literature showed that the United States pioneered the issues of student retention in relation to college students as early as the nineteen seventies. On the other hand, the initial references to and studies about retention used samples of students who were white, from well off backgrounds and who already had an understanding of what college or university entailed. Tinto's theorising spans four decades and has evolved as the decades brought changes to the educational arena in the United States. However, he based his claims around the point that students' preparedness for college life was the key to success. Over time his theoretical claims developed to incorporate how students integrated into the institutions academic and social environs, claiming failure on the student's behalf to fit in was again the student's fault.

Within the changing UK University higher educational landscape changes have forced or encouraged researchers to investigate this claim that the student was always responsible for their failure and withdrawal. These newer theorists (Elkin, Braxton and James (2000), Braxton, Sullivan and Johnson (1997)) emphasised the need to move away from the idea of the traditional student profile as portrayed in Tinto's work. They embraced the ethos of widening participation and education for all which is representative of the massification and diversification within the UK higher education systems, by acknowledging that Tinto's traditional student profile no longer exists, as well as, the acceptance that external factors can impact upon the ability to stay on the course.

Coopers and Lybrand (1998) considered the government's stance and interest in human capital as being skilled-up to close the productivity shortfall within the country's economy. Employability became more central to the higher education arena during the mid to late 1990s and the early 2000s, through academic research input, for example, Jackson (1999), Knight and Yorke (2001, 2002a). A tripartite view of employability developed between the government, educationalists and employers. The boundaries and limitations between these three core stakeholders became more blended enabling a stronger and more productive stance to be taken by all concerned which was more 'dovetailed' and beneficial for all concerned. Some academics saw this as a potential threat to their 'academic freedom or rite of passage' within the world of academia but this was indeed the opposite, as shown in the writings of Knight (2001) and Jackson (1999). Jackson labelled the process as the “massification of higher education” and voiced a concern about the removal of academic freedom, based upon the evaluation of Lifelong Learning, widening participation, employability agenda and the development of core skills.

Underpinning the aforementioned works further models and surveys relating to employability were to be found within the body of literature; some of which will be explored in more detail within the chapter and thesis context. In order to follow the models developed by Bennett (2003) and Knight and Yorke (2008) it is important to consider what the definition of employability is. In the 1960s, the Lord Robbins’s Report (1963) outlined four key aims of higher education from a generalist stance.

From here Hillage and Pollard (1998) claimed that employability meant “the capability to move self-sufficiently within the labour market to realise potential through sustainable employment” (p. 2). This may be considered to be an ideological view, however, it does bear consideration when taking into account the findings and recommendations that follow in the coming chapters. By then Brown et al. (2002) were considering the possibilities of employability and stated “the relative chances of finding and maintaining different kinds of employment” (p. 9) were based upon the students’ choice of programme of study. They stated that the institution attended was also pertinent to the students’ future employability. Finally, they concluded that underpinning the previous two suggestions was employers’ preferences. The accumulation of all three points, culminating in their view of employability, Knight and Yorke (2008) when considering the definition of employability made reference to three constructs: Employability demonstrated by graduate obtaining a job; employability by the student being developed by the experiences of Higher education through curricular /extracurricular activities; involvements and employability based upon personal achievements and potential. They offered the following definition on employability: “a set of achievements, understandings and personal attributes that make individuals more likely to gain employment and be successful in their chosen occupations” (p. 5).

The topic of employability has been considered in varying guises with in higher education since the Robbins Report back in 1963, possibly even earlier. It is difficult to decide upon an all-encompassing definition of the term ‘employability’. In the basic state ‘employability’ would refer to the fact if a person were employable or not. Were they suitable for the job market? However, from an academic perspective, government based thinking and the consideration of such agencies as the Quality Assurance Agency there lies a deeper, more complex meaning. Any definition then begins to include references to learning or professional based skills, lifelong learning skills, reflective skills and a general understanding of the knowledge linked to a taught course and the personal skills/ attributes, which come to a student from life in general beyond the academic community in which they interact. The Robbins Report (1963) alluded to a need for students to possess skills to enable them to contribute effectively to the labour force within the country. They suggested that institutions via a process of ‘instructions’ would provide these skills. In contrast the Dearing Report (1997) into Higher Education moved to the need to have and develop skills within students and the necessity to have work experience to enable such a process to be progressed in order to benefit the student body, labour market and the community in general. The skills set promoted as a core requirement by Dearing were: Communication, numeracy, information technology and learning how to learn. Subsequent to these team work and problem solving were added by the Department of Education and Skills (DfES).

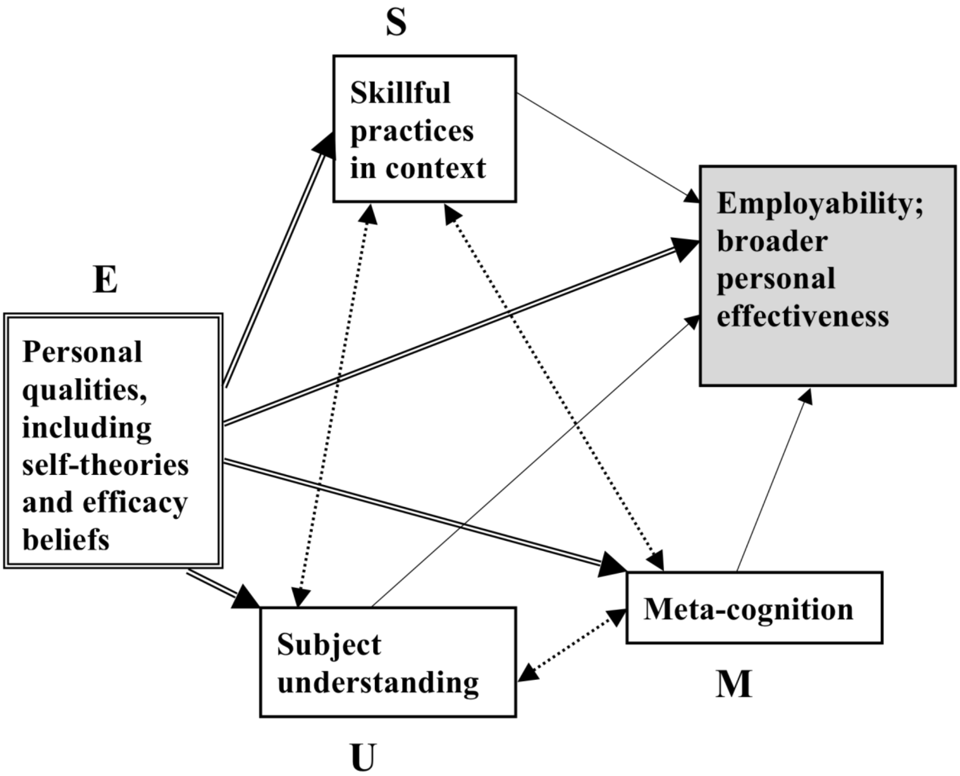

Figure 2.3: USEM Model. From Knight and Yorke (2002)

From Knight and Yorke (2002) the USEM model (Figure 2.3) was introduced to the employability arena. The abbreviation USEM refers to Understanding, Skills, Efficacy Beliefs and Metacognition, the latter referring to self-awareness and reflection. Metacognition is a recognised term drawn from the field of psychology. It includes an understanding of: what you know, knowing how it can be used and knowing how you can get new things. The efficacy beliefs relate to a person's personal demeanour, their qualities and understanding of themselves. This model represents the initial steps or journey that a student would embark upon in their progress towards reflective and strategic thinking.

Prior to Knight and Yorke's USEM model (2002), Bennett, Dunne and Carré's Model (2000) introduced five key elements when considering employability. These are as follows: disciplinary content, disciplinary skills, workplace experience, workplace awareness, and generic skills.

A strong drive towards integration and implementation of employability into higher education in the UK is evident within the literature. From the onset of the drive towards the integration and implementation of strategies to develop employability within the curriculum, a series of agencies were created to consider quality assurance, by considering and reviewing the policies and procedures within the host institutions in line with the agencies benchmarks (Quality Assurance Agency, 2000), for example, the Quality Assurance Agency and Career Education and Guidance. Careers Education and Guidance is designed to ensure that institutions are producing graduates who are prepared to enter the employment market with the necessary skills and attributes to have a successful career. Careers Education and Guidance input is also provided in a format designed to help students to progress into employment or, if they decide to remain in the higher education sector, onto further relevant study programmes. The Career Services of the twenty-first century have become a more central link in such a process within the higher education graduate transition into the labour market. They are more aware of human capital and are therefore working in partnership with students and academics to ensure all stakeholders understand the need to develop skills, up skill and build upon areas like personal development planning, and so on, to raise the student population's potential and institutions first destination statistics.

2.9 Summary

Underpinning theoretical models, such as those cited within this Chapter, are empirical research and studies carried out to test and implement these theoretical positions. The following Chapter 3 takes the literature review further in order to explore these empirical studies in order to better understand the theoretical models being offered in Chapter 2. On completion, it is envisaged that the theoretical and empirical literature review chapters would provide a stronger foundation to claim 'gaps' exist.

Chapter 3: Empirical Research and Studies

3.1 Introduction

Building upon the theoretical models and Government legislation literature (Chapter 2), this Chapter looks at empirical research and studies within higher education. Author's writings reviewed here have taken into consideration models such as Tinto and related them to further empirical research related to student retention data recording withdrawal decisions, adapting to new situations, integration, drop-out, barriers to higher education and student learner findings among others. The chapter offers a broad overview with many areas providing scope for further in depth considerations at a future point.

3.2 Student Retention Data Record Keeping Issues

Yorke (1999) within his book *Leaving Early: Undergraduate Non-completion in Higher Education s*uggests the "theory [Tinto's] appears rather self-contained in that it has relatively little to say about the impact of external factors in shaping students' perceptions, commitment and reactions" (p. 9). This insight from Yorke introduces the fact that student learners have to consider their studies alongside external issues, which may impact upon their ability to succeed, irrespective of their academic ability or preparedness. As a researcher into student retention, Yorke is a well-known and informative writer (2009, 2006a, 2006b, 1999). His work initially evolved from the Higher Education Funding Council for England funded project, *Undergraduate Non-completion in England* (1999). He carried out a postal questionnaire to which he received 1083 responses, plus a telephone survey of non-responders gaining feedback from another 538 former students. This follow up measure increased the surveys response rate to 31%. His research identified 36 'influences', and after factor analysis, these were reduced to the six influential factors, listed below: poor quality of student experience; inability to cope with demands of programme, unhappiness with social environment, wrong course choice, financial need and related matters, dissatisfaction with aspects of institutional provision. He also warned against withdrawal statistics and performance indicators because of the inherent difficulties that exist when trying to define what a withdrawal really is. Yorke's work also draws our attention to the fact that students transfer between courses. In the UK, they may leave the institution prior to the December cut off returns date, or they may be part-time students, who may also have an erratic cycle of attendance, for instance, attend, withdraw and return. Another factor to consider is that not all withdrawals are permanent.

3.3 Issues Relating to Withdrawal Decisions

Academic experience and outcomes are present within the literature, which outline reasons for departure. Yorke and Longden (2008a, 2008b) found that students who lacked in basic academic skills (e.g. study skills and numeracy skills), failed to adjust to the learning and teaching approaches consistent with teaching methods and delivery in their institutions. They also observed that students who were facing academic issues including abilities to pass examinations and maintain discipline were reluctant to ask for help or to indicate to teaching staff and tutors that there were problems. Yorke and Longden (2008a, 2008b), Thomas (2002), and Quinn, Thomas, Slack, Casey, Thexton and Noble (2005) emphasised the importance of students' first year experience. They sought to recommend that universities take pro-active steps to support student learners in order to help them face and share problems with staff at an early stage to avoid such issues afore mentioned issues. A series of focus groups involving 32 student learners noted that relationships between themselves and staff were very important, as were financial worries when deciding whether to withdraw or not. Preece and Godfrey (2004) argue that all students need to have a good level of understanding of academic literacy skills in order to remain on course. Parker, Naylor and Wormington (2005) claimed that universities who had good levels of student retention had embraced the massification of education through widening participation and the adoption of diverse routes to teaching and learning. Bamber and Tett (2001) claimed it was necessary for universities to incorporate socio-economic considerations faced by mature students when making institution based decisions around learning and teaching approaches, for example, timetabling and block time tables.

Palmer (2001) argued that the "influence of factors external to colleges, such as, financial hardship, feeder schools and the impact of '*habitus*' on a student' disposition, illustrates the problem of trying to reduce the complex of drop-out to a single, generalised cause". Brunsden et al. (2000) mooted further concerns regarding the model when they argued that viewing concepts such as 'integration' as a fixed variable is likely to be a mistake. Such concepts were applied to student learners without any consultation as to how the student learner viewed them. Imposing them as given ignores the personal meaning they have for any individual. Bean's Student Attrition Model (1980) moves a step beyond Tinto's Models (1975 and 1997) by incorporating additional core elements including; background variables and organisational determinants and intervening variables of satisfaction and commitment. Astin (1984) provides a theory of involvement and satisfaction, which reflects a behavioural perspective on the matter. By 1992 Carbera, Castaneda, Nora and Hengstler were suggesting other elements to consider when making informed decisions about student learner withdrawal: integration, commitment and intention to continue.

Further postulations were to be offered in the Davis and Ellias Report. The Report, *Dropping Out: A Study of Early Leavers from Higher Education* (2003), describes their large-scale research into student retention. The key areas of the Report, pertinent to this literature review, were Chapter 1, pages 6-12, which offered an overview of the participants involved in responding to the research questionnaires; and Chapter 4, which considered in detail the issue of withdrawing from university. Their findings were compatible with those for withdrawal from university. Ozga and Sukhnandan (1998) developed this point further by saying that additional factors relating to course choice were also contributory to withdrawal. For example, course content, structure, failure to meet students' expectations and their own lack of interest in the actual course content was cited. Additionally, Davies and Ellias's paper revealed that 67% of respondents withdrew in first year and only 8% withdrew in third year. The authors also considered the role gender played in the withdrawal decision-making processes. They found that 52% of males and 40% of females who elected to withdraw from university because of financial related issues. The females reported that they also withdrew because of poor course choice (48%) and personal issues followed next.

The paper also differentiated between over and under twenty-one year olds in the exploration of the decision making process related to the individuals withdrawal. The paper showed that poor course choice was the main reason for those under twenty-one leaving university. The over twenty-ones mentioned finance as the main factor. Interestingly, both categories put personal problems as the third commonest reason for withdrawing. Other references were made to illness and having to care for a dependant as factors relating to the over twenty-one's decisions to withdraw, whereas, the under twenty ones offered homesickness (emotional state), being away from home (physical state) and poor social lives as contributing factors to their own decision making. Poor course choice was offered as the key reason for leaving during first year. Further into the academic programme of study, funding and personal factors became the predominant factors. These findings seem to be in accordance with those studies carried out by Ozga and Sukhnandan (1998, 1997), and Yorke (2007, 2006a, 2006b 1999) respectively.

Davies and Elias's survey also considers the students' levels of awareness regarding the institutional support mechanisms available to them. Davies and Elias were encouraged when it became apparent from the responders that 79% of students were aware of the 'personal tutoring' system. In addition 71% of the students also demonstrated an awareness of the existence of the counselling services. Their research also illustrated a gap in the students' awareness of the support mechanisms because they went on to say that students did not have an awareness of other advice available to them, for example options to go part-time, deferring their studies, course transfer or alternative modes of study. This raised concern considering their initial findings showing that the poor choice option was offered as a key reason for withdrawing.

Davies and Elias also considered with whom the withdrawers discussed their potential withdrawal from university. They found that parents and relatives (59%), friends (50%) and personal tutors (38%) were the top three. A more concerning statistic in their paper was the fact that one in five withdrawers (one in four among males) did not seek any advice. A further observation was the fact that there appeared to be under reporting of academic difficulties by students. The question remains: were the participants reluctant to elaborate upon academic issues in case they were seen to be at fault or passing blame onto academics and the institution in order to save face? The respondents were also questioned about what would have helped them most to remain in higher education. It was noted that 18.7% stated more financial support, 9.4% more encouragement from tutors and 8.8% said more pre-entry advice would have helped them remain in the system. Furthermore, another 8.6% stated that irrespective of all the above they would not have stayed on at university.

3.4 Adapting to New Situations

During 1968, Merton was also considering how people adapt to new situations. For the purpose of this study the transition between leaving school, and home to go to university would be appropriate situations to reflect upon alongside the five modes of individual adaptation being put forward by Merton: Conformity, Innovation, Ritualism, Retreatism and Rebellion. A students desire to withdraw from university would sit well within the 4th mode of 'Retreatism'. This is analogous to the scenario where a student feels things are not going to plan or do not meet their initial expectations of being a university student. During this period of research and the existence of the Clearing process in August each year students enter a university and tend to embark upon courses which are similar to their first choice but are not in their first choice institution or degree option. Therefore once the initial enthusiasm or relief of being in a university and not having to totally pass on the expected student experience and alleged route to success, they find themselves in a position where things are drifting. They may be actively avoiding tutors, peers, lectures and tutorials for reasons only known to them. Their intended commitment to the course and ultimately to the institution begins to dilute and the link between themselves and the institution life begins to dissolve. The decision to withdraw from the institution begins to overtake the original decision of commitment and ultimately results in their walking away from their route to obtaining a degree. This withdrawal decision would be as Merton describes an action of retreat and this fits within the ‘retreatism’ mode.

3.5 The Student Learner Drop-out Phenomenon

The Joseph Rowntree Foundation initiated an investigative study on student learners drop-out amongst working classes, written by Quinn, Thomas, Slack, Casey, Thexton, and Noble (2005). This report investigated this phenomenon amongst working-class students within four universities across the UK. Their sample consisted of 67 students under the age of twenty-five. Within the return a range of reasons are put forward as to why students withdrew from the university. Some of the reasons mentioned included; being on the right track, academic culture shock, teaching and learning, academic struggles, student support, a sense of belonging, university commitments, financial pressures, personal responsibilities, student drift, gender differences. They noted that student learners cited that there was a difference between being prepared for university and being prepared for the course they had chosen (pp. 18-36). This study further claimed that student learners found autonomous learning and self directed study challenging; in turn they classed these experiences as contributing to academic culture shock within the participating cohort of students.

3.6 Role of Institution Environment

Barefoot (2004) draws our attention to the role of the institution’s environment when writing about the drop-out phenomenon in relation to the role of the college or university environment instead of the more common views of the external environments and students characteristics (Tinto 1993, 1988, 1982, 1975). Limitations in existing drop-out data sets relate to institutions lack of recording differences between drop-out, stop-out and short term stop-out.

3.7 Social and Academic Integration

Early alert initiatives are established to target students who may be at risk of withdrawing during the initial few weeks of term. Such students are then actively referred to counselling or to their tutors for support. Another approach taken at institution level is the appointment of retention directors within colleges or universities whose remit it is to address student retention issues head on. Social and academic integration (Tinto, 1993) underpins some courses designed to actively get new students involved in the institutions community. As a retention tool these activities appear to be productive. Learning communities have been cited by Barefoot (2002) as being very effective in helping students, through getting students to interact more in classroom settings.

3.8 Barriers to Higher Education

McGillivray (2000) emphasised the diversity of groups in terms of educational backgrounds that take the First Step to University summer courses offered at the University of Paisley. Houston (2001) also made reference to the emotional barriers that these diverse groups face, for example, fear of failure and lack of confidence. Another factor considered was that of commitment (Cochrane (1999); Blaxter and Tight (1994a, 1994b); Frank and Houghton (1997)). In their book*, Looking at Adults into Education*, Bourgeouses et al (1999), referred to a variety of reasons why adults change direction and go to University. These were: a change in working roles, redundancy, children going to school, divorce, and family bereavements. Each of these reasons when experienced may impact upon the person's decision to come into higher education for the first time or may cause them to withdraw from their course early. So far, all the aforementioned factors emphasise that there may be a negative influence on going to university affecting their decision to go to university at all.

However, Blaxter and Tight (1995) found that approximately 50% (18 students) of their students who participated in the research said there was no link between life transitions and educational participation. Life transitions relate specifically to major events in a person's life that causes them to rethink their life style or life path enough to bring them to a crossroads that would potentially encourage them to go to university to aid this progression in their life. So the question should be asked: Is there a link between life transitions and educational participation?

The reasons for non-traditional students entering higher education are many, however, so are the hurdles to higher education. The literature shows a selection of hurdles/barriers to entering university, which later on have an impact upon the individual's capacity to complete the course or to withdraw. Calder (1993) mentioned that such hurdles or barriers to higher education were 'perceived and real', and that "[l]ow-attainers were more likely to come from working-class (manual) backgrounds, to live in council or other rented accommodation, and to live in areas of neighbourhood deprivation" (Biggart (2000), p. 5).

3.9 Views on Student Financial Needs

It is generally accepted that students' needs and demands are changing. The issue of student funding periodically comes to the fore, when governments announce new regulations. However, it is ironic that the funding is intended to encourage students into education but from the literature review it is apparent that it hinders them, because of the debt it incurs. There is a shift towards seeing debt as acceptable and part of the course of student hood in the twenty-first century.

Hesketh, (1999) evaluated the way students' views on funding were altered over the years. This work considered the social implications of such changes. Of such changes, as well as considering student responses to their financial situations providing direct quotations from the students to emphasise his points and findings, he characterises the students in four groups, namely Hesketh's 'confidents', 'casuals', 'circumspect' and 'anxious'. Hesketh's categorisation of students in this way captures the realities of student learners entering a post-1992 university. Furthermore, this paper outlines the government policy changes, which instigated the implementation of student maintenance grants which were subsequently abolished and replaced by a student loans system underpinned by various bursaries designed to help students facing severe hardship. In addition the paper also considers the implications of parents being required to contribute to their child's education, if the household income fell above the means-tested cut off point deemed by the government. Plus, it is worth noting that Hesketh also claims some parents were not averse to making such financial contributions if required; however others were not so accepting. Hesketh's (1996) work shows that this pattern of students experiencing financial difficulties continues but the attitude towards debt is becoming one of acceptance. Hesketh (1996) reviews all aspects of student funding including banks, student loans, coping strategies and potential levels of debt to be incurred whilst being a student. He also introduced the Access Fund by presenting it is as a way of "sweetening the blow of introducing student loans" (p. 101).

Roe (1998) approaches the issues of student funding in the first chapter of her book, *Student Life: A Survival Guide.* She focuses on the student situation since 1998/1999. This book sets out to offer guidance to the then new arrangements, but also points out the hurdles and suggests solutions to potential funding problems. Within the context of the book, there is more in-depth discussion around other social problems related to being a student, such as making friends and becoming integrated into the institutions' environment and student lifestyles. Roe's work looks into the social practicalities for example budgeting, integrating into the university community and becoming a student. However, Hesketh considered how the legislative aspect, as well as the social effects, impact upon students' well-being and ability to achieve their degree. There is a continued concern with higher and further education institutions that financial hardship is becoming a widening problem in the student population (Payne and Callender (1997), National Union of Students (1999), Kempson (2000), Callender (2003), Callender and Jackson (2004), Callender, Wilkinson, Mackinnon and Vegeris (2005a, 2005b)).

3.10 Part-time Employment

One element possibly impacting upon student learners' abilities to remain on their course is linked to the necessity to work part-time whilst studying full-time. The literature review within this thesis highlighted the depth of research into students' participation in part-time working to subsidise their finances. Ford, Bosworth, and Wilson (1995); Leaonard (1995), Taylor, (1998) Lucas and Lammont (1998), Smith and Taylor (1999) all agree that term time jobs are on the increase and are increasingly essential. For example, Smith and Taylor's (1999) study, based in Glasgow, showed that full time higher education students' working week averaged

14 hours of part-time employment. This may have had an impact upon their well-being and potentially their levels of achievement.

More recently The House of Commons Select Committee on Education and Employment (2001) acknowledged that all Government was concerned by students needs to work part-time to find subsidiary funding sources in order to survive university. They claimed that their research evidence showed that working part-time did have a negative effect upon students and did impact upon the levels of student retention in the UK. This finding prompted their eighth recommendation which states that "students should not work in paid employment for more than 12 hours a week", if they wanted to persist in higher educational studies. Callender and Kemp (2000) also claimed that part-time working was a hindrance upon students' abilities to achieve and to remain within higher education. Dodgson and Bolam (2002) carried out a study on student retention and reasons why students withdraw from universities in the North East of England. They claimed that students and staff within the study sample cited financial difficulties as the main cause of withdrawal. Hunt, Lincoln and Walker (2004) question the impact of part-time employment upon studies. The research findings were derived from three large scale surveys from lower income backgrounds. These students were more likely to be working part-time and for longer periods of time than those from a better financial standing. In conclusion, they strongly defended the claim that studies are affected if the student learner is working at the same time. The National Audit Office (2007) claimed that their data findings indicated that those students working in excess of 15 hours per week were more likely to withdraw and the progression feasibility levels fell. Longden and Yorke (2008) considered part-time working, finances and employment issues within their research. Subsequently, they claimed that students working in excess of 13 hours per week found staying on course problematic; additionally they claimed that those working less than six hours per week were not affected at all. Through their research they went onto identify categories of students who were more likely to be affected by financial or employment issues: male students, students with dependants, older students, ethnic minority students, students with no prior experience of higher education or students with no or little knowledge about university or the programmes of study. Johnston (1997) claimed that financial issues were cited within the research as contributing to students having to withdraw. However, the evidence in this particular case showed that only 12% of the student records analysed cited part-time working as a cause of withdrawal. Gerrard and Roberts (2006) explored the types of financial hardship faced by 12 female students whilst at university. Participants were asked to share their experiences through a series of questions which covered eight key areas: change in lifestyle, financial situation, sacrifices-financial or otherwise, financial resources, financial impact on mental or physical health; impact on children; doubts over worth of studying (p. 393). From the evidence gathered in this study the suggestion remains that widening access to higher education has contributed levels of financial hardship and stress within the home. Although the sample is small the findings reinforce those bigger longitudinal studies carried out by other authors such as Callender, Hesketh and Yorke.

3.11 Parental Contribution

Another dimension of student funding which is affected by the Government legislation is the level of parental contribution deemed appropriate by the awarding body, for example Student Awards Agency for Scotland. Student Awards Agency for Scotland (SAAS, 1997) and local authorities apply means testing of the students' and parents' income (if the student is under 25 years old) to ascertain the potential level of parental contribution required per academic year. This means testing approach is used within both universities and further education colleges as a measure to benchmark levels of contribution if required. Callender and Kemp (1996) suggested that student learners received £300 assessed parental contribution. Barr and Low (1989), Pilkington (1994) found that as many as one third of the student population does not get the parental contribution. Finch's work (1989) showed that there is no absolute moral imperative dictating the exact amount or form of support between parents and adult children, or, other relations.

3.12 Student Debt

Hesketh, Roe and others accept that students do withdraw for finance-related reasons; however, they also show that students in the first decade of the twenty-first century have become more accepting of debt, being impoverished and requiring to juggle their studies with the need to work part-time to enhance their financial status. Roe (1998) addressed the social practicalities involved in being a student.

Debt aversion is also considered by the National Audit Office (2007), which cited it as a contributing factor in relation to student retention. They claim that in some instances the fear of debt outweighs the possibilities of the levels of debt to be accumulated during a period of full-time study. They raise the point that students from disadvantaged backgrounds face an additional burden in relation to funds (which on reflection would potentially keep them out of debt), which was the possibility of funding resources being delayed. Such delays can have negative repercussions on these students and can at that point cause unresolved issues in relation to the student being able to continue or embark upon a programme of study. Furthermore, debt aversion was mentioned by Callender (2003) when she announced that "debt averse students often opt for financial security at the expense of cultural and human capital, by enrolling in less advanced, vocationally oriented, short courses run at less prestigious institutions near their parental home" (p. 148). Yorke, with Bell et al (1997) and Ozga and Sukhnandan (1997) emphasised that disadvantaged students from the two lowest socio-economic groupings were more liable to face financial hardship. Yorke (1999) and Dodgson and Bolam (2002) both agreed with these claims by suggesting that barriers to completion were linked to student learners from lower socio-economic groups who from their experiences were the most affected in such instances. A further dimension to student financial status and subsequent lack of funds was raised by Thomas (2002) who explored the impact upon students who formerly worked and were used to a regular income, and who had become full-time student learners with limited income, if any, other than Government funding or family and friends input. These student learners tended to feel challenged because they realised that they were now unable to be on the same financial footing as their friends outside of university who were in a position of receiving regular incomes. This finding suggested, according to Thomas, that these student learners were also prone to leaving their course early due to these added pressures.

3.13 Institutional *Habitus*

During the 1990s, the concept of 'institutional *habitus*' began to be acknowledged as a key impact upon student learners, though unlike Bourdieu's work in the 1970s, which brought us the concept of *habitus* as norms and practices of particular classes or groups. A further development of 'institutional *habitus*' by Thomas (2002) who argued that

> an institutional habitus is inclusive and accepting of difference, and does not prioritize or valorize one set of characteristics, but rather celebrates and prizes diversity and difference. Students from diverse backgrounds will find greater acceptance of and respect for their own practices and knowledge, and this in turn will promote higher levels of persistence in H. E. (p. 431).

Reay et al (2001, para 1.3) adds to this concept by considering "the impact of a cultural group or social class on an individual's behaviour as it is mediated through an organisation."

In an attempt to move away from the student perspective to that of institutional habitus, Thomas (2002) discussed the role of institutional habitus and student funding issues in relation to student retention. The methodology used in this research was focus groups and questionnaires. From the findings Thomas stated that "many students are experiencing financial pressures, including poverty and concern about debt, a comparative lack of money (in relation to previous income levels and/or peers not in higher education) and significant burdens of paid employment, but despite these issues many students persevere in higher education" (p. 423). This paper seeks to answer the question, 'In what ways can institutions support non-traditional students to succeed?' Reay, David and Ball (2001) also discuss the impact of institutional habitus on university choices.

From this initial exploration of the traditional theoretical models it remains a point of debate due to the continual changes within the higher education landscape. The following section explores empirical findings associated with student retention within this period.

3.14 Empirically Derived Factors Associated with Student Retention

Empirically derived factors associated with student retention have been explored by a host of researchers over the decades. This section intends to demonstrate links between the necessity to draw government report findings, student funding research and existing theoretical frameworks together through institutional experiences and studies. Furthermore, these studies provide more depth into and understanding of student learners' needs and the institutions evolving roles in relation to these needs.

During 2000-2001, and published 2003, Hazel Knox conducted a study considering the role played by a "value added" concept when addressing aspects of student retention, and further explored in 2005. This paper reviewed the value added to the students experience throughout the student life cycle. Key elements such as access and retention were also considered during this research. A consideration of age, gender, whether the student was full time or part time, which school they joined in the institution and what grades they had achieved elsewhere were all taken into account as contributory factors leading to the students' fulfilment of their academic aspirations.

Smith's & Naylor's article *Dropping out of University: A Statistical Analysis of the Probability of Withdrawal for UK University Students* (2001), considered student dropout/wastage rates since 1995. The authors contended that student retention rates fluctuated between educational establishments, levels of course entered, students age ranges, course subject, socio-economic groupings. Within their reasoning they referred to three levels relating to "dropouts": the individual student, institutional, and supra-institutional levels". The initial aim of the report was to seek clarification of "what is known about levels, patterns, and reasons for failing to complete courses or training within Higher Education and Further Education in Scotland". As a result of their research the authors concluded that more mature students tended to drop out at higher levels of study and younger students tended to drop out at lower levels of study. The reasons for doing so were “multiple and complex”. Secondly they tried to analyse reasons for wastage and other reasons for moving between institutions or for leaving. They accepted that students may be seen to withdraw permanently. In 2009, educationalists saw the permanent withdrawer in two ways: either that they have totally given up and may have totally failed their academic course; or that they have taken time out due to other issues out with their own control, for example family matters. Additionally, Smith and Taylor (2006) also supported these observations in their research. Either way these students tend not to re-enter the higher education network in the future. The temporary withdrawer on the other hand may be seen as the person who comes out of full time study but then re-enrols as a part time student, taken a gap year and re-entering the system a year later, or taken more than a year out but has come back in to education in later life. Thirdly, Smith and Taylor focussed upon the institutions and how they took steps to minimise wastage. The report concluded that widening access would result in an increase in the levels of student dropout.

Napier University’s Student Retention Project (1995) involved Johnston’s survey into why students fail to progress after their first year. From this survey it became known that student records are not always accurately maintained; for example in the case of Napier 11% of students were recorded as being ‘withdrawn’ when in fact they had changed course within the same institution. Students who withdrew in the first six weeks of the academic year did not have proper reasons for leaving recorded at all. Overall no reasons were recorded for 15% of the leaving student cohort, while one reason was noted for 74%. The report stated that 37% withdrew due to academic problems, 29% because of personal problems, 12% due to financial difficulties and 11% due to health issues. Johnston concluded that higher levels of withdrawal were found during the initial six weeks and after year one. It was found that the individual student’s motivation, ability, personal characteristics and circumstances were contributory to their decision either to leave or to progress. At the institutional level the quality of guidance and advice and course provision were key factors in the student's decision-making process. Finally, the supra-institutional factors were socio-economic and financial. The research considered 'early leavers' and 'late leavers', referring to age levels and reasons for leaving. Younger students tended to leave due to poor course choices whereas mature students left due to external circumstances. They suggest that counselling may help to reduce the rates of withdrawal but at the time of the survey Napier had no figures to support this suggestion. The subject researched considered Adult Education, Access, Further Education (England & Scotland) plus Higher Education (England & Scotland). Johnston and Simpson (2006) continued to consider continues this line of exploration by reviewing attitudes to dealing with student retention in higher education.

Bennett's paper (2003) *Determinants of Undergraduate Students Drop Out in a University Business Studies Department* put forward additional reasons as to why students withdrew from their courses early, for example disliked another student/lecturer, did not enjoy the subject, felt bored or were not challenged enough by the course content. They also referred to the fact that Her Majesty's Inspectorate in 1991 stated that more than 80% of the 13% of further education students who withdrew from their courses felt that financial difficulties, personal or family circumstances or going into employment were the key presenting issues for their departure from the institution.

In contrast to other research findings, Bennett found that only 10% of his sample withdrew from the institution on the grounds of poor course choices. However, he did acknowledge that the accumulation of debt was also instrumental in this decision making process. His paper also discusses hours worked by students, making the point that the government's guidelines of 12 hours part time work per week was realistic; however, in reality students tended to work much longer hours per week. According to Bennett the National Audit Office showed that dissatisfaction with the course, financial difficulties, and change in interests, personal circumstance difficulties, as well as, being unprepared for university life were all reasons provided by withdrawers. Ozga and Sukhnandan (1997) also mentioned within their paper student unpreparedness. Again Yorke's (1998a, 1998b) papers also supports Bennett's findings relating to the reasons of dissatisfaction with the course and financial problems. Bennett's paper concludes that reasons for withdrawing were multi-dimensional and that there is no one set of reasons that can be presented for student withdrawal within the literature in the public domain.

Johnston (1997) wrote an academic view of why students in first year fail to proceed. Her study was entitled 'Student Retention Project' commencing in 1995. Her focus included data collection from the MIS student record system, for which she did outline the limitation in evidence of such data, for example, a maximum of withdrawal reasons, being four, when in reality one individual may have multiple reasons. Secondly, course leaders were interviewed and a series of strategies were considered to reduce student non-progression. These spanned two categories: Student-based strategies, where none were in existence initially, and Institution-based strategies and pre-entry interviews and increased pastoral care. In conclusion her study focussed upon social class and academic abilities as core elements leading to early departure from the institution. Her overarching claim was that class was linked to a student's ability to succeed and remain on course.

Furthermore, enhancement of study skills and mathematics skills were offered as potential solutions, as was the need to address the matter of non-attendance. It was even suggested that there was a need for a minimum attendance level for first year undergraduate students. A need for increased pastoral care was also mentioned but lack of institutional support or resources for staff was cited as reasons for not increasing this aspect of institutional student support. This idea was to be a part of the underlying guidelines for the student loan implementation process during the nineteen nineties. Institutions were supposed to record student attendance levels within higher and further education to ensure students in receipt of a student loan were attending on a regular basis and not falling below 70% attendance. Poor systems of recording student attendance, particularly in universities where they may not use a register process, as was often the case in colleges, added scope for inaccuracies of confirmation of attendance. In all cases either the Student Loans Company or the Student Awards Agency for Scotland carried out random checks.

With the improvement of record systems over the last decade or so, students attendance is monitored to a greater extent but there still remains scope for inaccurate record keeping due to lack of information exchange, for example, when a student simply does not return and does not inform the institution of ‘why’ and ‘when’.

Further research within this area relates to Christie and Munro (2003) who carried out research into why student learners withdraw by comparing two universities within Scotland, Herriot Watt University and Glasgow Caledonian University. The choice of universities additionally reflects differences between a large, city centre, post-1992 university and a smaller civic university on the out skirts of the Scottish capital. Their student learner sample included continuing and non-continuing student learners from advantaged areas and continuing and non-continuing student learners from disadvantaged areas. They used postal questionnaires to gather their data set. The questionnaire analyses reviewed 169 student learners from the 2001-2002 cohort responses (22%, 88 responses from Herriot Watt and 24%, 81 from the Caledonian University). Carstairs and Morris (1991) developed the Carstairs Index in Scotland in order to evaluate levels of deprivation within socio-economic issues. The Carstairs indicator was used as a tool to analyse the data using deprived area postcodes. Originally the index used four census indicators: low social class, lack of car ownership, overcrowding and male unemployment figures. The results resulted in a list of categorised reasons for non-completion: problems with course, lack of motivation, job offer, financial problems and university environment issues. They found that “the financial circumstances of continuing and non-continuing students are broadly similar and are not connected to the affluence of their home postal code”. This paper indicated that the social network plays a role in students’ decision making when considering whether to leave or stay on course. The core of the paper related to “debt aversion” and “non-completion” which has been explored by others over the last few decades. Prior work carried out by Christie, Munro and Rettig (2001) ascertained that strong emotional support provided by students’ families and friends helped them to remain at university even if up against a lot of challenges.

Johnston and Simpson (2006) when discussing 'retentioneering' concludes that "the care provided goes proportionally to the more articulate and assertive whose needs are often less than those of the poor and disempowered" (p. 15). This is apparent through Student Services discussions at conferences where practitioners wonder why student learners in need do not always ask for support. Harrison (2006) considers the reasons for student learners withdrawing from university but he also recognises a need to consider why student learners fighting against poor odds persist with their studies. His research was based upon telephone interviews with 150 student learners who had withdrawn from university. Many of them referred to poor course choice and financial difficulties. Harrison goes onto consider "student drift" (Quinn, Taylor, Casey, Thexton and noble, 2005, p. 381) where student learners are seen to gradually lose contact with the university. This disengagement has been linked to instances where the student learners concerned have not had positive formative assessment experiences on their course. Where they have received poor results or negative feedback they seem to be disheartened and withdrawn from the situation instead of persisting and resolving the matter. Later reference is made to the 'middle class drift' where student learners put the ultimate desire 'to study in a lively environment' beyond career and academic choices. Ozga and Sukhnandan (1998) also make reference to such in their work. (p. 382).

Martinez (2001), although his work relates to further education, wrote one of the few items of academic writing within this study's time scale to direct reference to 'financial and welfare services' (p. 11) whilst linking the comments to potential contribution to provider effectiveness. His research traced what colleges consider to be added value, the acceptance or rejection of the point that withdrawal can be a positive factor in a student's life. Finally, with regards to retention, Kelly (1999), Smith and Bocock (1999) and Johnston (1999) all made reference to the point that retention / progression figures can be fragmented and of a poor quality.

Johnston (1994), when discussing student learner drop-out, mentions that disengagement from the programme, as well as lack of interest were contributing factors as to why students left the programme early. Within his research, like Tinto and Yorke, he considered their educational and social connections during their university life. He also considered those student learners who remained on the course but may have underperformed because they were poorly prepared for what university involved and would demand of them. Within his research he provides three clusters of data highlighting difficulties being faced by students: social, personal and practical.

Lowe and Cook (2003) carried out research within The University of Ulster. This survey had 2519 respondents, with two questionnaires being distributed between start of semester one and December. Results showed that 691 respondents completed both of the questionnaires. Their research into student retention identified personal reasons for going to university: parental pressure and social norms, friends going, to postpone making careers choices or avoiding the need to enter the employment market. Furthermore, when it came to decision-making their research found that younger student learners were more reactive and mature student learners were more proactive in the processes they used to make decisions. Cook (2004) went on to consider ways of predicting student retention challenges and issues.

Tinto (1987) found that student learners with a long-term goal managed the move into university better than those who were going purely to study with no end goals in mind. Lowe and Cook (2003) make similar comments when referring to student learners entering university via Universities and Colleges Admission Service (UCAS) or clearing entry routes. Yorke (1998a, 1998b) did likewise when considering the students satisfaction with the institutions physical environment. UCAS entrants were more satisfied than their counter parts that entered the institution via clearing. York and Longden (2004) identified from their research four key reasons for leaving: 1) flawed decision making regarding the choice of course, 2) Student's subsequent experience on the course and within the institution, 3) failure to cope with the demands of the programme of study, and 4) the impact that going to university had upon their life outside of the university.

Social integration, as pointed out by such theorists as Tinto has laid the foundations for future research in the coming decades. Harvey, Drew, and Smith (2006) have defined social integration as, “those experiences that help to connect students to the college environment, that aid their psychosocial development and that contributes to their overall satisfaction in college” (p. 32). Their work draws links with Tinto (1993) by making reference to formal and informal social experiences. They make mention of a student’s need to form an attachment with the institution; furthermore they claim such links enhance the students performance levels. They went on to conclude that Higher Education Institution’s were not giving social integration issues enough attention by emphasising the aforementioned issues.

Tinto (2000, 1998a, 1998b) emphasised the roles peer relationships play at college, claiming they contribute social and academic support for the student. Thomas (2002) also claimed that friendships enabled student learners to discuss personal issues with peers in a way they would not with an academic member of staff. These links were seen as an integral part of some student’s decision-making strategies relating to whether to remain in education or to withdraw. We need also to be mindful of the claim by the National Audit Office (2007) suggesting that students from lower socio-economic backgrounds found social integration to be a challenge in some cases; for example student learners’ social engagement within the institution, as well as, whether the student lived on campus, near to campus, at home or away from the locality.

Quinn, Thomas, Slack, Thexton and Noble (2005) were aware from their research that student learners living nearby to their university tended not to be involved socially on campus. The tendency to move off campus after class for example, means students residing locally do not integrate and form friendships and so forth on campus; which may have helped them to fit in more and when challenges had to be faced they may have decided to stay due to such support mechanisms. This study further claimed that student learners residing in university accommodation tended to become more integrated which appears to help their choice to stay and subsequently achieve their qualifications. At the same time this study considered part-time student learners’ abilities to integrate into university life. They identified that in the case of students following this mode of attendance, they were less inclined to be involved in post class time activities with their peers. Quinn (2005) claimed that integration with, and relationship building with peers by these students would be enhanced through group work relating to course work. Yorke and Longden (2008a, 2008b) commented further about social integration by drawing attention to the point raised in their study, which was that student learners saw the numbers at lectures daunting and as a barrier to integration. Thomas, Quinn, Slack and Cassey (2002) make reference to non-academic services on campus, in their case Student Services, which they claim help students "locate each other (e.g. mature students, international students etc), by providing social spaces, by offering more flexible and affordable accommodation options and by compensating for the informal support usually provided by networks of friends" (p. 5). A further case in point is Tinto's claims across his work that establishing learning communities serves as tools to encourage academic and social integration within an educational setting.

3.15 Social Class and Job Opportunities

Adnett and Slack (2007) explored the theme of "overeducated graduates" going into employment. Their research mentions the point that students from less advantaged backgrounds find it harder to get a job, which reflects their education and possibly their overall academic, potential. The article refers to the debate between the incentives, which encourage people to enter higher education in the first instance and the benefits in the future to the individuals concerned. McGuinness and Doyle (2004) noted that it was not sufficient to purely relate students' backgrounds to their inabilities to achieve employment fitting their qualification McGuinness and Doyle felt that there were other contributing factors.

McKnight and Naylor (2000) and CHERI (2003) support Adnett and Slack's (2007) claim that a lower background origin does impact on a graduate's future employability, career progress and job relevance to graduate degree. Elias and Purcell (2004) place a different view of this debate by suggesting that the over educated graduate theory is over stated and state their research shows to the contrary. Colon (2005) added the point that late learners are also disadvantaged with regards to hours worked in comparison with hourly wages paid. Healey, O'Connor and

Broadfoot (2008) presented a paper at the Higher Education Academy Conference in Harrogate, which outlined the requirements needed to involve students as active learners.

There are numerous empirical examples underpinning the implementation of PDP and employability. Strivens (2007) surveyed 71 higher and further education institutions based within the UK. The level of responses was good and reflected the views of 66 universities and 5 further education institutions. This survey aimed to map e-pdp and e-portfolio practices across the UK on behalf of the Higher Education Academy. The key finding was that almost all the institutions had taken on board the necessity to implement personal development planning into the institution frameworks to meet the requirements outlined in the Dearing Report (NCIHE, 1997) and the Burgess Report (Universities UK and SCOP, 2004). Evidence showed that there was debate around on who should take ownership of developing personal development planning and reporting back, for example, on whom best to respond to Strivens's survey.

Monks, Conway and Dhuigneain (2006) whilst considering the integration of personal development and career planning looked at a collaborative process involving Dublin City Universities Business Faculty, Careers Service and Library. The sample used included first year students mostly with a small number of second year students from other Schools, for example, nursing. Monks *et al.* concluded that, in order to succeed with personal development planning and to get all parties on board "a breaking down of the divisions between academic and non-academic labour with in a university setting" is required (p. 85). Stevenson (2006) discusses a sample of first year tourism students embarking upon a 15 credit module called Tourism Skills and Techniques. This work illustrates the involvement of Personal Tutors as the tool of delivery. This study demonstrated how the Personal Tutor became more involved with the students through shared information and the students disclosure of matters interwoven with their academic progress through the personal development planning module work.

A smaller empirical study by Croot and Gedye (2006) within a School of Geography looked into the benefits of students participating in personal development planning (PDP) during their studies. They state that the success of PDP processes relies purely on how the student learner interacts with them. They urge student learners to reflect upon "your personality, your achievements and interests outside the formal curriculum, your ability to recognize your strengths and weaknesses, yourself management skills." (p. 179). The article serves to point out that PDP is a unique collation of an individual student learner's personal worldviews of their own abilities, strengths and weaknesses. Each of which when considered alongside the student learners qualifications aim to provide an insight of who the student is for future employers.

Another study demonstrates the challenges faced by institutions implementing PDP into the curriculum. Within a Welsh university East (2005) illustrates how complex a process it was for the institution to implement progress files for students. He suggests that due to a lack of clear guidance as to what skills were required of student learners in university it was difficult to develop a process.

The LTSN Generic Centre (2003) carried out research into the benefits of personal development planning and reported back that

> a wide range of positive outcomes were reported including: improved practical and cognitive skills, self identity/effective outcomes, attitudes to learning and reflection, knowledge of learning styles, autonomy and achievement. (Quoted in East, 2005 p. 169)

A document produced by Universities UK (2000) provides an insight into what is expected from PDP when stating that

> the primary objective of personal development planning is to improve the capacity of individuals to understand what and how they are learning and to review, plan and take responsibility for their own learning. (Para: 29)

Followed by:

> the process is intended to help individuals understand the value added through learning that is above and beyond attainment in the subjects they have studied. (Para: 32)

A further area of student learner stressors relate to the topic of student stress. Robotham and Julian (2006) refer to student stress levels and stressors in higher education. They make reference to the National Union of Students report (National Union of Students, 1996) and National Living Report (UNITE, 2004) as evidence to support their claims. Stressors are many and varied and span exam stress, financial stress, family based stress and transitional stress caused by moving away home to university, underpinned by cognitive behavioural stress and the ability to use coping strategies.

3.16 Summary

The literature considered within Chapter 2 and here has served to provide insight into the central themes and central sources of material and literary contribution. In addition, a review of the literature has provided scope for this study to contribute to knowledge in the future. A 'gap' was identified to which the research questions in Chapter 1 were designed to address through this evolving study.

The following Chapter 4 introduces the student learners' financial hardship and debt to the institution to which this study is attached. The intention is to illustrate, as a backdrop to future data, findings and discussions within future chapters, the environment to which student learners find themselves on occasions within this post-1992 Scottish university; which consequently shows why student learners come to the Student Funding Welfare Service.

This Chapter and preceding Chapter 2, demonstrates that there exists a vast amount of literature covering theoretical models, empirical research and studies linked to: student funding, student retention, personal development planning and employability. The majority of the literature focuses upon the challenges faced by universities trying to support an increasingly diverse student population. Such diversity has been brought about by the massification of higher education, widening participation, internationalisation of education, student learner mobility across the globe, and changes in Government (Scottish and UK) legislation relating to student learner fees. Within these two Chapters the views of Government, the Higher Education Academy (UK), teaching staff, and the Association of Managers of Student (AMOSSHE) are all present. What is not present is material emanating from student funding welfare service practitioners and professionals. Nor has there been any recognition by the majority of aforementioned authors of the work these practitioners and professionals do to support the changes in the higher education landscape, aside from the fact that such services are responsive fro the allocation of student hardship funds. There are no indications within the literature that student funding welfare services in higher education have any contribution to make to the field of student retention, personal development planning and employability.

Numerous studies have argued that issues underpinning student withdrawal are the student learner's fault. Tinto (2008, 2005a, 2005b, 2002a, 2002b, 2002c, 1997, and 1993) suggests the lack of preparedness and integration on the student learner's behalf are the core problems to be addressed by institutions. More recently, several studies have argued that Tinto does not consider the changing landscape within higher education supported by widening participation, education for all, changing government student funding support strategies, to mention but a few issues. The research to date has tended to focus on the institution's needs more than the changing student learner profiles needs. There is a lack of acknowledgement within the literature that twenty-first century student learners no longer exemplify Tinto's student learner profile which is that of a middle class, wealthy, young white male. There no longer exists a "one size fits all" solution to student learner support in higher education within developed countries such as the UK, USA and Australia, or within newer developing institutions in Africa, mainland Europe or the Far East.

The research to date has tended to focus on the subjects being taught, teaching methods and academic standards. Over the last two decades there has been a gradual shift away from a purely academic approach to a more holistic approach which embraces student learners as individuals and not en mass.

Data from several studies have identified multiple elements which underpin the institution's relationship with the student learners: the delivery of lifelong learning, academic support, pastoral care and the recent need to consider that student learners today also have commitments beyond the university community needs which need to be generally integrated into the workings of the institution (e.g. time tabling, use of social media, and multiple teaching methods). A large percentage of student learners entering higher education today have been identified as having a variety of external factors, which may impact upon their ability to complete the programme of study or achieve to the level desired by the institution or themselves. It has been suggested that student learners entering upon a university degree programme as first generation university students tend not to have the understanding of what higher education involves, whereas others who come from families who have members at university or who are graduates themselves will come equipped with information, skills and beliefs that will help them integrate quicker and easier. This prior understanding also helps to counter-balance any preconceptions emanating from the individuals expectations of themselves, often based on existing academic successes at school or college.

Chapter 4: Student Learners Financial hardship and Debt within the institution.

4.1 Introduction

This Chapter is divided into two areas of interest: Student learners' financial hardship (Hardship Funds and Child Care Funds allocated on behalf of the Government) as well as, student learners' debt to the University. Both aspects of the chapter are indicative of the initial reasons for coming to the Student Funding Welfare Service for support. It should be noted that the Government based hardship related funds were not allowed to be used to pay off debt to the University, including outstanding fees, library fines and such. However, they may be used to support student learners who need assistance with rent and are in Halls of Residence.

The findings have been drawn from a cross-section of data collected from qualitative and quantitative sources as outlined in the following pages. It was essential to gather data in this manner to allow the various elements of the Student Funding Welfare Service's work to be reflected within this piece of research. By choosing to do this I would argue that this lends a more robust and validated base to the evidence being presented within this study. This builds the foundation to the research findings and strengthens the trustworthiness of the ensuing discussions. Furthermore, by using mixed methods research and insider research approaches, the analysis aims to understand method biases.

The data from the *Forest and Trees* funding database are represented here as findings and a record of the up-take of the Hardship Funds and Childcare Funds over a four to five year period. They can be used to enhance the robustness of the findings. Subsequently the data also presents a detailed insight into what student learners needed additional support for from such Government funds. This information is used to support the findings in the student scenarios representing issues by showing the criteria for receiving such funds and the levels of uptake across the year.

4.2 Hardship Funds and Childcare Funds Trends and Implications

The Government legislation dictated that full-time (UK) home student learners and some part-time (UK) home student learners were eligible to apply through Student Funding Welfare Service and similar services within UK based universities for Hardship Funds and Childcare Funds. These funding sources have differing regulations, and occasionally titles, across the UK however, for the purpose of this study I will only be referring to them as Hardship Funds or Discretionary Funds unless indicated otherwise. This support was either in the form of a non-repayable bursary or short-term loan during 2003 where these findings began to be recorded within the newly established *Forest and Trees* database. In 2004 UK home student learners studying the equivalent of 50% of a full-time programme of study but on a part-time basis were eligible to apply if, like the full-time student learners, they could prove financial hardship and eligibility. Occasionally applicants were deemed not to be eligible for such funds due to criteria illustrated in the following Figure 4.1.

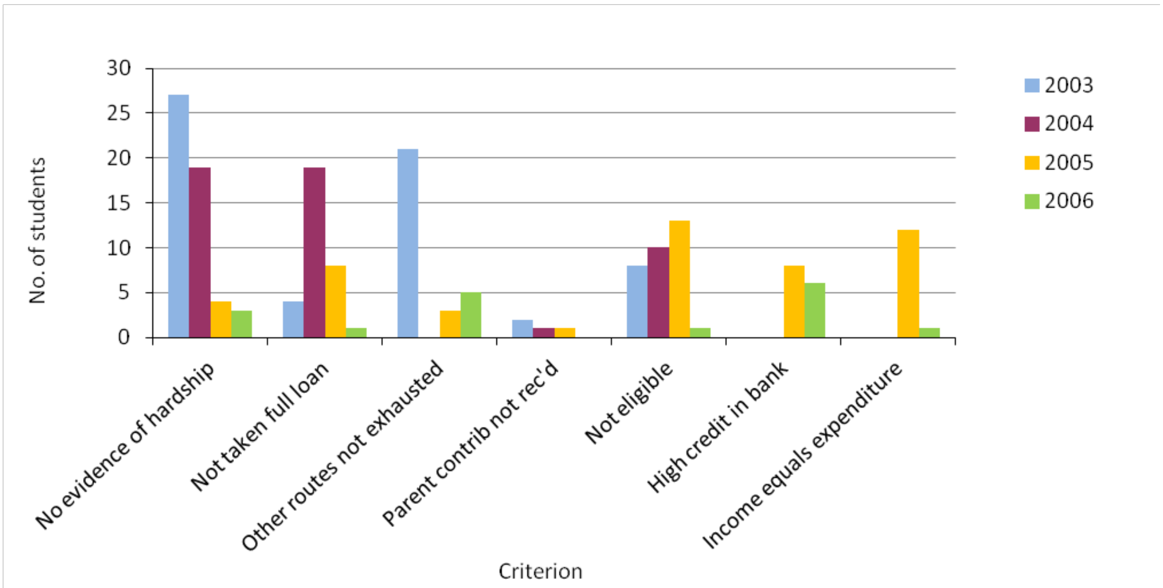

Figure 4.1: Refusal statistics for years 2003 to 2006

All student learners applying to these funds were required to have 'exhausted all other avenues of funding' which according to the Scottish Office meant including a full student loan if eligible or parental contributions were deemed applicable. Part-time student learners were eligible to apply for help with childcare costs, travel costs, books and a £150 premium, which could be used for ‘other’ financial requirements. Full-time students were in a position to claim all of these except for the £150 premium and in addition they could claim maintenance support. In exceptional cases student learners requiring Dyslexia assessments were also eligible to approach these funds for support with assessment fees, which could be in excess of £150. It was not until 2007 that a separate part-time Discretionary Fund was introduced for UK home student learners. The Mature Students Bursary Fund was introduced for students who were over twenty five years old, plus, they were eligible for the hardship funds if appropriate depending on their individual scenarios and financial situations at the time of applying. A separate Childcare Fund was introduced to run in tandem with the Hardship Funds. These funds were all administered within the University on behalf of the Government. They were linked to the Student Awards Agency Scotland, as well as the Scottish Executive for audit purposes and adherence to Government regulations and guidelines regarding eligibility criteria and allocation criteria.

The purpose for incorporating references to these funds was to illustrate the levels of student learners financial support needs criteria to which the awards were made and the changing funds available to student learners over the years from the Student Funding Welfare Service. These data also reflect some of the issues outlined in the Pen Portraits (Chapter 7). The data referred to here were taken from the application forms given into the Student Funding Welfare Service for the advisers to consider between 2003 and 2006 when the database was changed. For audit and reporting purposes all this information was keyed into the *Forest and Trees* Database for analysis. All the information is anonymous within the database, whereas the application forms themselves are not. Therefore, the applications forms remain within the welfare files in the Student Funding Welfare Service and are not for general reading or included in thesis field notes. There are exceptions to this confidentiality point, which is that Student Awards Agency Scotland, Scottish Executive and external auditors may request access to these forms. In extreme cases where fraud may be a concern the Scottish Office may authorise a Fraud Officer to visit the institution to scrutinize the forms and all supporting documentation.

Supporting documentation often included Student Awards Agency Scotland award letters, Student Loan Company agreements, Government Fee Waiver letters, doctor's letters, proof of leave to remain in the UK, current bank statements, cash dispenser print outs, lease/mortgage details, proof of parental/spousal contributions being paid, evidence of extenuating circumstance change, for example, P45, divorce papers, redundancy notice and so forth. It should be noted that once the completed application form and supporting evidence was handed into the Student Funding Welfare Service for processing the student had agreed that all evidence provided and details on form could be substantiated by the Student Funding Welfare Service team. Random checks were carried out to ensure that fraudulent claims were not being made.

4.3 Hardship Fund and Childcare Fund data analysis

The data collated by the Student Funding Welfare Service team on the *Forest and Trees* database drew together four years of qualitative and quantitative data relating to all student learners provided with either:

1. Hardship Funds (Discretionary Funds)
2. Childcare Funds

The content of all application forms received into the Student Funding Welfare Service were inputted and analysed over the years. Within the data the following trends were plotted:

- Up take of funds year on year
- Banded levels of awards made
- Reasons for award or purpose
- School and academic level of attendance
- Reasons for refusal e.g. not meeting eligibility criteria because of being an overseas student or a nursing student
- Mode of attendance (full-time or part-time)
- Escalation of levels of award money allocated to institutions by Scottish Executive

- Record of fraudulent claims made (very small but evident)
- Levels of awards per campus
- Levels of awards per institution

For the purpose of this study this is the least drawn upon set of data because it has been used solely to demonstrate the reasons why students call upon such funds for assistance and levels of awards allocated. It reflects the core work of the Student Funding Welfare Service and does lend validity and warranty to the findings held within the Pen Portraits Matrix (Chapter 7).

The University purchased this data base for the sole purpose of analysing information from the application forms to the various funds administered and managed within Student Funding Welfare Service on behalf of the Scottish Office. The information discussed was divided into data sets, which reflect the annexes in the audit report form annually provided to the Scottish Office. Furthermore, the raw data had been sub-divided to show year on year clusters of data spanning from 2003-2006 relating to, for example, full-time undergraduates or full-time postgraduates with a similar break down for part-time student learners. The data initially relates to the Hardship Funds, which were known by that label, and later as the UK Student Fund and most recently the Discretionary Fund as from 2008/09. The Childcare Funds and the Mature Students Bursary Fund are also presented in the data and are introduced chronologically to fit with the Government's amendments to student funding packages at any one given time.

Figures 4.2 and Figure 4.3 refer to the up-take of the Hardship Funds across the years 2003, 2004, 2005 and 2006 respectively. The levels of full-time undergraduates applying to the Hardship Funds and being successful were incremental across the years, as seen in the numbers 361, 568 and 570. The following year 2006 saw a slight drop in numbers to 538. The numbers for part-time undergraduates applying and being successful were minuscule in comparison with 7, 11, 8 and 13 being indicated from 2003 to 2006 inclusive. The lower numbers can be explained by the Government guidelines and criteria for eligibility to apply for Hardship Funds whilst being a part-time student at this point in the student funding package chronology.

Part-time students were, as stated above, required to be doing the equivalent of 50% of a full time programme of study and be in hardship. Many part time students in reality are not in hardship because they are working full time and attending classes, therefore it is hard to show financial hardship when in this category. Numbers relating to full-time postgraduate students were 28, 44, 61 and 67 spanning 2003-2006. The part-time postgraduate numbers were 1, 1, nil and nil over 2003-2006, the full-time students eligible to apply in this institution within this category were from the Postgraduate Diploma in Information Technology. The process of means testing students and their household income also played a role in keeping successful numbers down.

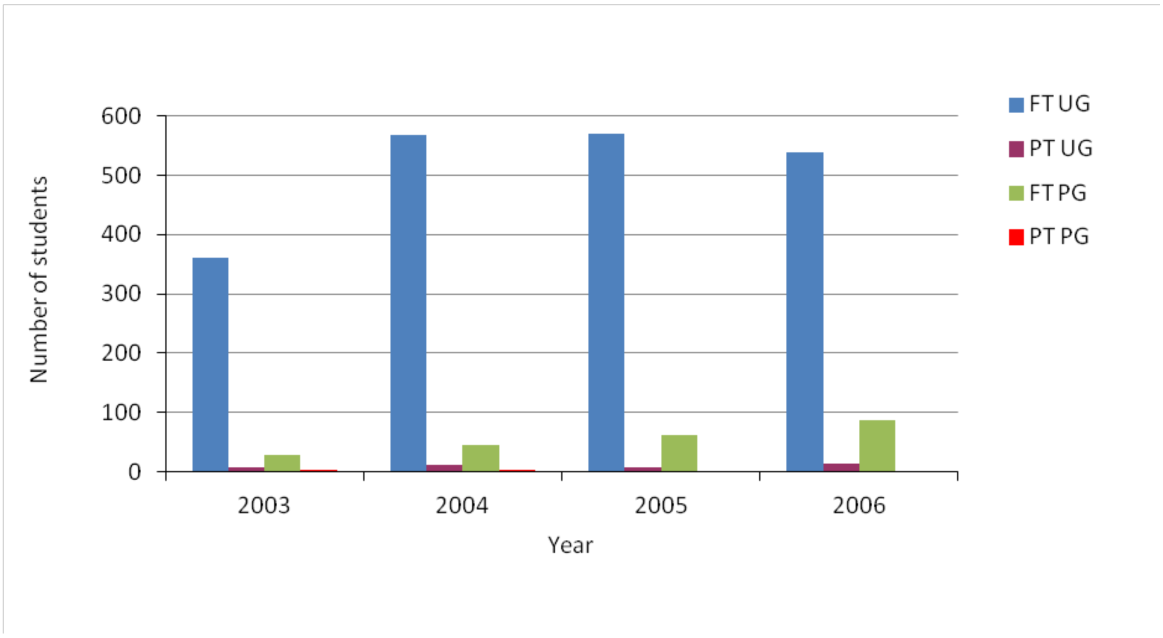

Figure 4.2: Hardship Fund applicants 2003 to 2006
(FTUG: Full-time undergraduate; PTUG: Part-time undergraduate; FTPG: Full-time postgraduate; PTPG: Part-time postgraduate).

The following Figure (4.3) illustrates the overall annual levels of money allocated per category in Figure (4.2). From the data it is clearly shown that full-time undergraduates represent the highest level of successful applications equally the highest annual allocation of monies. Whereas the part-time post graduates category is very small. This was due to the institution's discretion to allocate the overall pot of money to those needing it the most.

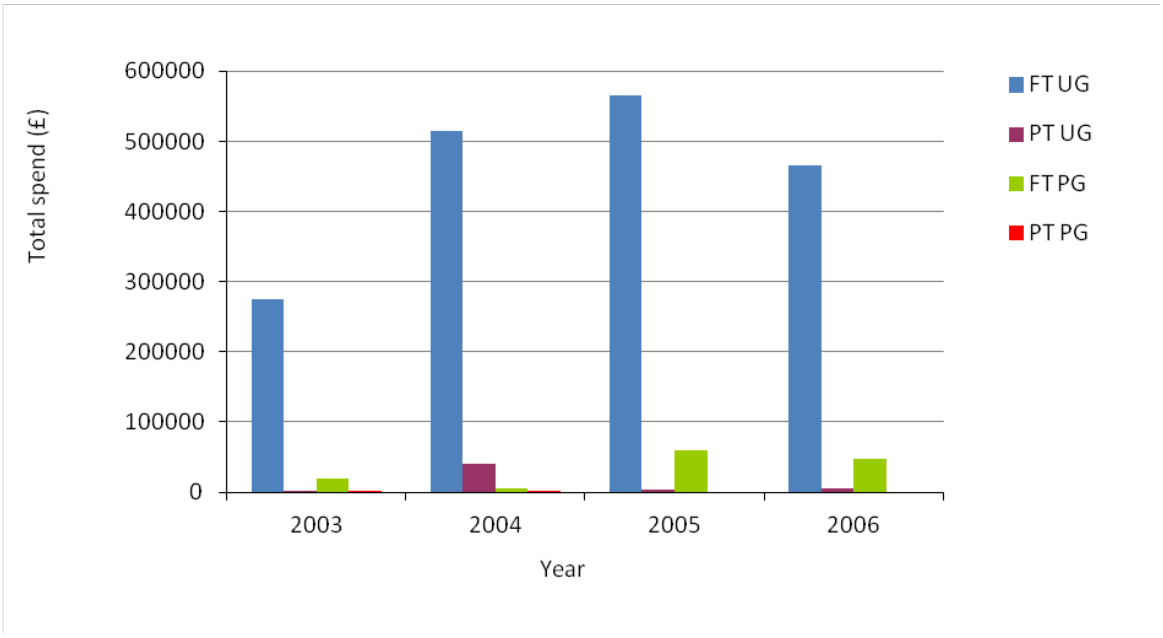

Figure 4.3: Hardship Fund yearly total spend 2003 to 2006.
(FTUG: Full-time undergraduate; PTUG: Part-time undergraduate; FTPG: Full-time postgraduate; PTPG: Part-time postgraduate).

The next Figure 4.4 serves to show how many students per designated monetary banding received those sums of money. The Scottish Executive was responsible for dividing the allocations into these five different monetary bands and required administrators to record the expenditure in the same ways for audit purposes.

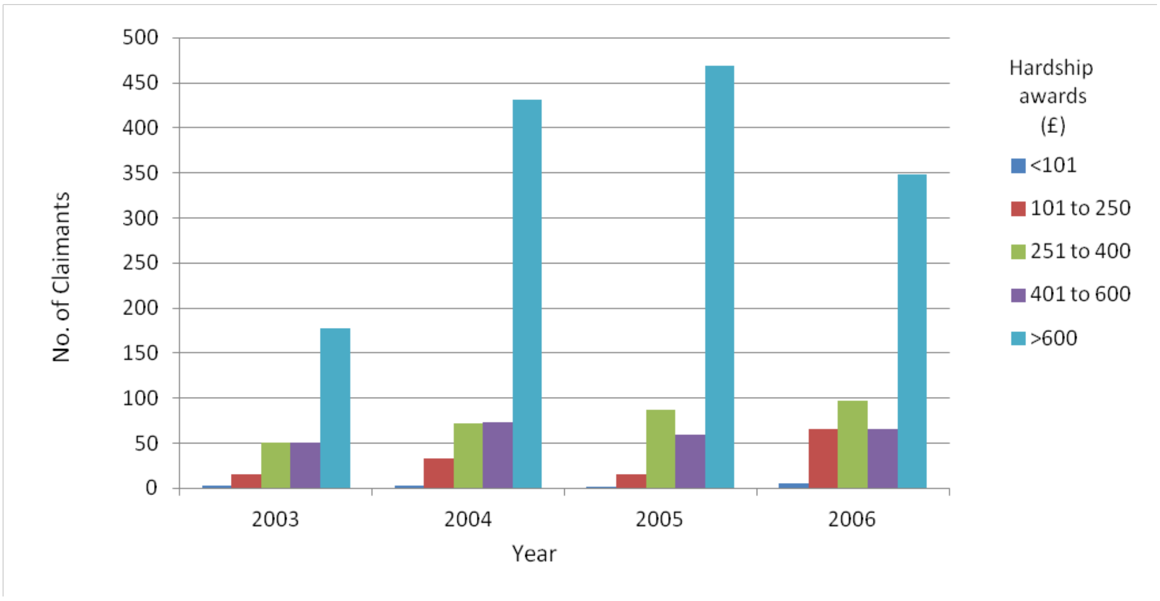

Figure 4.4: Number of full-time student learners, across the years, receiving Hardship Funds

The above graph (Figure 4.4) shows how many student learners, across the years, receiving Hardship Funds within the monetary bands set out by the Scottish Office for audit purposes across 2003, 2004, 2005 and 2006. Full-time student learners receiving less than £101 awards were 3 in 2003, 3 in 2004, 1in 2005 and 6 in 2006; with student learners receiving awards between the sum of £101-£250 being 15, 33, 15 and 66 across the intervening years. The monetary banding of £251 to £400 showed the second highest set of awards across the range with 51, 72, 87 and 97 students receiving support across the intervening years. Student learners receiving awards ranging from £401 to £600 were 51, 73, 59 and 66 respectively across the years. Finally, those in the highest banding of award of £601 or greater were 177, 431, 469 and 349 across the years, also reflected the highest levels of students being awarded. The final figures are indicative that student learners entering higher education during these years were experiencing higher levels of hardship and were requiring greater sums of awards to help eradicate their funding issues which would impact upon their ability to focus and do their best in their academic goals.

The Government guidelines relating to the allocation of these funds by University personnel in Scotland decreed that full-time student learners were to receive the bulk of sums allocated for distribution year on year. Whilst part-time student learners would be receiving a smaller pot of money for support in time of hardship due to the mode of study and time spent in university.

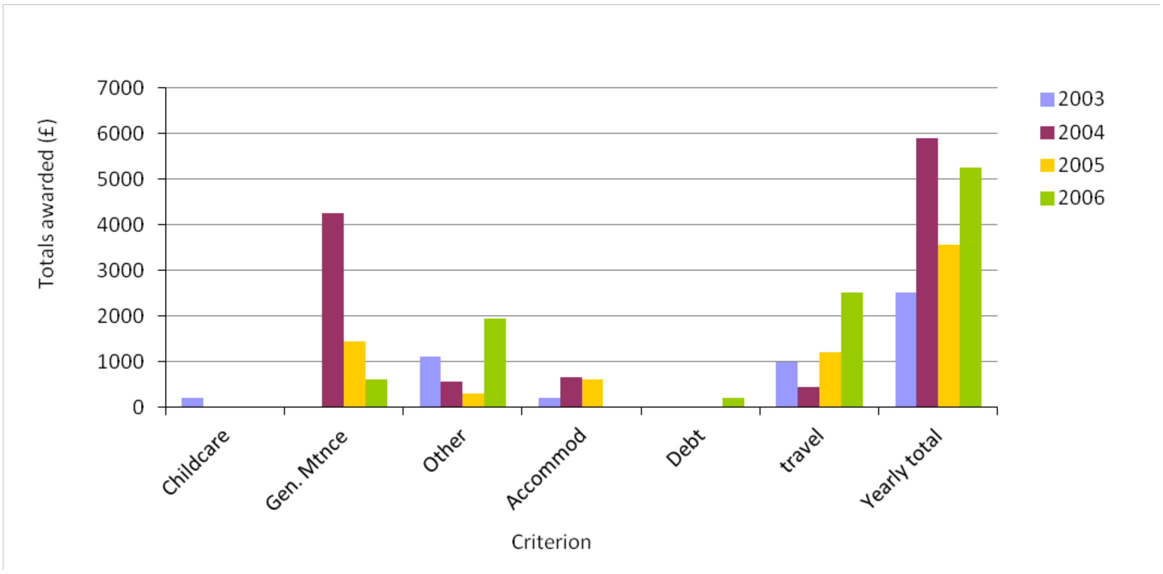

Figure 4.5: Hardship part-time undergraduate awards by criterion

Within the hardship part-time undergraduates awards criterion there were six categories (Figure 4.5): Childcare, General maintenance, Other, Accommodation, Debt and Travel. During the period 2003-2006 Childcare was only allocated in 2003 when the sum of £200 was allocated. General maintenance was not allocated in 2003. However in 2004 £4,250, 2005 £1,450 and 2006 £600 awards were allocated to student learners. Under the category of other £1,100, £550, £ 300 and £ 1,950 was allocated across the years. Student learners received £200 in 2003, £650 in 2004, £600 in 2005 and nil in 2006 for accommodation purposes which represented rent or mortgage payment support. Debt payment awards were only made in 2006 to the sum of £200. Under the category of Travel £1000, £450, £1200 and £2,500 sums were allocated across the years. The overall yearly totals allocated from the hardship funds, which included all payments in all categories, came to £2,500 (2003), £5,900 (2004), £3,550 (2005) and £5,250 in 2006. The table (4.1) below out lines these findings.

Table 4.1 Hardship Funds Part Time Undergraduate

	2003	2004	2005	2006
Childcare	200	0	0	0
General Maintenance	0	4250	1450	600
Other	1100	550	300	1950
Accommodation	200	650	600	0
Debt	0	0	0	200
Travel	1000	450	1200	2500
Year Total	2500	5900	3550	5250

With regards to part-time postgraduates within the same time line 2003 saw £600 being paid out to one student with a further allocation in 2004 for £400 to one other student. The years 2005 and 2006 respectively showed no payment s being made to part-time postgraduate student learners.

The following Figure 6 shows the level of funds being allocated to full-time student learners who attend university for a greater number of hours per week/year and are therefore faced with higher levels of financial hardship.

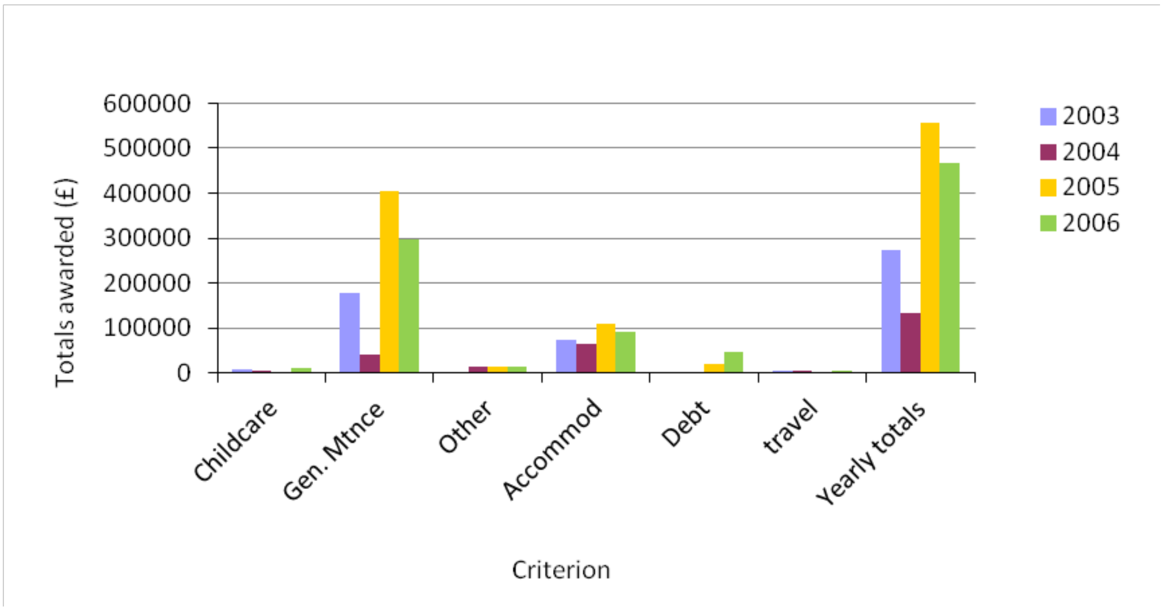

Figure 4.6: Hardship Full-time undergraduates awards totals by criterion

The levels of full-time hardship fund monies being allocated across the years 2003-2006 are greater than the aforementioned part-time allocations being made across similar categories. For the majority of full-time student learners with children there are difficulties in being able to work to support themselves and family or to pay childcare minding costs.

Financial support allocated for childcare costs year on year were £9,850 (2003), £6,100 (2004), £1,670 (2005) and £11,564 (2006). General maintenance allocations across the year were as follows £179,561.8 (2003), £ 42,495.37 (2004), £405,269.69 (2005) and £298,340 (2006). The other category basically covered issues that were unique to student learners needs and would ordinarily not fall under the other categories such as emergency funding for a car repair or something like that. The awards made within this category were £3,098.11 (2003), £15,090.53 (2004), £14,678 (2005) and £14,189 (2006). As in the part-time categories, Accommodation covers rent or mortgage payments; £75,150 (2003), £65,646.04 (2004), £111193.17 (2005) and £91326.1 (2006). During 2003 and 2004 no hardship was awarded for debt resolution. However £20,983.31 (2005) and £46,734.3 (2006) these sums were allocated towards the resolution of debt issues. The final category of travel saw £ 6,800 (2003), £4,150 (2004), £1,400 (2005) and £4,450 (2006) being paid out to student learners. When, all categories sum totals were added the overall payouts per year were £274,459.9 (2003), £133,481.94 (2004), £555,194.17 (2005) and finally £466,603 (2006). The following table (4.2) out lines this.

Table 4.2 Hardship Funds Full time Undergraduate

	2003	**2004**	**2005**	**2006**
Childcare	9850	6100	1670	11564
Gen Mtnce	179561	42495	405269	298340
Other	3098	15090	14678	14189
Accom	75150	65646	111193	91326
Debt	0	0	20983	46734
Travel	6800	4150	1400	4450
Year Total	274459	133481	555193	466603

Postgraduate full-time student learners were also considered for some of this hardship funding support, which is illustrated in the following Figure 4.7 below:

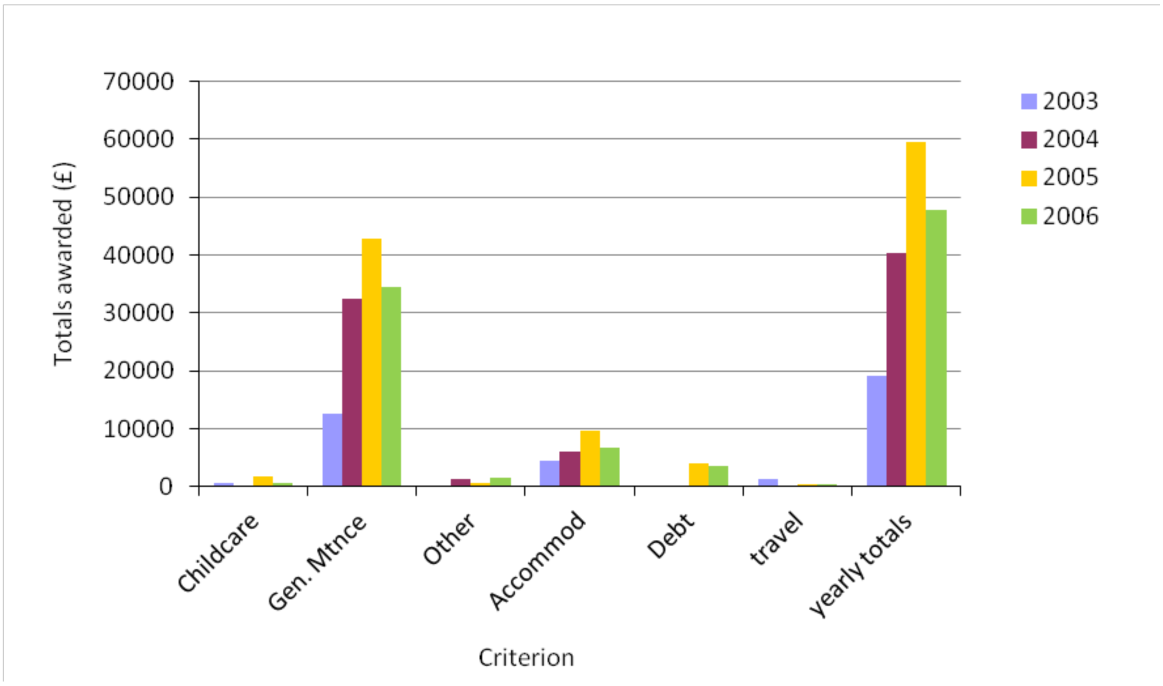

Figure 4.7: Hardship Full-time postgraduate award totals by criterion

Full-time postgraduate student learners were also allocated awards under the same categories as the undergraduate ones mentioned in the last two figures. Childcare was allocated as £700 (2003), £0 (2004), £1,750 (2005) and £ 700 (2006). Under General maintenance £12,550 (2003), £32,548.24 (2004), £42,750 (2005) and £700 (2006) was allocated. The awards under Other were £50 (2003), £1,383.35 (2004), £650 (2005) and £6,700 (2006). Debt based awards were made as follows £0 (2003), £0 (2004), £4036.50 (2005) and £3,662.87 (2006). Travel was shown as £1,300 92003), £250 (2004), £500 (2005) and £550 (2006). The accumulation of all category spend year on year were shown as accumulative totals of £19,200 (2003), £40,271.5 (2004), £59,436.59 (2005) and £47,800 (2006).

Table 4.3 Hardship Funds full Time Postgraduate

	2003	2004	2005	2006
Childcare	700	0	1750	700
Gen Mtnce	12550	32548	42750	700
Other	50	1383	650	6700
Accom				
Debt	0	0	4036	3662
Travel	1300	250	500	550
Year Total	14600	34181	49686	12312

These findings illustrate financial difficulties which impact upon many student learners as they progress throughout their programme of study. Even though they have already received student loans and other monies available they are still in a position where their financial well being is vulnerable. Over the years the Government has taken steps to try and support students more however the levels of students entering higher education is such that the changes to student funding packages continue to fall short of the actual costs. The following section serves to show that students not only have debt and financial concerns related to factors outside of the institution, many have factors relating to internal financial demands, for example, payments of fees, accommodation and so forth. The students who tend to fall into delayed fee payment situations are usually overseas students. Overseas students due to their visa status have no recourse to UK public funding therefore are often excluded from any potential sources of support to which their UK home student counterparts would have. Although some UK home students also found themselves in a self funding position either due to repeat year funding requirements where they had no medical or compassionate grounds for appeal to the funding body e.g. Student Awards Agency for Scotland or their employer has stopped the funding.

Table 4.4 Total amounts per year given to students claiming hardship

Student	**2003**	**2004**	**2005**	**2006**
Hard PT UG	16603	36185	51691	14318
Hard PT PG	600	400	0	0
Hard FT UG	19206	38589	53696	16324
Hard FT PG	38412	77178	107392	32648
Total	74821	152352	212779	63290

4.4 Student Debt Within Institution: Student Support Mechanisms

This section represents the findings of an investigation into what our institution-wide understanding of the reasons for, and the extent of University student learners' debt, in order to make recommendations on how they can best be supported. The aim of this part of the thesis is to show that different area of student support, for example, the Finance Department, have differing views of student needs and reasons for withdrawal. The Student Funding Welfare Service clearly sees more students stating finance as a problem to the Finance Department.

This section provides information about the types of debt between the student and the institution, for example, rent arrears, fees, Discretionary Fund loans managed through the Student Funding Welfare Service on behalf of the Student Awards Agency Scotland, Student Union Loans, provided by the University and administered by them; and library fines. The data available within this section was gathered internally from the Finance Department, Accommodation Office and the Planning Department as well as the Student Funding Welfare Service.

The evidence provides a foundation upon which to provide recommendations which are intended to provide alternative ways for the University to take forward and to enhance the institution's guidance and support strategies, policies and procedures adopted to recoup such debt. Further, the data gathered would be used by the Senior Student Support Adviser to develop workshops and Student Funding Welfare Action Groups which would, in turn, provide skills for students to contribute the problem solving relating University debt issues, plus, contribute to student retention, personal development planning and employability.

4.4.1 Data collection methods

In order to investigate this matter properly a mixed methods approach was adopted to gather qualitative and quantitative data: semi-structured interviews were carried out with members of staff within the Finance Department, Accommodation Office and the Student Union; data regarding the Discretionary Funds were provided by the Student Funding Welfare Service; and qualitative data showing the students perspective in the form of information mined from 30 Student Scenarios Logs collated by the Senior Student Support Adviser over a three year period (2005/6, 2006/07 and 2007/08) as part of this PhD research showing reasons why students fall into debt.

4.4.2 Findings analysis

Existing support mechanisms exist designed to provide students with an opportunity to address their debt issues and to come to a realistic repayment plan decision are operated within the Finance Department. This process was carried out within the Finance Department with the Debt Controllers who have the authority to come to a repayment plan arrangement with the student if it is justifiable and feasible. The Finance Department has a warning system whereby students are invoiced and lettered to alert them to delayed payments, and they are also advised to come in to the Finance Department to discuss the matter prior to it becoming a matter which contravenes the Student Debt Policy.

Depending upon the category of student, they may also be referred to Student Services, Welfare Service, to request assistance from the Discretionary Funds or Childcare Funds which are administered by the Welfare team. Due to the Government regulations driving such funds, the students are required to be UK home students or fourth year European Union students, who are an exception to the rule to whom other caveats are attached. The Welfare team may act on behalf of the student following a detailed discussion of the students' income and expenditure and ask, in the case of the Discretionary Funds loans, to have them converted to bursary. The Finance Department does not have the authority to make this status change to the Discretionary Fund Loans status but the Student Funding Welfare Service team do, because they are the administrators of these funds, on behalf of the Government. The Welfare team are also in a position to direct students to alternative sources of funding, for example, Trust Funds and Scholarships, as well as providing additional funding advice guidance and support. This support is available through the Student Funding Welfare Action Groups or during further one-to-one appointments with the Student Funding Welfare Service advisors or the Senior Student Support Advisor. The 30 Pen Portraits incorporated within the study are an example of one-to-one semi-structured interview appointments.

Those student learners who are not eligible to apply for the Discretionary Fund or Childcare Fund may go to the Student Union for a very small (£50-£100 on average) sum of money to assist at times of emergency. The Student Union only receives £16,000 per year from the University to support students on all four campuses who are nursing students, European Union students or overseas students. Although the Nursing student learners are home students mostly, the Government's regulations underpinning the Discretionary Funds excludes them from applying to that fund due to the National Health Service Bursary they receive which is higher than the other home students awards. The Student Union provides students with financial advice and support but is restricted due to resources as to what they can do.

The data within the following Table (4.5) and supporting Figure (4.8) was provided from the Finance Department.

Table 4.5: Levels of student learner indebtedness within the institution (£)

Year	Part time Pro-rata students	Part time Undergraduates	Postgraduates	Full time Undergraduates	Overseas
2004/05	5,986.61	42,613.96	36,332.03	133,605.00	120,944.86
2005/06	3,819.20	44,802.98	35,850.16	91,372.16	114,750.50
2006/07	9,384.94	148,802.98	28,740.00	131,744.43	253,125.80
2007/08	10,835.16	163,119.80	13,627.00	106,864.13	161,415.15
2008/09	22,000.35	102,130.26	45,025.24	200,126.99	203,273.72

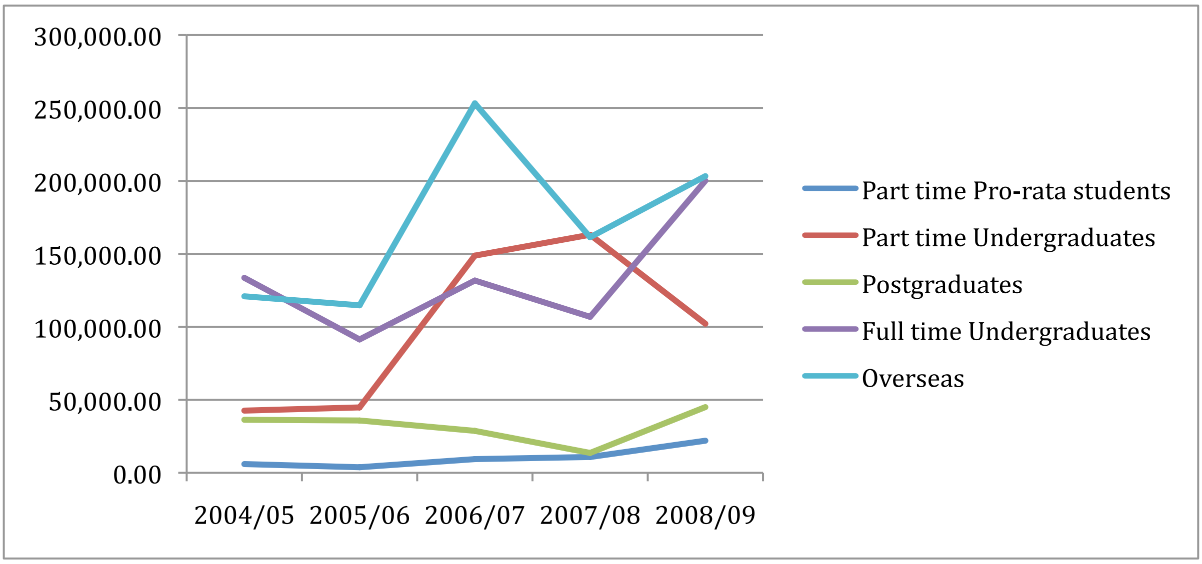

Figure 4.8: Levels of student learner indebtedness within the institution (£)

From the graph (Figure 4.8) it can be seen that the levels in general across all five categories are excessive, with the overseas students owing the most year on year. There are no records available as such showing the reasons, however, from student notes stored in the Finance Department's database, the following reasons are frequently given: the sponsor has either died or stopped the funds for other reasons known to themselves; political or religious unrest; and on occasion simply because no intention to pay exists. It should be noted that, when overseas students fall into debt, under immigration regulations, they are not allowed to have recourse to public funds and should be self-sufficient. In 2004/05, the level of full-time undergraduate debt stood at £133,605 exceeding the overseas student debt level of £120,944. By 2008/09 both sets of figures were on or above the £200,000 mark. The levels of full-time undergraduate debt has jumped from £106,864 to £200,126, which may be due to changes in the student funding packages provided by the Government, or maybe residual from the merger. Part-time undergraduate debt dropped in excess of £60,000. Part-time undergraduates had been known to voice that their employer has failed to pay their fees for them as agreed when they started their studies as a main reason for falling into debt, but the numbers of students in this situation are not known.

Table 4.6 illustrates the levels of shortfalls in fee payment within which these students may be represented.

Table 4.6: Company debt (Outstanding Fees £)

Year	Amount
2004/05	88717.00
2005/06	N/A
2006/07	58227.50
2007/08	15155.32
2008/09	22661.75

Table 4.6 provides a breakdown of outstanding student fees, which have not been paid by companies, though they agree to do so at the point of the students'

enrolment. According to the Finance Department, who provided the data, if a company does not pay the fees the student then becomes liable to clear the indebtedness. It should be noted that 2005/06 does not have an amount due to the fact none where available; possibly being with held at the time due to an ongoing merger situation.

Table 4.7: Number of Students Withdrawing due to Financial Reasons

Year	Status	Full time	Financial Reasons	Part time	Financial Reasons	Grand Total of Students	Grand Total of Financial Reasons
2007/08	Postgraduate	33	0	23	0	56	0
	Undergraduate	396	15	276	2	672	17
2006/07	Postgraduate	44	3	26	0	70	3
	Undergraduate	731	9	418	3	1149	12
2005/06	Postgraduate	24	0	28	0	52	0
	Undergraduate	448	12	169	5	617	17
2004/05	Postgraduate	17	0	64	2	81	2
	Undergraduate	438	18	173	4	611	22

The information collated within Table 4.7 was compiled from the HESA returns provided by the Planning Department within the University. The data shows that financial reasons are rarely noted as to the reason why the student had to exit their programme of study at the University. Other options were: gone into employment, health reasons, other personal reasons, unknown, transferred to another institution or other. Due to the nature of the HESA returns requirement it is not feasible to change these categories and possibly make them more refined and explanatory for internal University purposes.

The University's Planning Department provided the number student withdrawals within each School year on year between full-time and part-time students (Appendix 2). These figures are a breakdown of the overall figures reflected within the previous Table 4.7.

Full-time or Part-time Undergraduates year on year show the highest withdrawal rates within the University. The year 2006/07 proved to have the highest withdrawal rate standing at 1,149 for undergraduate and 68 for postgraduates. The reason for this is not clear, however, maybe related to the forthcoming merger and changes within the Government's student funding packages. In 2007/08 saw a drop in excess of 300 withdrawals in comparison to the preceding year. Postgraduate part-time students show little change between 2005/06 and 2007/08, however in 2004/05 there were 63 overall part-time postgraduates' students withdrawn in comparison 23 part-time postgraduates in 2007/08. It should be noted that the figures for 2008/09 are still pending awaiting finalisation of the HESA returns. A further scrutiny of withdrawal breakdown across the Schools shows that Centre for Lifelong Learning had the highest level of withdrawals within the undergraduate part-time category 2007/08, whilst the School of Engineering and Science had the highest withdrawal rate of undergraduate full-time students standing at 182 in 2006/07. The total overall withdrawals identified for each School shows that the School of Health, Nursing and Midwifery experienced the highest drop-out rate of 673 between 2004/05 and 2007/08, with the School of Education experiencing the lowest rates of 137 over the same period.

4.5 Conclusion

The quantitative data gathered from the Hardship Funds and childcare Funds illustrated here shows student learners eligible to receive these Government funds allocated by Student funding Welfare Service teams on their behalf. Student learners receiving these funds were in some instances in debt to the University at the same time as requiring additional financial support from the Hardship Funds. The following Chapter 5 considers paradigms, being an insider researcher, and the study's conceptual framework. The focus of the study becomes embedded within the Student Funding Welfare Service under evaluation and provides an explanation as to why an interpretivist, insider researcher approach underpinned by mixed methods was being used to support the study.

Chapter 5: Research Approaches

5.1 Changing Landscape

Higher education covers an array of disciplines across various academic Faculties within each institution. Research underpinning each discipline is representative of different research approaches and methods. In the light of the changing higher education landscape in the UK its role has “assumed greater importance” (Tight, 2003, p. 3). With this importance comes the interest of policy-makers, academics and practitioners. These stakeholders offer research from within the institution, as well as, from within the Government of the day and external agencies such as the Higher Education Academy, Joseph Rowntree Foundation and the Association of Managers of Student Services in higher Education. Tight (2003) notes a growing interest amongst these groups in gaining “a better understanding of the nature of academic institutions, their roles, and their key components” (p. 3). The management and functioning of Higher education institutions in recent decades have been increasingly been driven by bureaucracy and government administration. Such direction has an impact upon key areas of an institution’s working dynamic, for example, student recruitment and selection, student retention and the ongoing support of students throughout the student lifecycle.

This particular study, although impacted upon by events in the broader aforementioned higher education landscape, is positioned within education research. Whitchurch (2006, pp. 159-171) for example explores how the role of administrators and managers within the UK higher education is changing. This study looks at the functions of a service (Student Funding Welfare Service) and shows the roles of the staff are changing within higher education, exploring, monitoring and evaluating service provision to student learners and teaching staff in addition tracing its position within UK higher education.

5.2 Conceptualising Being an Insider Researcher

Prior to discussing the different types of methods being used in this thesis it is important to revisit the issues around my role as an insider researcher. I am an insider researcher because of the role I held in the University and because of the focus of this study. The literature is clear that being an insider researcher can be problematic but can also be very advantageous in other ways. I consulted various authors on the subject matter including: Unluer (2012), Chavez (2008), Smyth and Holian (2008), Rooney (2005), van Heugten (2004), Le Gallais (2003), Bonner and Tolhurst (2002), Robson (2002), Denzin and Lincoln (2003, 1994), Hockey (1993). The first point to note is that it is difficult to find articles on insider research which relates to education as such. The disciplines are many and varied including: social work, nursing, anthropology and so on. Furthermore, there was nothing authored by someone who was in the same specialist field as myself.

The author whom I felt best captured the theoretical and practical nature of my study was Chavez (2008) who authored a Qualitative Report called *Conceptualizing from the Inside: Advantages Complications, and Demands on Insider Positionality*. Although her work was related to doing a multigenerational Mexican American family study (incidentally the family was her own family) her writing touches on points that I feel can be beneficial in the case of my own research here in this thesis. Using Labaree's (2002) insider-outsider Positionality, Chavez created a diagrammatic representation for her own work. When I considered the diagrammatic lay out I immediately thought that my own situation as an insider researcher could be conceptualised in a similar but different way to Labaree and Chavez's works.

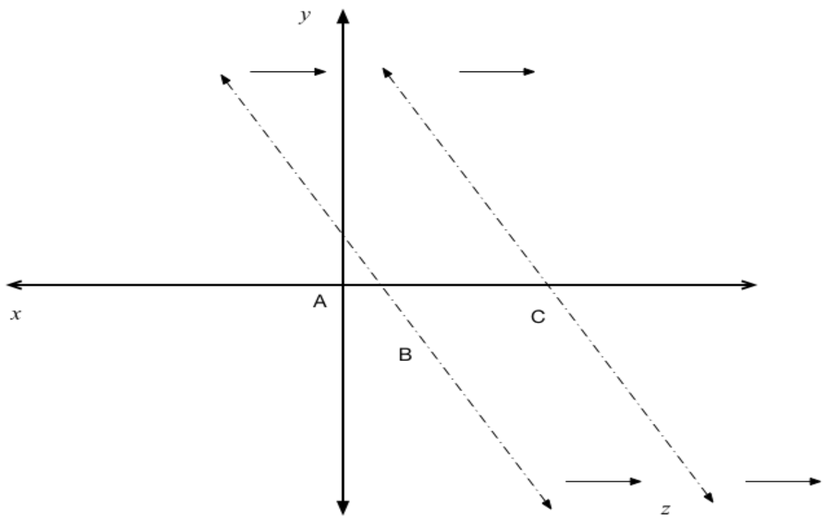

Figure 5.1: Conceptualisation of insiderness.
Adapted by Chavez ((2008) p. 477) from Labaree (2002).

In Chavez's figure, the x-axis represents the passage of time with different experiences of insiderness (B) and outsiderness (C) at different points in time. (A) represents the point where the researcher is both the subject and object of the community being studied.

Within my own conceptual diagram (Figure 5.2)

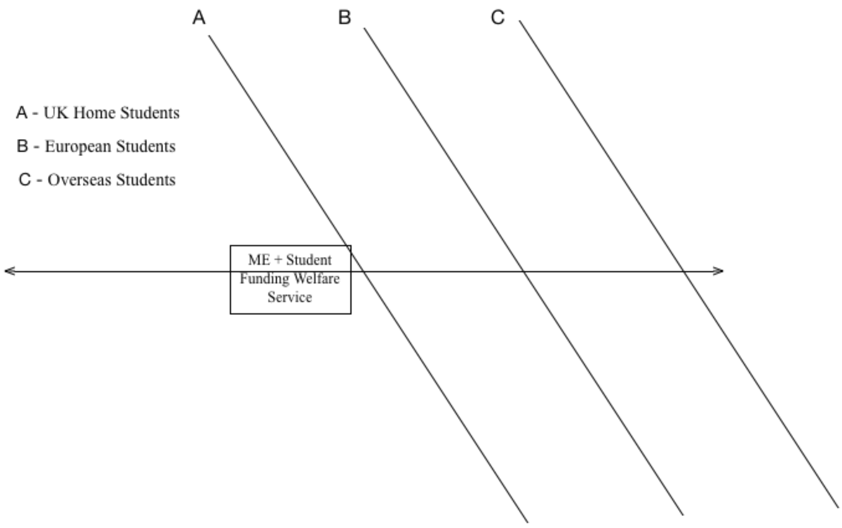

Figure 5.2: Insider researcher Positionality in Student Funding Welfare Service.

The horizontal line represents the distance between my knowledge and understanding of the real world views of student learners as a practitioner insider researcher. Which has some similarities to Chavez (2008) insights about insiderness and outsiderness. Within my roles as insider researcher, practitioner and scholar I have a deep understanding of (A) UK Home student learners' cultures, values and beliefs. I also have an in depth knowledge of student funding related legislation, law, spending cultures, attitudes to debt and borrowing money. With regards to the (B) European Union student learners, I still have some understanding of their cultures, beliefs and values because geographically we are closer and we are linked with in Europe. I am aware how they are affected by legislation and law if they come to the UK to study and more specifically if they come to Scotland to study, bearing in mind there are variations in legislation related to student funding across our own four nations. Finally with (C) Overseas student learners my knowledge of cultures, beliefs and values become very sketchy and I am not in a position to consider myself as being in a strong position to provide in depth funding advice and support. Throughout my working day I do work with student learners from all over the globe but I do also have an awareness of my boundaries and limitations and when to refer the student learner on to some other specialist. These connections are generally during the one-to-one semi- structured interviews. UK and EU interviews are satisfactory however overseas student learner interviews can leave me feeling at a loss.

5.3 Advantages and Disadvantages of Being an Insider Researcher

Moving away from how the insider relates to others and my example of my own positionality in the Student Funding Welfare Service I now turn to the advantages and disadvantages of being an insider researcher. Smyth and Holian (2008) suggest that insider researchers have knowledge that outsider-researchers would be able to acquire in a short period of time. They are embedded in the knowledge underpinning their own specialist field and local environment. Being a Student Funding Welfare Service it is indeed a specialist field; however I am not sure if I agree with their claim that an outsider researcher can learn things quickly about it. A great deal of what an adviser has as a knowledge base is representative of years of working practice, study and knowledge which can only be accumulated over a reasonable length of time in the field. Bonner and Tolhurst (2002, pp. 7-19) touch upon four advantages of being an insider researcher:

a) Greater understanding of the culture being studied
b) Social interaction not altered
c) Established intimacy – promotes both telling and judging of truth
d) "How it really works" insider knowledge of the environment

The following section offers a deeper insight into my own positioning as an insider researcher within a student funding welfare service situated within a university wide community and a student learner led community.

5.4 My Own World View of Being an Insider Researcher

Again in my case this could be equated to my own understanding and knowledge of the university community and student learner community more specifically. From my own perspective as an insider researcher I feel the advantages are numerous but there are also disadvantages. From the outset of this study I was aware that as an insider researcher there would be challenges from other researchers and readers as to the robustness of my research, the levels of bias that could potentially be involved and the possible perceived desire to show findings in a good light. The following section considers these suggestions and offers a short review of how it really was.

5.5 Advantages of Being an Insider Researcher

The nature of my daily job within the Service provided me with an established set of ethical practices, boundaries and working practices which enabled me to be sure I was meeting the requirements of my host university for the PhD and my host university for my work place. There were systems in place which provided peer review and checks, audit trails, evaluation and monitoring internally to Student Services and externally to Student Awards Agency for Scotland and local/central Government. Codes of practice and confidentiality statements existed and these encompassed my daily interaction with all service users. All my work was bound by the British Association of Counsellors Code of Conduct, practice and confidentiality.

Student learners and teaching staff who were my clients in the workplace and eventually some were to become my research cohorts could all reach me easily. This was productive because if they had any questions relating to my research or work they could either drop in to the Service to see if I was free, call me, email me, or indeed if the opportunity arose, ask me in the corridor when/if our paths crossed.

With regards to data gathering I was able to reduce costs and resources because I was on site so to speak. My hardcopy questionnaires were circulated in Schools through internal mail to the School secretaries, and then placed in the teaching staff's pigeon holes; whereas, if I had been an outsider I would not have had this option open to me. The School secretary's ensured all staff received the questionnaires and without asking they also informed me of staff who were absent, left and did not get the questionnaire, which was an added bonus in the proceedings. All questionnaires that had been completed were returned by teaching staff to the secretary who sent them all back to me again via internal mail.

Knowing the teaching staff either by my attendance at meetings, events, talks across the institution; I feel acted as an "ice breaker" because I was already known and teaching staff may have been more inclined to help by completing questionnaires and attending focus groups. Many of them also turned up at lunch time in their respective Schools to allow me to describe my proposed research and ask for their participation in person. I felt this gave them the opportunity to explore where I was going with the research and what my expectations of them might be in the future. I sensed this activity acted as an opportunity for them to "buy in" to supporting the research or deciding to "opt out" from the initial preparation stages of my insider researcher. Many of the teaching staff knew of my work in the Service, because I had either provided advice to them in relation to a student learners situation (and on occasion from their own family members impending up take of college or university courses and what were the hidden costs to them as parents of said family members), or helped at enrolment when a student learner presented to find out they were in a repeat year situation and not a proceed position!

In order to avoid bias I was able to ask peers, colleagues in other departments to review what I was doing. Colleagues in my team also, as we all did, carried out random checks on data input, which helped with research and work.

Another advantage was familiarity of some student learners existing situations; which helped the participants to be at ease quicker, than they may have been with an external researcher. This pre-existing knowledge of the student learners' situation was, if the Student Funding Welfare Service already knew them, and that they had an existing Welfare file or had already had a one-to-one semi-structured interview with myself or other advisors. A final advantage was I had existing knowledge of the databases, record keeping and management systems within our Service and the university as a whole, therefore, I was able to do my data inputting and analysis in situ and as part of my daily working practices. This was a resource saver, helped me meet the requirements of the university and my research (both prerequisite for getting the university's support to do this study in the first place); a prime example of this being the collation of data from the Discretionary Funds.

5.6 Disadvantages of Being an Insider Researcher

This role duality necessitated that I had to be mindful that I needed to meet the Service and University's needs first, and my research needs second. Meaning the prerequisite was the information I already collated for the Service and University took precedence and other information and data for the researcher may not be so readily available. This was apparent when I wanted to look at withdrawal figures in more depth across the Schools, staff in other departments/Schools did not always see why a Welfare practitioner needed such details. The Registry department at first were reluctant to share this information with me because they perceived my request to be unnecessary. After discussion with the Registrar the matter was resolved and the data was forth coming.

Student learners occasionally felt I already knew the answers or situation because our paths had crossed in previous years or semesters, prior to doing this research. This situation could have caused data collection issues because the student learner may have been inclined to leave something out in their telling of their real world views as in for example the semi-structured one-to-one interviews. Being so close to the data gathering process in my dual role made me more aware of the need to be extra careful in what I was doing, which I knew impacted upon the team because I began up dating our processes and working practices more often to iron out existing foibles. The team saw benefits later on the process so occasionally there was some resistance to change. Finally, occasionally I became "bored" because some aspects of my research was embedded in my daily working practices which sometime, reduced my enthusiasm for the task at hand. However, when this issue arose I changed my task for a while then went back to it at a later stage.

In summary, it is clear that being an insider researcher is not as easy as may be expected by those not in that position. The dual role positionality does bring many advantages but as suggested above the disadvantages are there and a balance needs to be sought between the two. I would from this experience argue that insider researcher should not be discounted due to all the checks and balances, which already exist within the researchers' work place.

5.7 Research Questions

Through working practices as a practitioner and my knowledge of the higher education changing landscape, I formulated numerous questions about the role of the Student Funding Welfare Service with the view to doing a research study. In order to identify what my research was aiming to achieve it was important to develop research questions, which would provide a range of information, and data, which would contribute to, enhanced working practices within Service, policy and research.

In this study, questions were derived from a detailed desktop literature search, professional knowledge of the Student Funding Welfare Service as a field of work, prior academic study, conference attendance, discussions with colleagues, an awareness of existing (under used) data collection processes and a need to ensure that the Student Funding Welfare Service continued to be effective within the ever changing higher education landscape.

The intention of this conceptual framework (see Figure 5.3, Section 5.13) was to outline how the research would be derived at and how it would be carried out, analysed and reported.

Initially an in-depth literature review was carried out in which a gap in the literature was identified showing a lack of material provided by professional practitioners in higher education in general who were not academics. What is more, there did not appear to be, at the time of writing any contributions to knowledge or literature from welfare professional practitioners specifically. The following research questions were a direct result of this literature review:

1. What changes within the current higher education landscape impact upon student services generally and student funding welfare services specifically?

2. What is the place for the student welfare funding service within the new higher education landscape?

3. In what way do these services align with evolving theoretical models such as those offered by Tinto, and also by Yorke?

4. Are the service users needs being met?

5. Can a student funding welfare model be developed to support experiential learning through daily working practices?

However, an additional contributory factor was to come from a conference opportunity as outlined below.

5.7.1 AMOSSHE Annual Conference (Cambridge)

The majority of delegates were Heads of Student Services with one or two from Careers or Welfare Services from across the UK. This event occurred when I was finally getting to a stage in my PhD journey that I had a clear idea of where I wanted to go with my research. The opportunity arose for me to attend the conference and show case my initial research as a work shop named “Student retention, guidance and funding and the Role of the Welfare Service; this was to be a 90 minute interactive workshop for 10-20 people. I realised the work shop topic was of interest because the numbers attending almost tripled and I had to make adjustments to accommodate the extra numbers in the activities I had planned. The aim of the workshop was to inform delegates of my research topic and to get some insight into what Head of Student Services thought of the topic relevance.

The workshop schedule was as shown in the Table 5.1 below:

Table 5.1: Student Retention Guidance and Funding and the Role of the Welfare Service, Presented by Rosemary Sleith

Workshop Schedule		
1	Introduction	• Aims of workshop • Who are we?
2	Paper	• Student retention, guidance and funding and the Role of the Welfare Service (An introduction to a work in progress)
3	Individual Activity	• Scenarios - What happens in your institution?
4	Group Activity	• Scenarios - What happens in general across all institutions - the broader picture
5	Feedback / Discussions	• Group responses to all scenarios • Any surprises? • Should Welfare Advisers have a name change? • How can a Welfare Team become more integrated into the university environment? Or should they be?
6	Conclusions	

Following the workshop I issued feedback forms, which I found very inspiring and informative as to how heads of services saw their own Student Funding Welfare Services roles and remits.

When asked, “What elements of the workshop did you enjoy the most?” Delegates intimated that they found the subject “thought provoking”, and another remarked, “looking at the Pen Portraits [not the ones in this Study] and comparing the parallel issues in our own university”. One particular Head of Service admitted, “I was surprised that you were allowed to take control of the situation where the student learner had been stopped at the airport and was potentially getting deported for fraud and other demeanours.” When I explained I was also trained in Immigration law and possessed the knowledge to address such matters even though I was a welfare practitioner. She said “I must find out what transferrable skills my staff have which they too are not using in their current posts”. Another questioned posed was “What is your overall impression of the workshop and the research in progress?” this question evoked comments such as “very good”, “very useful”, “research very interesting-seems an under researched field”, “timely”, interesting, relevant and useful”, highly interesting and very varied”, and finally “thankfully, we are all singing from a similar if not same hymn sheet”. Then the next question “How useful was it to you?” brought dialogue such as: “Pen Portraits were very demanding”, “Maybe less time on the detail of welfare advice interventions as most of us were not specialists and not dealing directly-but maybe link the management issues”, “reinforced own holistic approach to student support”, “valuable”, “very useful, as I am not that familiar with all the legal benefits etc” and “ potential for use with staff-future is high.” The final question “Would you care to add anything further?” was responded to with another couple of questions from one delegate “When it might be relevant/helpful to have a case conference of all the agents involved with a case? Who makes the judgement and under what circumstances and levels of complexity?” Another commented “I hope that the work will help non-student services colleagues to understand the complexities, central role of Student Funding Welfare Services to retention, guidance and funding” whilst the final comment was “ Widening participation has enabled students with a wide range of backgrounds and personal situations to come to HE Arrangements and support frequently haven’t expanded to meet demand”.

All comments were appreciated re workshop for my own personal and professional development. However, the comments provided a rich source of commentary for the Study and provided scope for the ongoing research and for future research to come.

5.8 A Paradigmatic Overview

Paradigms are seen to be sets of ideas or world views that are considered by research communities which take these ideas or systems to be the base line to research, a starting foundation on which to base their own work. A paradigm is a tool to put research into context and to add credence and understanding to the piece of research.

There are two clearly defined paradigms dominating academic research 1) Positivist and post-positivist 2) Constructivist – interpretivist, although more recently, Feminist and Critical Paradigms are being promoted. Furthermore, findings are supported by either a political or emancipatory significance within any of the paradigms. A brief insight into the core elements of the initial two paradigms is provided within this chapter. Positivist and post-positivist consist of an objective epistemology integrated into an experimental or quasi-experimental research design. A Constructivist paradigm is subjective in nature with an ontological perspective, for example, in interpretive case studies. Additional focus is given to trustworthiness, credibility and transferability of the study's findings and data.

Arthur, Waring, Coe and Hedges (2012) suggest that a paradigm indicates "a person's conceptions of the world, its nature and their position in it, as well as a multitude of potential relationships with that world and its constituent parts" (p. 17). Whereas, Hammersley (2007) grouped paradigms together to produce three typology sets. The first was to be two paradigm typologies consisting of quantitative/positivist -v- qualitative /interpretive/constructivist. The second was to be a three paradigm typologies consisting of quantitative/positivist -v- qualitative /interpretive/constructivist plus, critical/emancipator; and finally multiple paradigms consisting of mixed methods, qualitative evaluation, holistic ethnography and so forth. Whilst, Guba and Lincoln (2008) went onto describe paradigms as "belief systems". Guba and Lincoln (1994) originally suggested that they connected sets of assumptions, research strategies and criteria with rigour. Sparkes (1992) compared them to a “lens” used to view the world from various angles; whereas, Kuhn (1962) described paradigms as a “set of interrelated assumptions” which helps to make sense of the real world. Furthermore, philosophical and conceptual frameworks develop from these initial assumptions.

5.8.1 A positivist paradigm

Positivism originates from the nineteenth century. August Comte (1798-1857), a French Philosopher, refuted the ideal of positivism “ultimate origins” and suggests that it is based upon observed facts. Bryman (2012, p. 28) outlines the following principles as being central to positivism: 1) Only phenomena and hence knowledge confirmed by the senses can be seen as knowledge (Phenonomenalism), 2) The purpose of the theory is to create hypotheses that can be tested and that will allow explanations of laws to be assessed, 3) Knowledge is got by getting information that will give the basis for laws, 4) Science must be conducted in a way that is value free, and 5) There is a distinction between scientific statements and normative statements and a belief that the former is true to the domain. Guba and Lincoln (1994) offer five core axioms connected with positivism: 1) Ontology (nature of reality), 2) Epistemology (relationship of the knower and the known), 3) Axiology (roles of values in Inquiry), 4) Generalisation (Positivists believe that time and context free generalisation is possible), and 5) Causal Linkages (Positivists believe there are real causes that are temporarily precedent to or simultaneous with effects). Deductive Logic (emphases on arguing from general to particular, or emphases on hypothesis or theory) is added to the aforementioned axioms by Lincoln and Guba (1990). Johnson (1999) claimed that positivist or post-positivist paradigms aim to describe or observe reality, whilst using quantitative methods and objectivity, therefore, requiring a realist or positivist ontology and objectivist epistemology.

Other studies have also identified a hierarchical link between the researched and the researcher (Mills, Boner and Frances, 2006). The late 1940s and 1950s saw a move by researchers towards questioning the existing positivist beliefs based upon logic. Such moves began a period within the research community where the philosophy, ontology, epistemology and axiology were all under scrutiny and question. It became known as the period of the "debunking of Logical Positivism" (Kuhn, 1962) blended with the 1950s and the 1960s. By 1994 Guba and Lincoln were commenting upon the discrediting of positivist beliefs, plus they began to acknowledge the new era of post-positivism. Cacioppo, Semin and Bernston (2004) saw this positivist philosophy as a realism potentially encapsulating a hypothetico-deductive method. They considered the description of phenomena contextualised in theory or model, systematic observation, inferential statistics testing hypotheses, controlled experimental studies and the interpretation of statistical results as examples of key scientific methods of positivism. McGrath and Johnston (2003) considered a hypothetico-deductive method as focusing upon the hypothesis verification, relating to quantitative material being changed into mathematical formula as a functional connection.

In an attempt to examine the problem and to gather sufficient data to answer the questions it was important to understand the differences between qualitative data (linked to Interpretivism) and quantitative data (linked to Positivism). As this study was going to be predominantly based upon data interpretation it was crucial to understand these variances. From the literature a succinct comparison can be found within Bryman and Bell (2003) (Table 5.2).

Table 5.2: Comparison between quantitative and qualitative research (Adapted from Bryman & Bell (2003))

	Quantitative	Qualitative
Role	Preparatory	Means to explore authors interpretations
Relationship between researcher and subject	Distant	Close
Researcher stance in relation to subject	Outsider	Insider
Relationship between theory/concepts and research	Confirmation	Emergent
Research Strategy	Structured	Unstructured
Scope of Findings	Nomothetic	Ideographic

Image of Social Reality	Static and external to actor	Processual and Socially constructed by actor
Nature of Data	Hard reliable	Rich, deep

More recently, Bryman (2012, pp. 408-409) contrasts the qualitative and quantitative research within his work (Table 5.3). Additionally, he also shows their similarities as shown in Table 5.4. In the latter instance differences and similarities between the two are presented.

Table 5.3: Comparison between qualitative and quantitative research (From Bryman 2012)

Quantitative	versus	Qualitative
	differences	
Numbers		Words
Hard reliable data		Rich deep data
Point of view of researcher		Point of view of participants
Researcher is distant		Researcher is close
Static		Process
Structured		Unstructured
Generalisation		Contextual understanding
Artificial settings		Natural settings
Behaviour		Meaning
Theory & concepts tested in research		Theory & concepts emergent from data
Macro		Micro

Table: 5.4 Comparison between qualitative and quantitative research: similarities (Bryman 2012)

Quantitative	versus	Qualitative
	similarities	
Both seek to ensure that deliberate distortion does not occur		
Both are concerned with data reduction		
Both are concerned with answering research question		
Both are concerned with relating data analysis to the research literature		
Both are concerned with variation		
Both treat frequency		
Both argue the importance of transparency		
Both must address the question of error		
Research methods should be appropriate to research questions		

The following sections consider two main paradigms: Interpretivism and Positivism.

5.8.2 Interpretivist paradigm

Interpretivism is critical of scientific models such as those outlined above and considers that in social world research such an approach should not be taken (Bryman, 2012, p. 28). In order to carry out social world research a different type of logic is required, which requires a move away from the positivists' deductive logic to an Inductive logic.

Schwadlt (1994) described constructivism as being a relativist position which ordinarily has multiple-realities. By 2000, Schwadlt continued to elaborate upon this constructivist approach by referring to a hermeneutical approach which required hidden meanings to be sought and explored during the research process. The relationship between the researcher and the researched dialogue becomes central to the process, adding to subsequent dialogues. This integrated relationship lends to the co-construction of the dialogue and its subsequent interpretation. Hanseen (2004) suggested that constructs exist within individuals' minds rather than external entities. Hence it can be acknowledged that positivism is a deductive approach whereas constructivist-interpretivist is more of an inductive approach. This inductive approach enabled data to be gathered and analysed from the voice of the participants; thus allowing greater explanation and subjectivity through storytelling to take place and potentially enrich the research. Taking this study approach enhances the potential for new knowledge coming to the fore. Denzin and Lincoln (2003) suggested that within an interpretivist paradigm the researchers own ontological, epistemological and methodological propositions are influential upon the study (p. 33). Arguably according to them, all research is interpretivist even when it is ordinarily perceived as positivist. They go onto to say (p. 36) that paradigms are aligned with theoretical frameworks to make up the strategy of Inquiry. Denzin and Lincoln whilst discussing interpretivist research make an analogy to a "quilt maker" or "bricoleur". This analogy is a reference to the multiple complexities involved within this type of research and research methodology. And finally, a further point of differentiation between the two paradigms is that Positivism is related to quantitative research and Interpretivism is linked to qualitative research.

Denscombe (2010, p. 121) likens Interpretivism to the social world by stating that it is "constructed and interpreted by people – rather than something that exists objectively". This affirming that reality is shaped, designed by people and not science. Constructivism is an internal process where people try to make sense of the social world. Whereas Constructionism is where people, collectively try to make sense of social world as an external process. I believe this social-interpretativist perspective of the real world is appropriate because of knowledge claims based upon my interpretation of service users (student learners and teaching staff alike) constructions of internal or external realities of their social worlds. This belief will be considered more fully in following chapters which focus upon the study to hand.

5.9 Deductive and Inductive Research

Making choices as to which research methodology to follow is helped by the considerations of two types of research: deductive and inductive research. Punch (2009) and Bell (1999) suggest that cause and effect are identifiable through clear procedures. This may be seen in research where theory for example is examined, measured and a claim evolves from the findings. This is Indicative of Deductive research. Edwards and Talbot (1999) refer to data analysis and collection which drives the data, themes and patterns evolving from the study's findings. This process is known as Inductive research. Silverman (2006) adds that such data are known as qualitative and not quantitative therefore there are no scientific statistical comparisons to be made. Blaxter et al (2001) and Robson (2002) claimed that such non-scientific based research settings enables lived experiences, data gathered and described leads to findings being linked to theory and subsequent interpretation. Cresswell (2003, p. 181) notes that "qualitative researchers often go to the sites... to conduct research...involved in actual experiences of the participants." Cresswell's observation here resonates with the situation in which I find myself whilst doing this research, based upon the dual role held as a researcher- practitioner. Further discussion around this issue will ensue as the thesis chapters unfold.

5.10 A Synopsis of Case Study Research

Case study research has been debated by such researchers as Arthur, Waring, Coe and Hedges (2012), Gomm (2008), Bryman (2008), Hammersley (2007), Yin (2003, 1984) and Stake (2013, 1995) to cite but a few, over the years. The use of case study research crosses many disciplines for example: Management, Counselling/Counselling Psychology, Psychology, Anthropology, Education, Government-based studies, Social Sciences and the Humanities. Out with academic environments case studies have been used in business to train staff and to identify aspects of good practices.

A case study means many things to many people. For the purpose of this thesis I will be focussing upon key researchers in the field including Bryman (2012), Stake

(2003), and Yin (2003), each being considered alongside others in due course. Bryman suggests that case study research is not solely for one singular case study and suggests that multiple case studies are of value. Hammersley (1992) and Gomm (2008) describe a case study as looking at a subject, for example, a department in great depth and detail. Whereas, Yin suggests that case study research has to fit with the research question in the first instance, after all the case study is of little use if it does not reflect the research question being undertaken. It has to have this direct link in order to warrant the use of case study as a valuable route to research. He provides examples such as considering what is right or wrong within the phenomena being researched. Yin (1984) suggests that there are three types of case study: descriptive, exploratory and explanatory. A descriptive case study aims to outline the overall elements being considered. The exploratory case study provides an initial analysis for consideration and also considers what causes a specific phenomenon. Exploratory case studies maybe subject to various methods investigating the contents and data gathered. Yin (2003) reviews his case study types and puts forward the argument that there are actually various types of case study: Critical case studies which are well formulated theories; Intrinsic case studies; Revolutionary case studies which have subjects which are ordinarily not accessible for example a case study on the Secret Services or something equally secret or sensitive; representative case studies and longitudinal case studies. Yin bases his case study argument upon replication logic. Meaning if you do one case study, then the next on a similar phenomenon, the findings will be the same and the processes will be able to be replicated to mirror the first case study process. There is an acknowledgement that some similarities will be apparent but dissimilarities may also occur across subsequent case studies.

Malcolm Tight (2003) has suggested that the use of the label "case study" is a convenience used in research to mean many things. My understanding of Tight's stance is that he sees the use of case study research as a route to researching areas that are not clearly defined, accountable and potentially not trustworthy. When he proposes that a case study is a small sample within an in-depth study, he seems to be suggesting that the work, if left as a case study, is an unfinished piece of research. He appears not to accept that it is a complete piece of research even as Yin mentions, if the research questions are addressed and answers are proposed. It is important to be mindful of the limitations of case study research. For example, the insular nature of the subject being researched, the closed single or multiple types of research subjects, for example, a designated department or a group of departments within the same genre. Furthermore, Cresswell (1998) includes reference to the use of case studies when he offers five qualitative research traditions: 1) a biography, 2) a phenomenological study, 3) Grounded Theory, 4) ethnography, and 5) case study.

Bryman (2012, 2008) contributes clarification to this debate by aiming to remove much of the confusion to provide a clear structured insight into what a case study is and is not. In summary Bryman argues that case study research is not a method. Questionnaires, surveys, focus groups and interviews are methods but a case study is not to be considered in this way. Furthermore, case studies do not solely relate to qualitative research but can also be used in quantitative research. He revisits his stance that a case study can be singular or a series of case studies which are not merely used to identify certain hypothesis. He proposes that case studies are a valuable way to carry out research into a particular issue or situation. Bryman has been known to cite an instance where David Devoe carried out multiple case study research in Japan where he considered two Japanese car firms in order to identify patterns and dissimilarities between the two companies. Bryman contests that this multiple case study research was valuable because it enabled Devoe to consider two companies and make comparisons between the two, which enhanced the validity of his findings and enriched the data. Such case study research would also enable theories to be derived from the initial findings thus promoting further investigation or developments. Bryman prefers to have multiple case studies in order to ensure the data and findings are compelling and rigorous. He argues that more than one case study helps to eradicate the possibilities of unreasonable prejudices or biases coming into play.

Conversely, Stake (2003) offered three types of case study: Intrinsic, Instrumental and Collective. Firstly, an intrinsic case study relates to a study where the case is the sole interest and that the generation of theory was not the intention. Therefore, a more in-depth understanding of a specific case was being sought by the researcher/s involved in any one study. Secondly, an Instrumental case study relates to a study where issues are the key to the research. The intention being to gain a deeper insight into the issues studied within the case, although the case itself is secondary in interest. Context and details are then viewed in order to help the researcher to explore the specified issues in detail; and thirdly, the Collective case study, as the title suggests, refers to the study of various cases at the same time in order to gather information and data about the population, conditions and issues or presenting phenomenon. It should be noted that researchers have difficulty in separating the initial two case study types due to the need to consider specific and general elements in tandem on some occasions.

5.11 This Research in Context

In the first place three categories of participants were to be identified as 1) student learners, 2) teaching staff, and 3) the researcher-practitioner. All categories were directly linked to the service and to the research questions due to needs, expectations, working practices and remits depending upon each participant's interests. The entire institution's student learner cohort or teaching staff population had the right to access the Student Funding Welfare Service for advice and guidance as and when the need arose. Further considerations were to be included regarding the research-practitioners interpretations of service users worldviews.

Immediately following this would be the selection of research methodology and methods to be incorporated into the study. The literature was revisited to assess which methods appeared to be being used in current studies, for example surveys, questionnaires, focus groups, life histories, and so forth. Subsequently the research questions for this study were considered, as well as, the caveat set by the host university, which meant that the research had a dual purpose to achieve PhD research status and to contribute to the Service's daily working practices. After full consideration of various methods and methodologies the researcher elected to use literature review, three questionnaires, focus groups, 30 Pen Portraits derived from semi-structured interviews, and researcher-practitioner reflective journal. An empirical interpretivist approach would be taken when analysing data. Although five methods were to be involved, the study is not one of Mixed Methods research per se; it does, however, touch upon a practitioner research approach. A singular case study approach is also integrated into the study because the subject of evaluation is one Student Funding Welfare Service within a university. The study would be designed to be replicated across other such services elsewhere to form future multiple case study comparisons.

All emerging data would be underpinned by strategies designed to ensure validity, robustness and authenticity. These strategies were to be labelled as member checking, triangulation, peer review and audit trails (internal and external). Data analysis and interpretation would be aiming to confirm the original argument that Student Funding Welfare Service does make a contribution to theoretical models, government policy and working practices. Finally, the conceptual framework (Figure 5.3 above) would be indicative of where this study topic fitted into the changing higher education landscape in Scotland and the UK. The research would be concluded through reflection and conclusions with recommendations for future research being suggested.

5.12 Research Design: The Conceptual Framework

The central focus of the conceptual framework is to emphasise the link between theoretical, scholarly and practitioner dimensions with student retention, personal development planning and employability. The framework introduces topics, questions, pilots, methods used, and emerging data, and skills, strategies underpinned by reflections, conclusions and recommendations (see Figure 5.3).

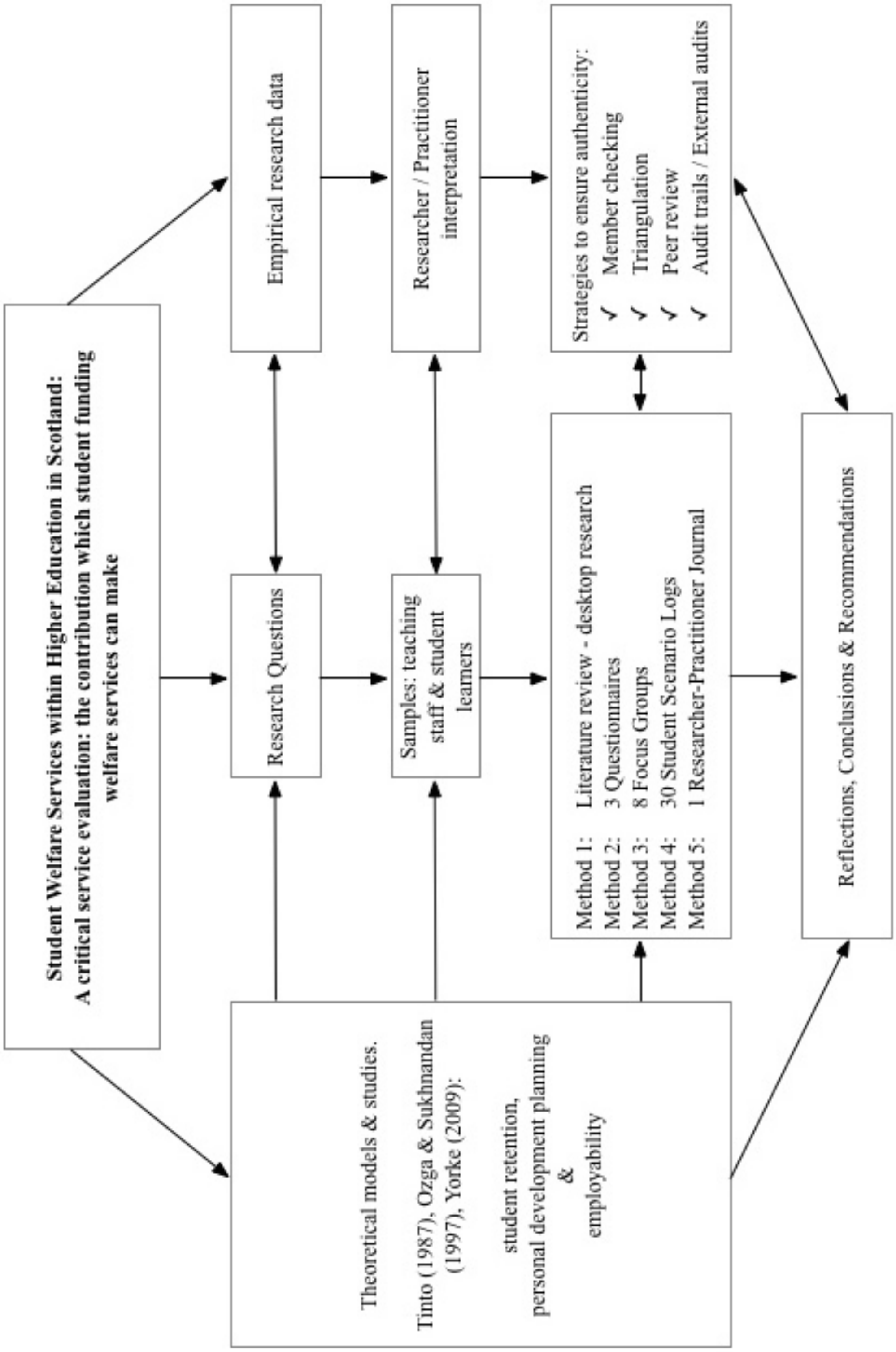

Figure 5.3: Conceptual Framework

According to Miles and Huberman (1994) a conceptual framework outlines the “key factors, constructs or variables and the presumed relationship among them” (p. 18) whilst “indicating the researcher’s map of the territory being investigated” (p. 20). Robson (2002) states that a conceptual framework shows in a theoretical based diagram what is going on and what is going to happen. (p. 63). Rossman and Rallis (2003) go onto say that such a framework is establishing the “what” element underpinning the work for example, what you want to learn, what is already known, what questions remain unanswered and what are the initial assumptions being made prompting the research (p. 120). Furthermore they suggest that the framework presents your theory of the world being studied (p. 120) and they go onto say that the conceptual framework is “the keystone of a study’s trustworthiness” (p. 122). In addition Maxwell (2005) lists concepts, assumptions, expectations, beliefs and theories as important factors within a conceptual framework (p. 33). Additionally it helps to “justify” your research introducing a model, which outlines goals, questions, methods, validity issues and threats to your conclusions (p. 33-4). Finally, Ravitch and Riggan (2012) argue that a conceptual framework “is an argument about why the topic one wishes to study matters, and why the means proposed to study it are appropriate and rigorous” (p. 7).

From the literature review it was apparent that not only the research topics were variable but the methods also were varied and offered differing uses. A brief synopsis of the merits of questionnaires, focus groups, interviews and reflective journaling are now considered.

At this point, it is useful to go back to the aforementioned comment relating to the one-to-one semi-structured interviews, which occur within this study. Due to the nature of the working practices and service delivery modes within the Student Funding Welfare Service discussed across this thesis, such interviews are not the same as, say an interview for a job where a set of questions are developed prior to the event. In this study, student learners or teaching staff may attend a one-to-one interview with a Student Funding Welfare Advisor to discuss a specific issue or matters arising. There are no pre-set discussion topics or questions. Each interviewee comes with their own agenda, world view and explains the situation as the interview proceeds. As professional practitioners, we are required to ask probing questions related to these presenting issues, designed to extrapolate the key points whilst enabling them to make informed judgments about what advice to offer in the best interest of the service user. This explanation will become clearer in Chapters 6, 7 and 8 through the development of methodology in action. Although, variations do exist in practice within this study staff are trained interviewers and are able to match the interview processes outlined by Cohen et al (2011).

The experience to date in this instance was that it acts as a sounding board, outlining timescales and deadlines, all which act as a motivational anchor, keeping the researcher focussed. Additionally, it has proven to be a "leveller" in that it helps to put ideas into perspective, raising awareness of the obvious and records the pros and cons in doing x, y and z.

5.13 Scope for Contribution to Knowledge

This Study is based upon a singular case study leading to the evaluation of the Student Funding Welfare Service; the reason being that, it represented a single service within the university even though it was located under the overarching department known as Student Services. Although Tight would suggest this is an insular approach to carrying out this study I would argue that due to the fact the service as a whole provides various facets of service delivery, administration and support to service users it is feasible to carry out the research and to provide valid and authenticated evidence to answer all the research questions under investigation. By being in a position to evaluate this singular service in an in-depth way it is anticipated that the study will in some way go towards providing evidence and insight which would contribute to what Wallace and Wray (2011, p. 99) refer to as knowledge for: understanding, critical evaluation, action, instrumentalism or reflexive action. Therefore, subsequent chapters will elaborate upon such contributions as and if the findings permit such claims to be voiced.

5.14 Selection Research Methodology and Methods

Immediately following this would be the selection of research methodology and methods to be incorporated into the study. The literature was revisited to assess which methods appeared to be being used in current studies, for example surveys, questionnaires, focus groups, life histories, and so forth. Subsequently the research questions for this study were considered, as well as, the caveat set by the host university, which meant that the research had a dual purpose approach. A singular case study approach is also integrated into the study because the subject of evaluation is one Student Funding Welfare Service within a university. The study would be designed to be replicated across other such services elsewhere to form future multiple case study comparisons.

5.14.1 Desk top literature review strategy reiterated

The literature review would focus upon twenty-first century student services, Scottish and UK Government policy, traditional theoretical models of student retention, widening participation, student funding, empirical studies associated with student retention, further models and surveys relating to employability and personal development planning.

For the purpose of this study I carried out a wide literature search to establish the overall picture within the British Isles. Key search engines used were Google, Google Scholar and US Education Resources Information Centre (ERIC). Initially the screening criteria involved British based literature spanning 20 years, considering a Scottish perspective, UK wide perspective and briefly an American perspective. Followed by a narrower focus and more detailed mention of information collated in the last five to ten year period. From the outset the key words used in the literature review were: Student retention + funding + higher education, Student welfare + funding + higher education and Higher education + student services. I should state the reason for noting these various key words is to assist the reader to follow up areas of interest beyond this point.

From a brief review of the literature it became apparent that Callender, Hesketh (1999), Tinto, Yorke, Ozga and Sukhnandan were some of the most cited authors within this field of research. Callender (2003) and Hesketh (1999) were key authors in student funding matters and research reports. Then a second tranche of literature was explored using the following key words, in order to, move the literature search beyond funding: Student guidance + welfare services + higher education, Student services + guidance + retention, Student services + university student retention strategies, Funding and advice + guidance + higher education, widening access + student funding + higher education, student funding packages + Scottish higher education.

This search focussed on e-journals (Appendix 1) located via library databases and an analysis of the hard copies (journals and books) on library shelves in the locally based university libraries. The hardcopy search involved a scan of index pages followed by a brief speed-read of the articles or specific elements of a book. The approach adopted with articles was an initial read of the supporting abstract, followed by the introduction and conclusion. To ensure the data was collated and referenced correctly, a profile record sheet was used for the literature review write up.

At this point it is important to justify the change of direction from the initial research topic of student retention and student funding to student retention strategies, widening access/participation, personal development planning (PDP) and employability. The researcher realised at an early stage that the initial topic would not contribute a great deal to knowledge because, although it was not apparent in the literature review, to date a Welfare Service stance had not been taken within such research. Instead a holistic student services stance had been taken. The purpose of the research was to place the Welfare Service in a central position and not a peripheral position within future academic debates around such overarching topics.

At this second stage of the literature review it emerged that the initial question proposed, which was looking at where the Welfare Service fitted in with the university's student retention strategy, was not sufficient. A second group of key words brought about a realisation that there was a gap in the literature to date which indicated that, although researchers did accept that students had debt and it did impact upon whether the student completed a programme of study or not, it did not look at the actual role of the Welfare Service. It was also referred to under the umbrella banner of “student services” which detracted from services-specific issues and contributions to this topic. In addition, the commentary and the acceptance of the level of contribution made to such a subject were very small and not central to such matters as student retention and guidance.

Thus, a third search stage was introduced to elicit the “gap” and to enable me to consider the literature review findings prior to finalising the research questions and data collection, these were: Funding + employability + Personal Development Planning (PDP), Student retention + PDP + employability, PDP + employability + higher education, Student funding + higher education + Scotland, PDP+ higher education + Scotland, Employability + higher education + Scotland, Funding and Advice service + PDP + employability.

This was followed by an overview of key government policy based reports or commissioned pieces of research into student retention within the UK as a whole for example, Public Accounts Committee Report (2008), National Audit Office Reports (2007, 2002), Department of Education and Skills Report (2003b) and the Education and Employment Committee Reports (2001a, 2001b). This was further supported by information from the Quality Assurance Agency’s website, the Association of Managers of Student Services in higher education (AMOSSHE) conference papers, key note speeches, Higher Education Academy’s website, Government legislation and relevant Acts of Parliament.

This process helped me to make the decision to move beyond the initial research proposal which was a funding based piece of research to one based upon a case study of a Scottish university’s Welfare Service, within a post-1992 university’s Student Services. I decided that my initial intention to make the research student funding based only would not meet the PhD criteria of contributing to knowledge because I would in effect only be outlining what we as a service was already recognised as contributing to, which was the allocation and administration of student funding

5.15 Triangulation

Greene and McClintock (1985) put forward an argument for triangulation, which suggests that using various methods helps to counteract biases. Other authors have used triangulation to mean same data sets are cross checked via the use of different methods to reach same answers; this is not the case here. In this instance the triangulation refers to having differing methods running at same time for example questionnaires and focus groups; but not the same data to check. Using a mix of methods, for example, questionnaires, focus groups and interviews to gather data about specific phenomena is advantageous because it enables data to be gathered which reaches the same/similar conclusions although coming from a different direction. Whereas, Denzin (1978) regarded methodological triangulation as being "the use of both qualitative and quantitative methods and data to study the same phenomena within the same study or in a different complementary studies" (as cited in Plano Clark and Cresswell, 2008, p. 21). Such use of methodology enables the gathering of a variety of data which may re-enforce each other or show a sequential or concurrent development of a data set or strands of data (Driscoll, Appiah-Yeboah, Salib and Rupert (2007), Cresswell and Plano Clark (2007)). For example, the use of questionnaires followed by focus groups to probe initial data gathered through the former method to gain richer information or for the purpose of theme identification.

Plano Clark and Cresswell (2008) suggest that research benefits from having a researcher who "sustains a profitable closeness to the situation which allows greater sensitivity to the multiple sources of data." (p. 115). My understanding of this viewpoint is that if a researcher is immersed within the data source, for example, if they are using the data within their daily work and incorporating it into the research as an additional strand of activity as would be the position in a researcher-practitioner model this would be the case. They go onto say that the use of qualitative data enables the researcher to "enrich and brighten the portrait" (p. 115). However, they also perceive triangulation as having replication difficulties. This argument is based upon the fact that qualitative data tends to be unique to sets of information and sources. Denzin as cited in Plano Clark and Cresswell (2008) discusses methodological triangulation by saying it “involves the use of both qualitative and quantitative methods and data to study the same phenomena within the same study or in different complementary studies” (p. 21). Finally, within triangulation it is important that no one method is seen to be more important or influential than another. All methods should be perceived as equal within the research process. Denzin (1978) offers four types of triangulation, which are: data triangulation, investigator triangulation, theory triangulation and methodological triangulation. Plano Clark and Cresswell (2008) when considering methodological triangulation added that it, “involves the use of both qualitative and quantitative methods and data to study the same phenomena within the same study or in different complementary studies” (p. 21). Within research it is also important to understand that reliability and validity are not synonymous to triangulation. Within this study reliability refers to the source of presenting data, for example, the content of the personal statement sections on the Discretionary Fund application form or the content of the Pen Portraits. The reliability depends on trust between the information giver (student learner) and the information receiver (the advisor). Validity of data in this study was addressed through various routes including: checking with third parties in the case of the content within Discretionary Fund applications (bank statements, benefit letters, doctors letters), or the use of Member checking in the case of the Pen Portraits where each participant received a copy of the draft document to confirm it was accurate and correctly reported and finally, peer review processes between the welfare team to ensure all was true and accurate.

5.16 Generalisability

The research to date, being provided by researcher-practitioners from within the support services has in part been viewed as “fuzzy generalization” (Bassey, p. 46) or perceived with a degree of scepticism as to its validity or trustworthiness due to the interpretative nature of the studies involved. With this in mind, I offer the following reasoning as to why I selected the research approach and methods for this particular research study. The justification of steps taken, ensure the study would contribute to knowledge, be robust, unbiased, be able to be replicated elsewhere and to provide an insight into how learners and teaching staff, as service users, are supported by a lesser known strand of Student Services, namely the strand which deals with student funding and money related matters. Gina Wisker (2009) defined generalisability as "the degree to which it is justifiable to apply to a wider population explanations and descriptions that research has found apply in a particular sample or example" (p. xi), meaning case studies do have the potential applicability to other case studies. A theoretical generalisation depends on how good the research is in putting forward a strong theoretical argument to underpin the research propositions. A limited generalisation theory requires comparing the case study findings with comparable case studies. At this point of the thesis, it is worth noting that the intention of this study was to be able to be transferable to other institutions welfare services environments should it prove to be worthwhile and viable at the study's conclusion.

5.17 Conclusion

This overview of research approaches helped to provide a broad view of options, which could be taken to develop this study. The following Chapter 6 expands upon research approaches and introduces the methodological approach and strategy to be incorporated into this study.

Chapter 6 Research: Methodological Approach and Strategy

6.1 Ethical Considerations Within the Literature: What the Literature Says

Much has been written about ethical practices either in research or within medical and counselling settings. The leaders in ethical protocol in the workplace appear from the literature to be ensconced in the medical and counselling professions where there are strict guidelines to be adhered to by specialists and practitioners. As an ex-counsellor and psychology graduate I have retained an interest in this field over the decades. For this part of my research I drew upon my literature base which focuses upon these specialist fields, and has offered to me over the year's transferrable skills and knowledge to support the Student Funding Welfare practitioner's professionalism and ethical practices. These are outlined further on in the ethical practices within the Welfare Service section. However, at this stage a broader insight is offered from the literature drawn from a broader spectrum beyond the realms of higher education and welfare services alike.

Within all professions there are core standards, which have been adopted, in order to ensure that the client is supported in an appropriate manner and the member of staff is also protected and cared for. For example, counsellors and counselling psychologists within the UK are required to meet the criteria and working standards set out in ethical frameworks outlined within the British Associations of Counsellors. Different Codes of Ethics exist in different organisations for example, the British Psychological Society (2009) or, from out with the UK, the American Psychological Association (2010). The main intention of such policies and procedures are to uphold standards within the professions. Additionally there are Codes of Conduct which act as guidelines as to how professionals should act in the work place. Strawbridge and Woolfe (2010) suggest that such codes of practice/conduct are there to reinforce ethical attitudes and working practices. Within counselling psychology there are several core ethical conditions for example, empathy (sensing and understanding another individuals thoughts and feelings as if they were your own, Gillon, 2007, p. 46) and competences (skills and knowledge of the profession) which refers to the requirement to participate in Continuing Professional Development, supervision and ethical behaviour (Lane and Corrie, 2006). Furthermore, ethical principles such as confidentiality, privacy, boundaries and limitations are also considered as central to ethical practice (Woolfe, Strawbridge, Douglas and Dryden, 2010).

One may argue that such professions are ordinarily not aligned with Student Services practices within a higher education landscape but I would argue that these ethical principles are the foundations to these professions as well. Although these professions are fields apart they are both involving a practitioner and a client, whether they are referred to as patients, clients or students they still have the right to be treated in an ethical manner.

6.2 A Synopsis of Ethical Practices Within this Student Funding Welfare Service

Paul (1967, p. 111), when outlining a therapeutic process in counselling psychology stated, “what treatment, by whom, is most effective for this individual with that specific problem, and under which set of circumstances?” This reference, if adapted to fit the working practices of a student funding welfare practitioner, would arguably, adequately outline the central ethos of the ethical and professional working practices of the service. As practitioners within the University’s Student Funding Welfare Service we were expected to identify the needs of the student learners then make an informed decision as to what to do about it, was it necessary to refer onto another specialist to deal with a specific issue (e.g. careers or academic related), and under which circumstances was the matter based upon in each individual students case.

Within this research ethical practice underpinned the daily working practices in which I was involved alongside other colleagues in the same field. All of our work was aligned with the institutions existing Code of working practices, ethics and data protection. As a subsidiary to these institution wide ethical practices, rules and regulations, Student Services in general, adopted the same ethical practise as the counsellors who were guided by the British Association of Counsellors Code of

Ethics. As an insider researcher and practitioner, all stages of the research were also governed by ethical research practices in line with the ethical working practices.

6.2.1 Seeking ethical approval

In an attempt to ensure that this research was being carried out ethically, and in accordance with my own institutions requirements and those of the University of Strathclyde, to which the research would be presented for PhD ratification, the following outlines the ethical process underpinning this research.

Prior to embarking upon this research and the commencement of data collection the University of Strathclyde advised me in 2003 to ask my own university if they approved of my ethical approach to the research; the reason being that the research was to be central to my daily work within the institutions Student Funding Welfare Service. I approached my then line manager who headed up the overall Student Services who discussed it with other senior staff to ensure she could approve my doing this research. I received a verbal approval, which I reiterated back to the University of Strathclyde. Who accepted this as evidence of ethical approval from another institution? Due to changes within the University of Strathclyde's Ethical approval procedures over the course of the research I met with the Head of the Ethics Committee and one other, in November 2012 to reacquaint them with my ethical practice as a check and measure. My supervisors suggested this would be beneficial since the ethical approval protocol now involved a detailed paper trail, which was not in existence at the commencement of my research. Following the meeting, I sent the Chair of the Ethics Committee a Synopsis of my ethical practices during the research, which was deemed to be detailed and of an acceptable level. Approval was reaffirmed in the form of an email from the Chairperson (Appendix 3).

6.3 Data Protection

Data Protection was central to our daily routine with regards to anything student related. All data collected were protected under the Data Protection Act (1998) in relation to time data was stored, the destroying of data/files after six years, retaining files under lock and key with restricted access and so forth. Furthermore, the University's Code of Confidentiality was also adhered to. All data were also made anonymous for the purpose of this research. In addition the institution also retained the student welfare files, although some of the data were used in this research for example, in the case of the one-to-one semi-structured interviews with student learners, which generated data for the Pen Portraits after Member Checking took place. The Discretionary Fund application forms were also retained by the institution, and were audited by the Government Auditors on an annual basis from the Scottish Office. This source of research data was made anonymous by only using the quantitative data, which was inputted into Welfare Fund database. Some qualitative data were used but they were brief comments without student identifiers.

6.4 Description of Student Funding Welfare Service

The Student Funding Welfare Service is a re-active service, which had a team of staff who were expected to interact with services users in a manner, which adjusted to meet each service users, needs at the point of contact. This fluid approach to service delivery did not mean there were no structures or processes to be followed within the service. There were designated 10 minute drop-in slots, one-to-one appointments ranging from 30 minutes to one hour, front desk enquiries, and group sessions with time variations. The fluidity alluded to here was within the range of information and support provided at any one time. All data and information were kept current, and any new, unknown, presenting issues were either referred on to those more qualified to provide support for example, counsellors, teaching staff or other colleagues across student support providing departments within the university. If the matter was not within the university staff remits and knowledge base, the service user was referred externally to an agency or person who would assist the client to move forward, for example, lawyers, Housing Officers, Doctors, Benefit Officers, Immigration Officers, Student Awards Agency for Scotland, Student Loans Company, Child Support Agency and Ethnic Minority support groups, or else the team sourced the answers and informed the service user at a later point.

Quantitative data were drawn from the Welfare Service Database know as *Forest and Trees*. This database contained information inputted by the welfare team to record information taken from the Discretionary Fund forms, formerly known as the Access Fund forms. The central purpose of these forms was to capture why student learners required additional funds to support their studies; the student learner cohort eligible to apply for such funding were UK home student learners, who were studying either full-time or up to fifty percent of a full time course as part-time students. Student withdrawal statistics were captured from the universities main databases, which were maintained within other university departments such as registry and finance.

This approach to the research was likely to achieve the research's aims by drawing upon the experiences of student learners and teaching staff. Student learners tended to use the service as a last resort option when their situation became such that they needed professional advice. This re-active approach to service usage was indicative of the majority of the service users' behaviour, although it should be noted that some student learners did approach the service prior to issues arising and were pro-active in taking responsibility and ownership of their own financial well being.

Teaching staff could contact the welfare advisors through email, phone calls, drop-ins, and by making a one-to-one appointment. These contacts were to discuss issues, which were impacting upon their student cohort. Most of the enquiries were prompted by the teaching staff members' observation of a student's attendance, interaction in class, communication with them or during a one-to-one personal guidance tutoring session.

6.5 Methodology Used

Desktop research was initially used to draw out the literature in existence relating to the research topic. From this a set of research questions were ascertained which required the following methods to gather data. Three Questionnaires were used: one for first time student service users, one for repeat student service users and one for teaching staff. First time service users were recruited at reception by administrative staff who out lined the purpose of the data collection process in the light of the service needs and this research needs. Repeat service users were asked after their one-to-one interview with an advisor, so as not to impact on why they were there in the first place. Teaching staff received their questionnaires as hardcopies in their pigeonholes via the School administrator. They then sent them back to the researcher via internal mail in confidential marked envelopes.

Four student learner focus groups drawn from across all Schools, four teaching staff focus groups drawn from Schools. Student learners were recruited via notices, word of mouth and randomly attended (four to five per focus group on average attended). Teaching staff were recruited following a meeting held by the researcher with the Dean, Associate Deans, Programme Leaders in the first instance outlining the dual purpose of the research: to inform service and to inform the research (eight to twelve per focus group attended). Plus, 30 Pen Portraits were produced from the daily one-to-one semi-structured interviews with an advisor within the service. Finally, a researcher-practitioner journal was kept.

6.6 Data Collection, Storage and Security

All data was deemed confidential and was stored in a locked filing cabinet within the Student Funding Welfare Service. Access was only an option for the administrative staff who would collate student files for advisors appointments, advisors and Director of Student Services. Police and Student Awards Agency for Scotland Fraud Team could request access to specified student file contents, for example Discretionary Fund application in extreme cases and supported by a warrant. The Data Protection Act (1998) guidelines were followed regarding retaining documents, personal details and archiving files and so forth.

6.7 Participation Payments

No payments were given to participants under any of the data collection methods used. Due to the fact that student participation was incorporated into the daily working practices and services offered it did not seem necessary to offer payment.

Furthermore, I felt that to encourage participants on these occasions with a monetary payment might have skewed their views or contributions to data.

6.8 Ethical Issues

All participants were treated in an ethical manner under the Student Services umbrella Code of Practice and the University in general Codes of Practices. Student Services looked to the British Association of Counsellors for examples of good practice and adopted them into all the services within the Student Services daily working practices. All participants were treated with impartiality, empathy and in a non-judgemental way.

Any participant who appeared to be unwell, experiencing mental illness or other challenges in life, which may be exacerbated by their participation in the research, were to be avoided. (This issue never presented itself during the research). These points came into the exclusion criteria, as did anyone under the age of 18 or vulnerable in any other way. Inclusion criteria included having to be an enrolled student or employed teaching staff member. All involved needed to be competent in English speaking to avoid any dubiety in understanding on the side of the participant or the researcher. Mode of attendance was not an exclusion factor, full-time and part-students were welcome.

Debriefing of participants: all participants were contacted to ensure they were satisfied with what had been recorded during the one-to-one semi-structured interviews as would be the case in Member Checking. They were all told about what happens next. Nothing proceeded without each participants say so through signing an authorisation slip. Outcomes were circulated for comment. As a research practitioner all the procedures used within this research were a part of my previous experience and daily working practices. In addition, access to data was restricted to welfare staff and it was pass word protected.

The Nature of participants were in two categories: 1) The student sample was drawn from students who had self referred to the service or had been referred to the service by teaching staff or colleagues elsewhere in student services, and 2) Teaching staff became involved either due to self interest or as part of a departmental/School participation exercise agreed with Deans or Heads of School. They were recruited in two different ways. Students were recruited to participate through the Student Funding Welfare team. Teaching staff were recruited following on from meetings with me in the Schools explaining what my research was about, followed by their own discussions with colleagues. Everyone who wished to participate and was in a non-vulnerable state was able to do so. Students who were UK home students, European Union or overseas could participate. Students from any mode of attendance or level of study were also welcome.

Only one screening procedure existed, which was carried out by advisors who were ensuring that any potential participant was not in a vulnerable state. If during the interviews a student showed signs of vulnerability they were not invited to take part after the meeting. All participants were made aware that the evidence collected and findings would be potentially used in publications, thesis document, Student Services Reports for Government Auditors, conference presentations and poster sessions.

6.9 Approach

This research was based upon insider researcher around a mixed method process. The research focussed on the daily work and service provision being provided by the Student Funding Welfare Service team, which included me as the Senior Student Support Advisor and researcher-practitioner. Qualitative and quantitative data were gathered to add robustness and clarity to the findings and subject under exploration.

This research as Plano Clarke and Creswell (2008) described is "mixing both of qualitative and quantitative methods of data collection and analyses in a single study" (p. 165). Furthermore, they went on to define mixed methods research as being a study which

> involves the collection or analysis of both quantitative and/or qualitative data in a single study which the data collected concurrently or

> sequentially, are given a priority, and involve the integration of the data at one or more stages in the process of research (p. 165).

The difficulty was in prioritising between qualitative and quantitative data. In this instance qualitative data collection predominates when considering personal development planning and employability, whereas, quantitative data collection predominates when discussing student funding and student retention. Although concurrent and sequential data collection is apparent, all the data sets aim to complement each other in order to enhance the validity and trustworthiness of the findings and supporting evidence base.

Triangulation and mixed methods, as explained within the chapter, bring with them several limitations. With this type of research "replication" becomes challenging if the questions are not exactly the same or if the setting is different. In the case of this particular research, replication would be challenging, because ordinarily welfare services and welfare delivery vary from institution to institution. There are some traditional views in existence, such as welfare services are there to allocate hardship funds as voiced at the Association of Managers in Student Services in Higher Education meetings and conferences during 2000-2009; additionally from discussions with colleagues from other institutions across the UK this appears to be the case. In the same instance welfare services remits are varied, as is the location of such services and ownership of such services. For example, welfare services maybe a part of the university employing staff and regulating the service within the institutions guidelines, strategic plan and regulatory frameworks. Other institutions chose to have the welfare service embedded in the Student Union/Association, with non-university employees and the working practices being dictated by the Union/Association and not the university.

This approach was chosen because it was an interpretative process which involved data collection from: desk-top research, questionnaires, focus groups, one-to-one semi-structured interviews producing Pen Portraits, and researcher-practitioner journals. Being interpretative was appropriate because the research took place within an environment, which was not scientifically based, monitored, organised or replicated.

6.10 Research Sample

The research sample incorporated student learners with no fixed criteria attached relating to gender, race, age, religion, and mode of study, level of study or disability. The only criterion was that all students were required to be bona fide students, carrying matriculation cards. All teaching staff were invited to participate in this research irrespective of School/Faculty or employment status.

As previously stated, due to the research context and an in-depth reading of Yin (2003) I decided to view the Student Funding Welfare Service as a singular case study. Additionally, an insider researcher approach was used because the research did involve research-practitioner data and interpretation. This intended to inform practice knowledge, policy, colleagues, working practices, senior managers and peers beyond the university through the Association of Student Services Managers in Higher Education and the Higher Education Academy amongst other routes.

The Student Funding Welfare Service case study evaluated the service through the service users' perceptions of the service delivery and the perceived understanding of what such a service provides to support them. Whilst being developed in line with the Student Funding Welfare Services daily working practices and procedures, which put it aside from other case studies which are not as focussed upon one particular service. In short, the case study is an evaluation of the Student Funding Welfare Service itself and the potential contribution being made to student retention, personal development planning and employability.

This research provided information and data for consideration by other further and higher education institutions in the sense that similar welfare related services or strands of student services exist within these environments. The degree of relevance to each institution is questionable because, relevance would depend on how they are addressing welfare services delivery in line with the Government legislation, Enhancement-Led Initiatives and policy. The Government legislation relates to Enhancement-Led-Institutional Reviews and Themes, which have been designed to help institutions to improve, develop and learn from others how to support their students. These reviews were introduced in 2003-04 and were orchestrated by the Quality Assurance Agency for the Scottish Funding Council. Bryce and Humes (2003) mentioned that the Enhancement-Led-Institutional Reviews process resulted in a move “away from an external assessment regime to operate more as review at whole-university level of internal quality assurance and enhancement process” (p. 676). Learning and Teaching strategies have been developed to enable institutions to provide measured, benchmarked and realistic ways of meeting the Enhancement-led Institutional Reviews requirements and Government regulations and guidelines. The Higher Education Academy established as a result of the National Committee of Inquiry into Higher Education (NCIHE, Dearing Report, 1997), for example, have established subject specific centres of excellence to which colleagues in Higher Education may look to for peer reviewed research studies, working practices, guidance and support. The questions link to the aim of the research, which was to investigate the role of the welfare service, and explore the perceived role of the service in relation to Government-based changes within the Scottish Higher Education system and across the UK.

The intention was to explore what the service did in light of the service users' experiences. These aims link to the methods used in the sense that each method is designed to consider a different layer of the Student Funding Welfare Service's (Table 6.1); thus each method examines the role and delivery of this welfare service. The initial three questionnaires explored how the service users' perceived the service from their own opinions and experiences.

Table 6.1 Student Funding Welfare Service Delivery.

Service Layers	**Descriptions**
Student Learners Service Users	
Reception	Brief quick question and answer interaction with front line staff.

Drop in session	Ten Minute appointments, with an advisor to ascertain if a resolution may be offered there and then or was a more in-depth meeting required?
One-to-one appointment with Advisory staff	Thirty-fifty minute in-depth appointment with an advisor considering, a complexity of presenting issues, within a confidential and impartial environment.
Welfare Action Groups	Self referral and guided referral groups focussing on specific welfare issues
Student Forum meeting	Group meeting, once per semester allowing student s to share experiences, ideas, motivate each other and be supported by welfare team. Open forum discussions encouraged.
Hardship and Discretionary Funds Allocation appointments	Brief discussion to ascertain information to finalise application or two verify reasons for refusal

Teaching Staff Service Users	
Telephone appointment	Impromptu calls to discuss issues arising re specific students
Email information request	Impromptu emails requesting information regarding student situation or Hardship Fund requirements
Drop in appointments	Specified times for academic staff to come along either within the School or in the Welfare Service to discuss matters arising
One-to-one appointments	
Lunch time drop-in information sessions	Pre arranged 1hour sessions within the School organised by the Associate Dean for staff to come along to receive information from Advisory Service team and to interact as a group to discuss welfare related issues

The focus groups took this line of inquiry to another level of service. They were designed to probe further, and examine why service users see the service in the way they do, whilst exploring what is needed that is not within the existing structure or recognised within the current Student Funding Welfare Service. These strategies began to reveal ways of addressing issues and themes occurring from the discussions undertaken within the focus group time. The Pen Portraits derived from the semi-structured interviews were used to illustrate 30 student service users' lived experiences of being a student, outlining presenting issues which are at the time of discussion impacted upon their ability to either remain at university or on some occasions require them to withdraw. The additional intention of these Pen Portraits was to enable cross-student analysis of the presenting issues to emphasise themes, which potentially required the Student Funding Welfare Service to change or develop its service delivery.

The case for doing this research sits between two points. The first point is, due to a professional realisation of the progressive development of Higher Education, and the realisation that a student was becoming very much the "customer". This situation arose in part from the introduction of student loans and the right to a high level of education, the spectrum of Student Services and all encompassing services therein, and the need to develop to accommodate change. Secondly, a case needed to be made to raise the profile of the Welfare Service within this particular institution. The aim, by doing this research, was to show that existing working practices might demonstrate that a contribution was being made to developments within Higher Education in Scotland and the rest of the UK, which would add value to the Institutional *Habitus* (Thomas, 2002), as well as, the staff-student university experience. Student retention, personal development planning and employability have become a central strand of Higher Education within the classroom and within the Careers Services to date. However, taking a pebble and pond analogy, the process of placing a pebble (institutional strategy) into the pond (university community) creates a ripple effect often moving away from the central players (for example academics, classroom and Careers Service) impacting upon other areas within the university community, such as the Student Funding Welfare Service. When an institution implements new strategic plans, policies, working practices and guidelines to meet the Government Enhancement-Led requirements, sooner or later all areas of the institution become "touched" by the process and need to respond in some way. This research was carried out in response to these Higher Education developments to inform academic knowledge and practitioner knowledge and practice.

This subject was important because it contributes to knowledge and academic learning at one end of the development scale, whilst contributing to the development and enhancement of the welfare service's overall contribution to working practices and development. A further degree of importance is apparent in the potential through diversification, job rotation, job enrichment and staff training and development to add to the learning and teaching experience.

The purpose of this empirical, interpretivist case study was to evaluate the Student Funding Welfare Service within a post-1992 Scottish University through, "research which focuses primarily on data collection" (Bassey, 1999 p. 40), in order to gain an insight into how the service was meeting the service user's needs. As the researcher and the Welfare team leader, I, as well as, the welfare team members, held assumptions about what the service was perceived to be doing by the service users and what it was *actually* doing. We also had assumptions focussed upon the development of the Welfare Service in the twenty-first century period of Higher Education development and Government Initiatives; which included the impression of contributing to student retention, personal development planning and employability but not being recognised for doing so as a Service.

6.11 Rationale

The rationale underpinning this research arose from my overall interest in the developing roles of Student Funding Welfare Services over the last couple of decades. The Government Initiatives for Higher Education in Scotland and the UK at the end of the twentieth century pointed at major changes to come at the outset of the twenty-first century. A detailed view of this rationale became apparent over five areas:

1. Researcher's personal interest (Personal Development Planning)
2. Professional interests (Personal Development Planning)
3. Managerial interests in Student Funding Welfare Service
4. Managerial interests in Student Learner User Needs
5. Managerial interest in Academic service user needs

Presented in the following Table 6.2

Table 6.2: Five areas of perceived research development

1	Researcher's personal interest (Personal Development Planning)	• How do students survive university from a fragile financial stance? • Who is there to help? • Is there a possible link between the academic element of university and the welfare pastoral element?
2	Professional interests (Personal Development Planning)	• Evaluation of a service • Enhancement of a service through professional/staff personal development • Higher education progression over the last few decades • Perceived changes within the service over the last 10-20 years • Government changes in student funding support • How does student funding issues impact upon the student and their persistence on, or withdrawal, from a programme of study
3	Managerial interests in Student Funding Welfare Service	• Is the service meeting the service user's needs? • Is service delivery adequate? • What could be done to improve the service • Are the welfare team trained/qualified to meet the service user's needs? • What are the scopes/needs for: a. a change in service delivery b. staff training/development

4	Managerial interests in Student User Needs	• What are the student service needs in relation to: a. monetary financial support b. financial management & budget planning c. making trust fund & scholarship applications d. addressing complex personal issues evolving around the ability to stay on course & survive financially e. advocacy, negotiation & pastoral care • What are service users perceptions of the Student Funding Welfare Service? • How would they perceive a need to change the service's role to meet twenty-first century service user's needs?
5	Managerial interest in Teaching Staff User Needs	What are the teaching service user's prompts to turn to the service for assistance, guidance & advice in relation to: a. student support, personal tutoring, guidance & advice, referrals b. what would help them, help their students? c. what information would they find useful? e.g., information about Student Hardship Funds, trust funds, scholarships d. what additional information do they feel would be useful? e.g. who can help overseas students with financial issues? Who can negotiate with external agencies on their behalf (landlord, Benefit Agency) e. induction / goals projects / access courses.

Table 6.2 outlines the broad areas covered within the Student Funding Welfare Service, which is often thought by student learners and teaching staff to purely allocate Student Hardship Funds. The introduction of the five areas of interest: personal, professional, managerial interest in the service, student learner user needs, and teaching staff user needs, aims to introduce the reader to the range of subsidiary questions underlying the research whilst showing the scope of involvement the insider researcher has through being a practitioner managing the service in the first instance.

In order to gain many and varied data as possible for this research it was important to adopt a strategy, which would be a mix of primary and secondary sources. Through this process it was necessary to be mindful of all the service layers within the Student Funding Welfare Service and to ensure that data source materials represented all aspects. The data collection strategy below serves the purpose of showing some of the internal debate I, as a practitioner and researcher had in deciding what sources were to be used.

6.12 Data Collection Strategy

This strategy involved primary and secondary sources of data.

6.12.1 Primary sources

Data in the instance of this research relate to information providing an insight into the service provision, reasons why service users come to the service, and how the service relates to staff and students. Two primary sources were identified: 1) Primary sources drawn from within the services' working practices and 2) Primary sources of data drawn from external sources.

6.12.2 Primary sources drawn from within the services' working practices

The Student Funding Welfare Records were chosen as a primary source of information due to the fact they were an integral part of the advisors one-to-one semi-structured student learner interviews. What is more, they presented an accurate synopsis of the student learners' life story at a specific point in time, namely the point of attending the appointment. Plus, they were a record of agreed actions, number of follow up phone calls and purpose as well as outcome, referrals and so forth. These Student Funding Welfare Record Sheets (Appendix 5) were stored within the service under lock and key and were only accessible by Student Funding Welfare Service staff and the Director of Student Services. In more unusual situations police, immigration officials or Student Awards Agency Scotland could request access if they presented official requests and documents. These Student Funding Welfare Record Sheets also retained information relating to student name, address, email, phone numbers, date of birth, academic school, year, repeat year, direct entry, course and mode of study.

The Student Funding Welfare Record Sheets were retained as confidential files, accessible by Advisers. The files themselves would remain the property of the University following the conclusion of this research. All ethical procedures and processes were adhered to in relation to these files as part of the practitioner's daily working practice.

The Hardship Fund database was a second primary source database, which was designed to collate data for the Scottish Office annual audits of the Discretionary Funds and Childcare Funds. It included data drawn from the Discretionary Fund Application Forms from students, which were also placed in their welfare file alongside any welfare records as a part of a records management system. Data recorded on the application forms were required to be factual and accurate. Therefore, this source was identified as being a trustworthy source of relevant data. I was mindful that the potential for dishonesty existed but the possibility of this happening was reduced due to the nature of the documents and the purpose for which they existed in the first instance. In-house reports and records relating to the core elements were accepted as being robust and accurate because senior management had already approved them. Furthermore, this database included a system of checks and balances which allowed for cross corroboration of data inputted by all the welfare administrative staff or myself.

6.12.3 Primary sources of data drawn from external sources

These included Higher Education Academy Reports (Knight and Yorke, 2003, 2000) and papers underpinned by Government regulations and Acts of Parliament; Scottish Office guidelines and Directives; and University UK papers and Reports, such as the National Committee of Inquiry into Higher Education (*The Dearing Report*, NCIHE, 1997) and Independent Committee of Inquiry into Student Finance (*The Cubie Report*, Scottish Parliament, 2000). The route taken aimed to show what the service provides, then cross match, where it fits, into the three areas mentioned before; student retention, personal development planning and employability.

6.13 Review of Methods

Denzin (1978) referred to methodological triangulation and investigation, as well as theory of triangulation and investigative triangulation with in his book; the first two apply to this research. All methods are addressed in the next Chapter 7 focusing upon student learners and teaching staff as service users. The methods include questionnaires; focus groups; one-to-one semi-structured interviews and pen portraits; and insider researcher journal. The following Table (6.3) introduces the initial links between the research questions, philosophical methodology and methods to be used to ensure the richest data are gathered, collated, analysed and validated, whilst ensuring rigour and robustness within the data collection.

Table 6.3: Links between the research questions, philosophical methodology and methods with the data sources

	Research question	Data source
1	What changes within the current higher education landscape impact upon student services generally and student funding welfare services specifically?	Literature review/ desk top research, Questionnaires, Focus Groups, semi-structured interviews and Pen Portraits
2	What is the place for the student welfare funding service within the new higher education landscape?	Literature review/ desk top research, University withdrawal records
3	In what way do these services align with evolving theoretical models such as those offered by Tinto, and also by Yorke?	Student Learners Questionnaires, Focus Groups, semi-structured interviews and Pen Portraits, Student Funding Welfare Service
4	Are the service users needs being met?	Questionnaires and Focus Groups, semi-structured interviews and Pen Portraits

5	Can a student funding welfare model be developed to support experiential learning through daily working practices?	Literature Review/desktop research, Questionnaires, Focus Groups, semi-structured interviews and Pen Portraits. Analysis of the collective findings drawn from research aligned with existing models

From the perspective of this research the design faced some constraints, restrictions and requirements invoked by the institution's management who supported the research on the basis that the findings and research methods (for example questionnaires and focus groups) contributed to the work being done within the service by me on a daily basis, as mentioned previously.

6.14 Design of Research Tools and Data Collection Processes: Quantitative and Qualitative Data

Prior to starting the collation of research data I explored data collection options to ascertain which would be the best option for the topic being researched; in the first instance considering what the research was required to do and how best to present the information in a logical, clear and comprehensive manner. As a result of an overview into methodology it was decided that the research methodology would be centred round a "mixed methods" approach to data collection (Plano Clark & Creswell, 2008), underpinned by Interpretivisism and an insider-practitioner research approach.

Due to the nature of the research, qualitative methods would predominate the research, however, a need to have quantitative data was desirable, in order to provide another dimension to the research findings, as well as, illustrating the key points. From this point, a reading process followed encompassing the core methods referred to in the research books (Arthur, Waring, Coe and Hedges (2012) Cohen, Manion, & Morrison (2011), Bryman (2010, 2008), Plano Clark & Creswell (2008) and Yin (2003)) taking into account the advantages and disadvantages, key areas in which such methods were ordinarily used and how they would assist to demonstrate the outcomes of my findings. Early on in the process I was aware that to be able to consider the three key elements of the research: student retention, personal development planning and employability, I would have to view the Student Funding Welfare Service as a series of layers. Each layer would be representative of a different aspect of what the service actually did. From the research questions shown in Chapter 1, I would be looking at the “How does?” and the “In what ways?” aspects of the research. I decided to divide the research methodology into the two following components (Table 6.4).

Table 6.4: Data sets

Quantitative Data Sets	
Questionnaires	First-time service users (Appendix 6) Repeat service users (Appendix 6) Staff service users (Appendix 6)
Qualitative Data Sets	
Pen Portraits + Pen Portraits Matrix	30 semi-structured one-to-one interviews with student learners and Student Funding Welfare Advisor
Focus Groups	a. Students from mixed disciplines and schools. b. Staff mixed roles within same School.
Research-Practitioner Journal	a. Reflection b. Personal & professional development in progress

The Welfare Funding Database underpinned the data, a reporting tool was used to analyse the Hardship Funds applications in terms of:

1. Student learner's status full-time or part-time undergraduates or full-time or part-time postgraduates.
2. Monetary banding of awards made to student learners in a category
3. Criteria representing why the award was given for example rent, mortgage, maintenance, childcare, travel and other.
4. Age bands for the Mature Student Bursary Fund.

This database was used within the University to analyse statistical data relating to funding issues and was ideal for the research. The Welfare Funding Database is tailor-made to reflect the content of the Hardship Application Forms / Discretionary Fund Application Forms, enabling accurate record keeping, trend tracing and accounting. This data collection tool aided the gathering of evidence gathering for this research, but was also a key contributor to the Audit Returns and data analyses for the Student Funding Welfare Service working practices and reporting requirements, for example the annual audit report to the Scottish Executive in relation to use of Discretionary Funds monies.

The option of using questionnaires to evaluate student learners' and teaching staff's "return to" and "awareness of" the Student Funding Welfare Service was considered as an initial route to take to start collating the data. I posed the following issues before embarking upon this approach:

6.14.1 Relevance of data

Questionnaires would show how the service was viewed by the users in a way, which would provide quantitative data and to a lesser degree qualitative data in the answers.

6.14.2 Questionnaire distribution

From the literature on using questionnaires (Cohen, Manion, and Morrison (2011), Bryman (2008), Gomm (2008) Silverman (2007), Grix (2004) and Flick, (1998)) I was already aware of the “pitfalls”, for example:

- respondents giving the answers they thought I would want,
- answering the questions in a “humorous” way,
- not understanding the question and going down a different route

or

- missing questions out

I chose to distribute the second student-based questionnaire after the semi-structured one-to-one student interviews. They were asked to take a questionnaire away and complete it away from me or other advisors, to avoid “unconscious” influences being placed upon them. This action also reduced the costs of the process because it avoided postal charges. The student learners were asked to hand the questionnaires back into the Student Funding Welfare Service reception, which is based in a central location on campus and would not necessarily, take them out of their way. The reception staff would then pass the questionnaires onto me by placing them in my mail tray, from where I would collect them and place them into a folder representing each academic School involved until an administrator or I was ready to input the data into SNAP, a report writing tool we used for the analysis of the questionnaire responses. The first student-based questionnaire was given to student learners at reception or as above after the student’s first one-to-one semi-structured interview with a Student Funding Welfare Services adviser. Then it was treated in the same manner as above and returned to me for collation purposes and analysis.

6.14.3 Data inputting strategies

The next stage to be considered was who would be best placed to do the data inputting. The administration staff within the team would be best suited to do this task. They were already familiar with SNAP, which removed the issue of either buying in trained staff or getting existing staff trained up. Due to the existing knowledge of how to use SNAP, their speeds of inputting data were also higher than my own which would also reduce the time cost element. Although not paid monetarily because the process was part of their existing job it did cost "time out" of their daily jobs to do this additional task. The service benefited from the research questionnaires because the information was considered to enhance the evaluation of service, whilst providing core data for the research. The data would be drawn from the hardship application forms, later known as the UK Student Fund Forms, then the Discretionary Funds. The Fund title change coincided with Government directives regulating these funds. These funds are provided by the Government and allocated by the universities on their behalf. They are audited on a regular basis and stringent guidelines to the retention of data are incorporated in the processes underpinning the audit trail. The title was changed by Government the remove the stigma underpinning the term 'Hardship Funds', as requested by the National Union of Students.

6.14.4 Data relevance

The data would show levels of uptake of the funds, amounts of awards made, criteria in which the awards were made and provide an audit trail of the entire process. The Questionnaires would show Service Users' perceptions of what the Student Funding Welfare Service did. Another strand of information would be in the form of the Student Awards Agency for Scotland database. I made a Freedom of Information request in 2007 to Student Awards Agency for Scotland asking them to provide me with a variety of data showing how much the students used the Hardship and Childcare funds in comparison with national figures. The Pen Portraits were the easiest source of information because this data would be generated from one-to-one semi-structured interviews, which were part of the Student Funding Welfare Service team's daily working practices. It was necessary to explain at the start of the interview that I would like to use their scenario in my research and explain confidentiality/ethics and get them to sign off a slip of authorisation. The Advisors also used this process when discussing the research with students during their one-to-one semi-structured interviews. Finally, my insider-practitioner journal became a daily routine and was beneficial to work and research. In order to satisfy the main objectives of this study it was apparent that a variety of methods of data collection were required.

Due to the style of service delivery used by the Student Funding Welfare Service there needed to be a dual approach to research data gathering. Firstly, there are the Hardship Fund applications. These offered an historical source of data that was gleaned from the forms, and the Welfare Funding database. This could also be monitored over the coming years. The second approach related to the one-to-one semi-structured interviews. Data was gathered in the form of student learners' Pen Portraits, based upon information provided during the one-to-one interviews. The student would be notified prior to the completion of Hardship applications or at the outset of their one-to-one interviews that permission was sought, to allow the use of the data for reporting purposes. The issue of confidentiality is paramount and on no occasion would data being used relate specifically to a named source.

6.14.5 Potential hurdles

There were potential hurdles to such qualitative and quantitative data collection. From the outset, storage, collation, validity and volume needed to be considered. Evidence would be recorded that would be transparent and show where the evidence originated from, how it was used and what were the key sources. Monitoring and evaluation would be central to the entire process of data collection. Reception staff, where appropriate, handed out expectation slips with appointment cards or evaluation cards/slips to the students. Expectation slips asked the user to note down what they had hoped to obtain by coming to the service in the first place.

The primary data collection strategies adopted were questionnaires, focus groups, semi-structured interviews leading to the production of student learner Pen Portraits, and my own insider researcher journal, which included my commentary as a practitioner, as well as a researcher. This journal acted as a tool to reflect upon the experiences of a researcher, and highlighted the integral role the Student Funding Welfare Service had within Student Services and the University structure. The journal also became indicative of my own personal and professional development, and planning activities, both as a researcher (student learner) and as a practitioner (employee).

A secondary source of data collection was from the Hardship Fund Database, which records details of every application made to the fund within any one academic cycle. The data collected included gender, age, levels of award allocated, criteria for the award being made, purpose the award was sought for, addresses, telephone numbers, school, year, fulltime or part-time, subject/course and presenting issues which brought the student to make the application in the first place. Once these data had been collected, the researcher could design specifications for reporting and request tailor-made reports from Welfare Funding database. This package enabled the researcher to request reports for audit purposes, to locate trends within areas of funding, and to see which students within schools have particular problems. These reports helped the researcher make informed decisions as a professional about what the Student Funding Welfare Service could be doing, and to assist the academic schools within the University. At the same time it was proactive across the Student Life Cycle (pre-entry, entry, ongoing and pre-exit, post exit) guidance and support strategies. This research takes recognisance of the historical data stored within the database to make changes in Student Funding Welfare Service working practices to enhance the delivery of the service. From a practitioner perspective, the information helped with forward planning, production of information booklets, design of induction and pre-exit talks, and re-evaluation of what students and their service user needs were year on year. Each factor contributed to an enhanced service and a more informed Student Funding Welfare Service team. Once the sources strategy was decided, a detailed profile of the methods incorporated into the research and in what way they would be used was decided.

6.15 Questionnaires

6.15.1 Pilot

Due to the layered service provision I felt that it was necessary to use more than one questionnaire to ensure that the core aspects of the service were evaluated. Firstly, the mode of service user would need to be identified. Hence the First Time Student Learner Service User, Repeat Service Student Learner User and the Teaching Staff

Service User labels were adopted. Secondly, based upon the welfare team's experiences, knowledge and understanding of these groups needs was included.

6.15.2 Service user classification

The First Time Student Learner Service User was defined as a student learner or pre-entry student candidate who was approaching the Service initially. This group had no existing experience of coming to the service and usually did not have prior knowledge of what the Student Funding Welfare Service provided in its entirety. The pre-entry student candidate ordinarily would only know about the Student Funding Welfare Service via the web site, prospectus, admissions tutors or word of mouth from existing students. Repeat Service Users were students who had already been to the Student Funding Welfare Service before either for frontline information or for a one-to-one appointment with an advisor. They had identified a need to return or had been asked to return by a member of the service staff who had identified a point requiring in depth exploration with an advisor.

A teaching member of staff was defined as anyone working within the University-based Schools that ordinarily would be teaching staff or in the capacity of an admissions tutor or guidance tutor role. A small percentage may also be research colleagues or administrative colleagues.

6.15.3 Questionnaire design

Following on from the identification of the three categories of service user three questionnaires were designed accordingly. Questionnaire one aimed to identify what first time student learner users knew of the service and what was their impressions of the service. Questionnaire Two was to take a deeper look into items for which the service user came back, and their knowledge of the range of services within the overall service which were accessible to them. Questionnaire Three was related to how teaching staff perceived the Student Funding Welfare Service.

Initial questionnaire samples were drawn up and circulated to colleagues within the Student Funding Welfare Service, teaching staff and student learners, to ascertain if there was clarity in the instructions, questions being asked and the purpose of each questionnaire. Each person involved at this stage was asked to complete the questionnaire, if they were one of the categories of service user. In addition, the Student Funding Welfare Service staff (including Advisors and administrative staff) were asked to consider if the questions related to all areas of the service provision, and to consider the purpose of the questionnaires in relation to the service working practices and ethos. As an insider researcher, I wanted to ensure there was clarity within the questions, and intended to refine them as the feedback suggested. After the initial circulation of the questionnaire drafts and recommended changes were incorporated, the final versions were circulated for final comment. A process was then designed to ensure that the questionnaires were given out in the most cost effective manner and returned in a way that would not be problematic to the person completing them. The need for confidentiality was reiterated to all staff and was emphasised in all supporting documentation being issued with the questionnaire. The questionnaires were not distributed electronically as colleagues had pointed out the fact that our students changed their emails regularly and did not use Blackboard on a regular basis at the time of data collection so a manual process was adopted. Potential incentives for questionnaire completion were explored with the Director of Student Services, however, since none were forth coming due to financial implications and time scales, the questionnaires were allocated without any incentives attached. The decision not to have incentives was an ethical one as well as financial, because users may have been inclined to say what they thought we wanted to have said because of inducement to complete the form. Following the pilot it was decided that the three questionnaires would be as originally suggested:

1. First Time Student Learner Service User's Questionnaire
2. Repeat Service Student Learner User's Questionnaire
3. Teaching Staff Questionnaire

6.16 First Time Student Learner Service User's Questionnaire

This was issued by the administrative staff at reception or by advisors. The questionnaires were allocated to the service user when they either attended their first one-to-one appointment or came to reception for assistance. This would depend on why they came to the service initially. Prospective respondents were asked to complete the questionnaire as soon as possible after their visit to the service, returning it for my attention, as I would be responsible for the analyses of the findings and their interpretation. The responses to this questionnaire were analysed with the intention of gathering the information required to fulfil the needs of the research. The following Table (6.5) outlines these needs in line with the designated questions.

Table 6.5: First Time Student Learner Service User Questionnaire

Section 1 Research Questions	Information needed by the researcher
1. Have you applied for a Student Loan or expect to?	Wanted to know if the student learners were eligible for alternative sources of funding. Wanted to know if they were adding debt.
2. Do you expect to have financial difficulties?	Wanted to know if student learners were aware of their current financial wellbeing and had they considered the future.
3. Are you aware of the following Bursary Funds?	Wanted to know if student learners knew there were other sources of funding potentially available to them if they meet the Government criteria for applying.
4. Do you pay your own fees?	Wanted to know the student learner's fee status, again due to Government regulations and criteria relating to other sources of funding.
5. Do you know if you are eligible for a fee waiver?	Wanted to know if student learners knew that in certain circumstances they may be eligible for the fee waiver. This was available to part time students who meet the Government guidelines relating to eligibility.
6. Are you aware of the Trust Funds and Scholarships available?	Wanted to know if student learners were doing alternative sources of funding searches.

7. Where did you hear about the Student Funding Welfare Service?	Wanted to know which modes of Student Funding Welfare Service promotion was working with the student population. Also wanted to know what was not working? Or were there alternative ways that we were not using?
Section 2 Research Questions	
8. Number of years between leaving school and coming to university?	Wanted to know how long our service users were out of school because this would be an indicator of their potential needs.
9. How many hours, on average, do you expect to work in paid employment, per week outside the university during this session?	Wanted to know the hours per week worked to see if our student learners were working above the Government guidelines which suggested 10hrs a week was sufficient.
10. How many hours on average to do you study per week?	Wanted to know if student learners were putting their study's first or were they jeopardising them by over working.
11. My main source of income during this academic year will be?	Wanted to see the various sources of financial support student learners were already tapping into or expected to have to draw upon to survive financially.
12. I expect to have a debt on completion of my studies of...	Wanted to know what student learners expected to be the level of debt at the end of their programme of study because there was much discussion via Government and the NUS Wall of Debt Campaign.
Section 3 Research Question	Comment box for any additional remarks

6.17 Repeat Student Learners Service Users Questionnaire

This questionnaire was distributed to repeat service users by administrative staff at reception or by advisors after appointments. Again, the questionnaires would be returned to me for analysis. The responses to this particular questionnaire were to be used to analyse the level of support being required by the users, and the types of support being sought. The responses to this questionnaire were analysed with the intention of gathering data, which, was perceived, to being useful in the quest to answer the previously identified research questions required to fulfil the needs of the research. The following Table 6.6 outlines these needs in line with the designated questions.

Table 6.6: Repeat Student Learner Service User Questionnaire

Section 1 Research Questions	Information needed by the researcher.
1. Have you used the Student Funding Welfare Service more than once this session?	Wanted to confirm that student learners had been to the service before.
2. Did you self refer?	Wanted to know this because this would also indicate that the student learner was aware of the service and what else we provided.
3. Were you referred by a member of the teaching staff?	Wanted to know if the Schools were making referrals to the service.
4. Did you go to the Student Funding Welfare Service to obtain advice on?	Wanted to know which core advice the student learners were requiring. There was a list of 5 in the questionnaire with room to comment on others.
5. Would you use the Student Funding Welfare Service again?	Wanted to know if student learners were satisfied with the service or not.
6. Would you recommend the Student Funding Welfare Service to a friend?	Wanted to know if word of mouth was a potential route of Student Funding Welfare Service promotion. Also wanted to know if the student learner felt the support they had had was worthwhile.
7. When you made the contact were you considering withdrawing from your course?	Wanted to know if their situation at time of coming back was linked to a feeling of having to or wanting to withdraw.
8. If you planned to return at a later date did the funding advice you received regarding withdrawing from your course help?	Wanted to know if student learners got relevant advice which helped them to make informed choices.
9. Should you have withdrawn already do you currently have any plans to resume your studies at a later date?	Wanted to know if student learners were considering returning to continue their education at a later point?
Section 2 Research Questions	
10. Number of years between leaving school and coming to university?	Wanted to know how long our service users were out of school because this would be an indicator of their potential needs.
11. How many hours, on average, per week, do you expect to work in paid employment outside the university this session?	Wanted to know the hours per week worked to see if our students were working above the Government guidelines which suggested 10hrs a week was sufficient.
12. How many hours on average do you study per week?	Wanted to know if student learners were putting their study's first or were they jeopardising them by over working.

13. My main source of income during this session will be...	Wanted to see the various sources of financial support student learners were already tapping into or expected to have to draw upon to survive financially.
14. I expect to have a debt on completion of my studies of.....	Wanted to know what student learners expected to be the level of debt at the end of their programme of study because there was much discussion via Government and the National Union of Students Wall of Debt Campaign.

6.18 Teaching Staff Questionnaires

These were sent to all teaching staff through the internal mail system in hardcopy formats. The purpose of this questionnaire was to act as an audit of the teaching staffs' awareness of the key purposes of the Student Funding Welfare Service, whilst getting an insight into which Schools refer to the Service the most. This exercise would be seeking to answer the following questions by providing answers to some/all of the content noted in the following Table 6.7.

Table 6.7: Teaching Staff Questionnaire

Section 1 Research Questions	Information needed by the researcher
1. How did you hear about the service?	Wanted to know how teaching staff heard about the service? There are 7 core ways of hearing about the service and I wanted to know if they worked. Also wanted to know if there were other ways that were not listed that they used.
2. Did you know the Student Funding Welfare Service can assist students in the following ways?	Wanted to know how aware the teaching staff were about the Student Funding Welfare Service provision for students.
3. Are you aware that the Student Funding Welfare Service can help teaching staff?	Wanted to know if the teaching staff were aware of the variety of ways we as a service could help them to support their students.
4. Would you be interested in attending any of the following?	Wanted to explore the options of teaching staff taking an active role in what the service had to offer by attending some tailor made activities for them.
5. Have you referred students to the Student Funding Welfare Service?	Wanted to gain a sense of what teaching staff were already doing.

6. Would you consider sending students to the Student Funding Welfare Service?	Wanted to gain a sense of what teaching staff might do now that they had seen the various service provisions on offer within the questionnaire.
Section 2 Research Questions	
1. Name of School	Wanted to know this in order to be able to target Schools if the results showed gaps in information, awareness or understanding.
2. What roles do you have in the School?	Wanted to know the roles held by the participants to see if there was any variation in interest, or awareness.
3. Would you consider offering one hour of your time per semester to be involved in a focus group to review how the Student Funding Welfare Service can work more closely with the Schools to aid student retention and guidance?	Wanted to know if teaching staff would work alongside the Student Funding Welfare Service to help with student support. Additionally, wanted to gauge what the teaching staff thought of cross department collaboration.

It was expected that from a parallel analysis of all three questionnaires I would be able to identify themes, gaps and potential target areas for future investigation or working practices to be developed. Additionally the data collected would be drawn together with all other data collected to answer the central research questions.

6.19 Focus Groups

The purpose of using Focus Groups was to ensure that material, which could not be divulged within the questionnaires, would be teased out and explored in more detail through group discussion. Focus Groups lend an opportunity for participants to talk openly and honestly without being interrupted, confronted or talked down about matters arising that maybe harder to approach on a one-to-one basis elsewhere. They also work to a structure steered by the chairperson but have room for the development of discussions to take place as the subject unfolds.

The Focus Groups were divided into two cohorts. The first were compiled exclusively of student learners and the second was solely compiled of university teaching staff reflecting a cross section of each School. Time constraints prevented a third focus group category being introduced, namely a mixed group of student learners and teaching staff (a thought for future research).

For this research it was felt important to get the student learners' and the teaching staff views about what they understood to be the role of the Student Funding Welfare Service within the university. Both groups were users of the service who came to the service for different purposes. Student learners tended to use the service for their own support and information. Teaching staff, on the other hand, tended to use the service to enquire about support elements, which could be reiterated to student learners through personal tutoring remits or course leader remits; meaning they were there to benefit another party where as student learners were there to benefit themselves.

It is good to use such methods when one is trying to identify what differences and perspectives people have about the same thing. For example, in this study the object of interest is the Student Funding Welfare Service and the way it contributes to the work teaching staff do in Schools across the University with student learners in a pastoral care role. It is an evaluation of how teaching staff views the service and what their expectations of each service were.

According to Bryman (2008) Focus groups are similar to group interviews in the sense that everyone involved has some interest in the subject under discussion. He states that, "the accent is upon interaction within the group and the joint construction of meaning" (p. 474). For this Study having groups of student learners and groups of teaching staff discussing questions focussing upon the evaluation of the Student Funding Welfare Service shows how the interactions mentioned by Bryman can have a positive effect because the data collected as transcriptions enabled me to identify central issues being brought to the discussions across the groups, for example, a need for more one to one appointments, improved advertising and web site, a necessity to rethink service opening times in order to provide a service to evening class students and distance learning students. Bryman raises the issue of data collection and emphasises the point on p. 476 that recording and then transcribing the focus group in action is essential, so as to allow the facilitator to watch how the interaction lends to the development of a constructive outcome.

There are additional limitations to be considered, one of which is illustrated by Morgan (1997) when he mentioned the case of the young boys being asked to discuss relationships with members of the opposite sex. When the boys were interviewed on a one to one base later on some of them when asked about similar situations gave responses, which showed that they had a softer side to them which they were not prepared to show in a group discussion with their peers. This made me mindful of the potential limitations which may arise in this Study's focus groups, for example, if a senior member of the teaching staff held, x, y and z view but other staff may not hold the same views, would they say what they felt the senior member of staff would want to be heard being said of would they speak out. A similar situation could arise in the case of the student learner focus groups, shy student learners may not contribute because other peer members are more controlling of the focus group or they do not want to be seen to have a different view on things than their peers. The situation may have been that the majority of the focus group were being positive about the Service but they had a negative real world view of the Service but felt they could not or did not want to be seen going against the majority view.

Although, there are limitations to focus groups I feel they were a good source of data for this particular Study due to the nature of what I was trying to glean from the service users who took part.

6.19.1 The purpose of focus groups in this research

The purpose of these focus groups was to provide a forum for a cross-section of service users to have the opportunity to express their thoughts, views, concerns and needs about the core areas of the Student Funding Welfare Service. Areas explored were:

- The Service Users expectations of the Service
- The Service Users motivation for coming to the service

- The Service Users experience of coming to the service
- Where the Student Funding Welfare Service helps staff to provide guidance and support to students
- Those collaborative activities which would help to make guidance and support as seamless as possible between Student Funding Welfare Service, the staff member and the student
- Elements of the Student Funding Welfare Service that would benefit from being changed?
- Practices which work within Student Funding Welfare Service
- Ideas to be taken forward
- The means by which this was carried out

Eight focus groups were convened with a maximum of seven group members each to ensure the group was manageable. The material gathered needed to be analysed so it was necessary to keep it to a realistic length. Prior to the focus group convening, participants received a brief synopsis of the key areas to be discussed. A location was chosen that would ensure that there would be no interruptions (except for genuine emergencies) from other staff/students, which were relaxed and conducive to such group dynamics. A seminar room provided a suitable location free from disturbances. During the actual meeting a request was made that all mobile phones were switched off. To assist with the smooth flow of discussion ground rules were drawn up that covered confidentiality, the need to respect others viewpoints, and the necessity to be as open as one felt comfortable without taking over the whole session.

I, as the insider researcher, chaired the discussion but remained neutral and allowed the group members to take the lead in the debate following an introduction of the relevant questions. The Chair’s key role was to commence proceedings with some gentle questions to warm the group to their subject of discussion, with more in-depth questions to follow, rounding off with a question that would sum up the group’s findings of the day and confirm the key ideas and recommendations to be taken forward within the Student Funding Welfare Service in due course. The Welfare Assistant joined the group noting the key points brought to the discussion and a written record was made of each focus group dialogue. I had predicted prior to these sessions that it would be a personal challenge to be the Chair, practitioner and insider researcher all at the same time, and not to become involved in the debate or invite bias into the discussion by steering the debate in a certain direction.

6.19.2 Pilot

A pilot focus group was initiated to explore whether the intended process would be appropriate and to see if it would provide scope for the collection of pertinent data process would work. Set questions were tailored for the focus groups and shown to some students and teaching staff to ascertain whether there were any areas of dubiety or concern. The pilot helped to enable time, transcription issues, and facilitation matters to be experienced prior to the core focus groups being carried out. This trial focus group exercise was also necessary to ensure that, as an insider researcher, it would be feasible to be in that role as well as a Chairperson's role.

6.19.3 Focus group questions

They were not circulated to participants in advance of the actual focus group meeting to allow scope for spontaneity and freethinking. The questionnaires were designed to investigate further into student learner expectations of such a service in relation to student learner needs and teaching staff's perceptions of the Service. There were two sets of questions, first directed at the teaching staff and the second directed at the student learners. The questionnaires follow below to show the nature of investigation and the types of discussions being encouraged:

6.19.4 Teaching Staff Focus Groups Questionnaire

AIM: To explore staff perceptions of the service. Plus, ways in which the Student Funding Welfare Service would be able to work with colleagues within Schools to enhance student retention and guidance.

Questions:

1) With regards to the student experience what, if any, aspects of the service have assisted your delivery of non-academic guidance support?
2) As an academic member of staff, what information would you consider advantageous to receive from the Student Funding Welfare Service team, and by when would it be best received?
3) During the year students come to you expressing a wish to withdraw for a variety of reasons. When would you consider involving the Student Funding Welfare Service team and in what ways would you think they would be involved?
4) What aspects of the Student Funding Welfare Service could be developed / enhanced to aid tutors during a pre-exit guidance interview?
5) What would you consider to be the disadvantages/advantages of involving an adviser during a pre-exit guidance interview?
6) From your understanding of the Student Funding Welfare Service in what ways could the team contribute to your own development, or understanding of student funding related issues?

6.19.5 Student Learners Focus Groups Questionnaire

AIM: To explore student's perceptions of the service; plus, ways in which the Student Funding Welfare Service could enhance the service to accommodate student needs.

Questions:

1) As a student, what information would you consider advantageous to receive from the Student Funding Welfare Service team and when would it be most usefully received?
2) With regards to the student experience, what aspects, if any, of the Service have assisted you?

3) From your understanding of the Student Funding Welfare Service, in what ways could the team contribute to your own holistic student experience?
4) What aspects of the Student Funding Welfare Service should be developed to enhance the student support element of the Service?
5) What information from or actions by the Student Funding Welfare Service would best be delivered at the pre-entry to university stage of the student life cycle?
6) What information from or actions by the Student Funding Welfare Service would best be delivered throughout the academic year?
7) What information from or actions by the Student Funding Welfare Service would best be delivered prior to leaving university?
8) During the academic year students may experience the wish to withdraw for a variety of reasons. How could the Student Funding Welfare Service encourage the student to come in to discuss this matter prior to withdrawing?

The questions did not change from focus group to focus group.

6.20 Student Learner Pen Portraits

The student learner Pen Portraits were produced from the welfare records, which were written up from each one-to-one semi-structured interview by the participating Student Funding Welfare Advisor, in this case, me as the insider researcher and practitioner. These formed a daily tool used within the Service to record what the service user discussed and any follow up work to be done either by the Student Funding Welfare Advisor or the Service user. An example of these record sheets is within the information. Due to the fact these records represent a tool of the trade they are also protected by a confidentiality statement, Code of Ethics/practice, as well as, by the Data Protection Act (1998) and the Freedom of Information Act (2002). Notes were recorded during the one-to-one semi-structured interviews from which the Advisors wrote up the welfare record sheets during the meeting and after the meeting. During the one-to-one interview the note taking exercise acted as an active listening prompt to be used for reiteration purposes to ensure validity and correct understanding by all parties concerned.

The Pen Portraits were intended to map out the student learners' life situation which had brought them into see the Student Funding Welfare staff at any one point in time. In the case of repeat service users, additional notes and recorded scenarios would be added, dated and initialled by the attending advisor, thus providing an audit trail of actions and data gathered over the one-to-one semi-structured interview. For the purpose of this research authorisation was sought from the students attending the one-to-one interviews to use the recorded data in the research as well as the work place. The inclusion of student learner Pen Portraits as data illustrated the multiplicity of some student learners' situations whilst embarking upon a programme of study. They were also used as an indicator of robustness and worthiness of the research. Therefore Step 1) was to outline scenarios and to give the reader an overview of presenting issues being brought to the service for consideration and resolution. Step 2) provided a patchwork of insight into the levels of challenges that a student faced. Step 3) was indicative of the specialist expertise required from the Student Funding Welfare Service team as professionals within their own fields. Step 4) offered an opportunity for the insider researcher and practitioner to review staff training and development needs to ensure the service users' needs were being appropriately addressed. Step 5) the data findings were documentary evidence to support the claim that following analyses, question 1 and 2 are answered in a positive manner and act as an affirmation that the service does contribute to student retention, personal development planning and employability through various layers of its working practices and expertise.

6.21 Pen Portrait Data Analysis Strategy

The Pen Portraits were analysed by using a colour coding system across which each Pen Portrait provided a thematic insight into the presenting issues being brought to the advisory team for consideration and possible resolution or action. Step 1) was to identify all the presenting issues noted within all 30 Pen Portraits. This was recorded on the baseline of a matrix chart to aid analysis. Step 2) required each individual's

Pen Portrait to be revisited and colour coded used to highlight each instance of a particular presenting issue. Step 3) involved a manual record keeping exercise involving a five-bar gate noting how many times each presenting issue arose across all 30 Pen Portraits. Step 4) once all instances were recorded a final matrix table was produced showing pictorially levels per presenting issue. Furthermore Step 5), the matrix layout acted as a prompt for the insider researcher and practitioner to refer to when writing annual reports within the institution.

The Pen Portraits represent 30 student learners who came to one-to-one semi-structured interviews with me as the senior welfare advisor in the Student Funding Welfare Service. The thematic analysis of the Pen Portraits revealed clusters of presenting issues, which have now been categorised into a "sequence of presenting issues" bank. According to Bryman and Burgess (2003) "themes are often unclear" (p. 598), therefore, in the case of this research "repetitions" (Ryan and Bernard, 2003) of certain presenting issues are plotted then drawn together across all 30 Pen Portraits in order to identify themes for example financial, preparedness, academic, family orientated and work life balance. Ryan and Bernard (2003) went onto suggest that researchers also consider:

- indigenous typologies or categories
- metaphors and analogies
- similarities and differences
- linguistic connectors for example "because" and "since" and so forth, (Bryman (2008, p. 555).

Clearly within the Pen Portraits, many of Ryan and Bernard's (2003) ideas do not fit well but the main suggestion of "repetition" does. The welfare files collated by an adviser during and after the one-to-one interview replaced the transcriptions used by other researchers carrying out thematic analysis. These were confidential files retained within the service during the student learners' time at the institution. Once the student learner has left the university the file is archived and retained for a further six years under the guidelines offered within the Data Protection Act (1998). If the student learner were to re-enter the institution for a further period of study, then the file would be retrieved and brought up to date with current contact and course details.

The codification of these themes was carried out on a basic matrix with cases 1-30 down the vertical axis. Across the horizontal axis key presenting issues were recorded. Additionally, coloured pens were used to highlight the key presenting issues present within each Pen Portrait prior to the overall accumulative count being carried out across all 30 Pen Portraits for comparison and theme identification.

Whilst reading the literature I indentified Interpretive Coding as a close replication of how I worked with the data to cluster the presenting issues into themes. The themes related to areas I worked within my specialist field for example, student funding, immigration or refugee regulations, trust funds as well as, other family related issues.

The role of the adviser during these one-to-one semi-structured interviews was to gain an insight into what was actually occurring in the individuals' life which in turn was impacting upon their ability to achieve to their best ability within their academic life style. Patton (2002, p. 97) sums this view up as "constructivists study the multiple realities constructed by people and the implications of these constructions for their lives and interactions with others".

This research considers the student learners' academic and holistic university experience in order to

- Demonstrate how the advisers and Student Funding Welfare Service team have assisted the student to remain on course or to withdraw but for a positive reason.
- Allow advisers to offer the student advice, guidance, support and skills to enable them to take ownership of their own situation hence contributing to their learning and personal development planning
- Illustrates how the Student Scenario Log outlines the students "here and now" life emphasising core elements which are pausing a challenge for them

and may require referral to other specialists for example counselling, personal tutor and external agencies (Housing, Benefits or Job Agencies).

Denzin and Lincoln (1994) make reference to "interconnected interpretative practices" (p. 3) which "individual subjects" bring to their own life experiences. This is intrinsic with Yin (2003) and Patton's (2002) view points, all of which combine to add rigour and validation to the findings within this case study represented by the 30 Pen Portraits. The Pen Portraits outlined multiple presenting issues within each instance, which are collectively presented within the following Pen Portraits Matrix (Chapter 7, Figure 7.1).

6.22 Information Needed to Conduct Study

The information required to answer the research questions was drawn from the conceptual framework, which included:

- Service users perceptions of what the service provided and the services perceived role
- Academic Service Users: School, Nature of Enquiry, purpose of inquiry
- Databases: Welfare Funding, Registry and Finance
- Students Service Users: Demographic data, Hardship spend data, presenting issues data, mode of attendance, level of study, undergraduate or postgraduate, U.K. home student, European Union student, and overseas students
- Government Initiatives
- Statistical data relating to student retention
- Theoretical Models: Student Attrition / Retention, Personal development planning and employability.
- Acts of Parliament (UK)

6.23 Chapter Summary

This chapter has outlined which research methods were to be used within this research. It also indicates that the research being carried out is underpinned by an interpretivist approach to data interpretation and analyses. The research focus is a singular student funding welfare service considering the ways in which such a service currently supports service users, in order to evaluate what needs to be done to enhance service delivery within the service and within academic schools.

The following Chapter 7 draws together the real world view perceptions of the Service Users: student learners and teaching staff. The Questionnaires, Focus Groups and Pen Portraits are analysed; culminating in the identification of Thematic Impactor Influencers (External, Internal and Personal).

Chapter 7: Student Learners, World Views, Perceptions and Teaching Staffs Perceptions

7.1 Introduction

This Chapter brings together all the data findings extrapolated from the student learners and teaching staffs' contribution to this research. The data analysis and findings encompass the questionnaires, focus groups and Pen Portraits, in order to provide evidence based upon which the research questions can be addressed and the pertinence of these findings will be discussed in a later chapter.

7.2 Questionnaires

7.2.1 First-time Service Student Learner Users

Through their responses they are speaking for themselves and enabling the insider researcher to capture the complexities of being a student. Questionnaire 1 is the first point within the study that the student learner has a voice. By stating they have a voice for the first time, I mean, that they are able to say what they perceive the Student Funding Welfare Service functionality is. As stated in previous chapters, the intention was to collect as much qualitative data as possible in order to provide the study with an in-depth insight into the real world view's of the service users. Being an insider researcher the content of this and the next Questionnaire would provide the student learner's voice, as well as, providing an opportunity for me to consider the Service delivery and question: "if we as a Service is meeting the service user's needs in general?" The data gathered was being considered in the context of being the data for this study, as well as, data to inform the University, thus it was being viewed from a dual perspective; as an insider researcher and as a practitioner. From the data collated, the overall finding from a student learner's perspective was that they did not understand the full extent of support available to them, within the Student Funding Welfare Service. Once they had attended a one-to-one appointment for this purpose, that is a semi-structured interview, it became clear to them, but not at the outset. For example, student learners' initial perception of the Service was that it was the place to go for hardship money; whereas, they were not aware of the range of information, guidance and support available. It should be noted that the Student Funding Welfare Service does promote service provision through a variety of media including university prospectus, student researcher handbooks, course handbooks, advertising, web pages, literature, posters, emails and via telephone. Additionally, the Student Funding Welfare Service team also attended various University-wide based activities to carry out talks, for example during induction and enrolment with the intention of raising awareness amongst new and continuing student learners. However, from the results of the questionnaire it was clear that for whatever reason student learners do not always retain the information imparted, take up the offer of support or retain supporting materials thereafter.

7.2.1.1 Student learners' uptake of funds

The first five questions in the questionnaire were designed to gain an insight into student learners' uptake of student funds available and their expectations of being in debt or financially embarrassed during the academic year. The level of uptake of student loans was high with 82% of the participants saying "yes" to a loan and only 18% indicating they "did not expect to take a loan". Out of those applying for a loan, 75% indicated they had taken the full student loan available to them, with 11% confirming they had taken reduced rates of loan available to them. The subsequent remaining 14% elected not to respond to the question relating to student loan uptake. The student learners' expectations of having financial difficulties was recorded as high, with 75% saying "yes" and only 25% saying "no". Hardship Funds and Mature Student Bursary Funds were known to 79% of student learners, with 9% claiming not to know about them at all and a following 11% omitting to make a response. From the 79% saying "yes" and 9% "no", 64% went on to say they intended to apply with an additional 34% indicating they had no intention of doing so.

7.2.1.2 Student learner fees

The issue of student fees was addressed within question six. The level of student learners in receipt of Government student fees funding support stood at 86%, with a sharp contrast of only 14% of student learners claiming to be self funded. When asked about eligibility for fee waivers, which was a Government-based initiative, 66% answered “no”, they did not know if they were eligible, with 14% stating they were eligible. The enquiry into if they as student learners were aware of Trust funds and scholarships, 48% said they were aware, with 52% claiming being unaware.

Table 7.1: Response of students to Questions 6

Student Funding	**%**
Student Learner Fees	
Government Funding	86
Self Funded	14
Eligibility for Funds	
Did not know	66
Did know	14
Trust Funds	
Aware	48
Unaware	52

7.2.1.3 Student learners’ communication routes with the service

Student learners’ awareness gauging of the Student Funding Welfare Service and how to communicate with the practitioners, was embedded in question seven of the questionnaire.

Within the questions there were eight information sources cited. The results showed that 29% of student learners were made aware of the Student Funding Welfare Service via information sent out by the University. A further 4% acknowledged information received from other sources. Posters and flyers were also mentioned by 29%, with 11% stating that telephone enquiries were their source of information about the Service. The Student Funding Welfare Service website received the second lowest response rate with 9% being recorded and the other category received no responses at all. The data showed that word-of-mouth was the most common means with 61% of student learners citing this. It should be noted that participants were able to tick more than one option in this category list.

7.2.1.4 School to university timelines

In question eight student learners were invited to indicate the time lapse between their departures from school to point of entry into University. The aim of this question was to identify how many people came directly to University after school or took time out prior to entering higher education. From the overall sample 23% participants indicated they had entered University directly from school. No one claimed to have come to University during the first year post-schooling other than the aforementioned post school direct entrants. Others confirmed that they had moved into higher education within two to four years of exiting school, representing a further 30% of the sample. During a timeline of five to ten years there were only 9% participants recording that to be the case. However 48% participants claimed to have entered higher education after ten years or more.

7.2.1.5 Student learners' part time working hours

When asked within question nine about how many hours per week did the student learner spend in employment, 34% indicated they were currently unemployed, with 20% stating they work ten or less hours per week. A further 27% of student learners claimed to be in employment for between eleven and twenty hours in any one week. Additionally, 10% noted they worked for between 21 and 30 hours in any given week, with 9% acknowledging working for in excess of 31 hours per week.

7.2.1.6 Student learners and study hours

In contrast student learners answering question 10 relating to hours per week set aside for study, the results were somewhat different when compared with those hours dedicated to employment. In this case there were 14% of student learners claiming to be studying for less than five hours per week, with 20% doing between six and 10 hours. The 10 to 14 hour study week and the 21+ study week categories both received 29% of responses. Finally, only 8% claimed to be participating in 21 or more hours of study per week.

7.2.1.7 Student learners' sources of income

The questionnaire then moves on to enquire about student learners' sources of income in question 11. Student learners indicated that the Student Loan was the main source of income with 66% of them noting this point. An additional 26% claimed that employment was their source of income, with 6% from parent or spouse support, and 2% claiming, but not identifying their source.

7.2.1.8 Student learners' projected levels of debt accumulation

Question 12 asks the levels of debt a student leaver expects to have accumulated on completion of their programme of study. A level of debt up to £2,500 was anticipated by 17% of the respondents. Only 3% expected to have between £2,501 and £5,000 level of debt. A further 10% felt they would have debt in the region of £5,001 to £7,500, with another 15% suggested that they envisaged having debts of between £7,501 and £10,000. Finally, 55% anticipated that they would accrue in excess of £10,000 by the end of their study.

Staying with student learners and their world views the following findings are drawn from repeat Service users who had cause to use the Service on two or more occasions.

7.2.2 Questionnaire Two: Repeat Service Student Learners Users Questionnaire

From the students' perspective the data collated from the Repeat Service Users' Questionnaires shows a reverse situation. Here the student learners have returned to the Service to explore other personal issues, beyond student hardship, trust funds or Discretionary Funds. The underpinning data, setting out examples of these additionalities may be seen in the Table 7.7 outlining the 30 Pen Portraits presenting issues in the final section of this chapter.

7.2.2.1 Referral routes

All 18 repeat student learner service users responded to this second questionnaire; 95% stated they had been to the service more than once in the session and, only 5% said they had not in this particular session. Out of those, 85% were self-referrals and 15% had been advised to attend the Student Funding Welfare Service. When asked if referred by a member of staff 20% confirmed this to be the case whereas 70% said "no" and 10% failed to respond at all.

7.2.2.2 Reasons for attending Service

The reasons for obtaining advice from the Student Funding Welfare Service showed that student funding was the case for all participants. None were there to discuss advice on exam panel appeals; however, 25% were there to talk about repeat year or semester funding, meaning 75% were not. A further reason was to know about the University complaints procedure with 5% falling into this category. Only 10% participants indicated they were there for an alternative unnamed reason.

7.2.2.3 Revisits and the potential of walking away

When the participants were asked if they would use the Student Funding Welfare Service again and would they recommend it to a friend there was a 100% "yes" response in both cases. When asked if at point of contact they were already considering withdrawing from the course 45% indicated they were and 55% said they were not considering leaving. When asked if the advice they were given about a possible return to university at a later date helped 50% said "yes", 5% said "no" leaving 45% not responding. Participants who had already withdrawn from their course when asked if they had any plans to resume their studies at a later date 10% agreed, 10% said "no" and the rest did not respond.

7.2.2.4 School to university timelines

Participants were asked to confirm how many years they were out of school prior to coming to university they responded by stating 15% were direct entrants from school, 5% were 2-4 years after leaving school, 30% between 5-10 years and 50% noted that it was in excess of 10 years for them.

7.2.2.5 Student learners and part time employment

As repeat service users they were asked how many hours they expected to be in employment per week in the session. Those not unemployed at present represented 40% of the total participants. No one expected to work up to 10 hours, however, 35% expected to work between 11-20 hours in any one given week. A further 20% recorded 21-30 hours per week as their time line with 5% stating they worked in excess of 31 hours per week.

7.2.2.6 Student learners and study hours

Participants' hours studied per week averaged out as 0% (less than 5hrs), 20% (6-10hrs, 15-20 hrs, 21 or more hours respectively) and 40% (stating 10-14 hrs).

7.2.2.7 Student learners' sources of income

Main sources of income during the session indicated that 15% expected to live off savings, with 75% relying upon Student Loans. 30% also indicated they would also be working and 10% indicated they expected some support from parents or their spouses. It should be noted that participants were able to select more than one source of income.

7.2.2.8 Student learners' projected levels of debt accumulation

The levels of expected debt on graduation varied from 15% stating up to £2,500 with none stating £2,501-£5,000, and 10% for £5,001-£7,500 and £7,501-£10,000 respectively. The majority (65%) stated they envisaged having in excess of £10,000 debt at point of departure.

At this point there is a move away from student learners in order to take into consideration the perception of service routes.

7.2.3 Teaching Staff Questionnaire

There were 423 questionnaires sent out in total, with 23 being returned by School office staff un-opened because the staff member was absent or had left the university. This left 401 questionnaires being received by the recipients of which 80% were returned. This level of returns was unexpected and unusually high.

7.2.3.1 Teaching staff awareness of service routes

The initial question was asked how teaching members of staff heard about the Student Funding Welfare Service. The reason behind the question was firstly to find out the best routes to communicate with teaching staff to share mutually beneficial information and secondly, to an understanding as to how many teaching staff knew the service existed. The results are presented in Table 7.1; note, respondents were able to select more than one answer.

Table 7.1: Question 1

How teaching staff heard about the Student Funding Welfare Service	%
Word of Mouth	52
Posters/Fliers	27
Teaching Staff Induction	27
Staff intranet	25
Other	24
Introduction to Student Services Booklet	17
Telephone Enquiries	7
Welfare website	4

7.2.3.2 Teaching staffs' knowledge of the Service

The second question explored what teaching staff members knew about the contribution the service made to supporting students. The results reflect more than one answer choice per respondent:

Table 7.2: Question 2

Teaching staff knowledge of the Student Funding Welfare Service	%
Hardship/Mature Student Bursary Funds	97
Money management advice	79
Housing Benefit and Benefit issues	73
Considering withdrawing and possible options to return	71
Trust Funds and Scholarships	63
Repeat Year Funding Appeals to SAAS/LEA/Library Boards	61
Advocacy and negotiation with external agencies	60
Assistance with writing exam panel appeals	39

7.2.3.3 Teaching staffs' understanding of collaborative work with the Service

The third question was designed to explore what the teaching staff thought or understood of what the Student Funding Welfare Service did and in what ways the service would be able to link in with their working life to help assist the student learners. The added purpose was to try and get information that would be used to develop service delivery areas which may be integrated into the School guidance processes.

The results showed that teaching staff were aware that the Student Funding Welfare Service could help in the various ways as shown in Table 7.3; more than one answer was permitted:

Table 7.3: Question 3

Teaching staff assistance from the Student Funding Welfare Service	%
Provision of advice and funding options for students at all stages of the student lifecycle	79
Provision of a forum to discuss particular student issues	70

Advice on the content of repeat year funding letters	51
Attendance at pre-exit interviews with a teaching staff member and the student to offer funding related advice	34

The fourth question was designed to get a view of what activities the teaching staff would consider attending in order to receive information from the Service that would share information with them. The results areas shown below:

- Student retention - how the service contributes workshops 84%
- Funding Workshops 61%
- Drop-in lunch sessions 51%

7.2.3.4 Levels of referral to service

The fifth question's aim was to gauge how many of the teaching staff had actually referred a student to the Student Funding Welfare Service through a guidance meeting or a discussion with the student within the school. The results are given below:

- Yes 77%
- No 23%

7.2.3.5 Teaching staff re-think referral to the Service

The sixth question went on to ask if they would consider sending students to the service. This was introduced to the questionnaire to see if teaching staff would now do so after seeing in the preceding questions some of the services and help on offer. The results were:

- Yes 96%
- No 4%

7.2.3.6 Teaching staff linked to which school?

The second part of the questionnaire had three questions designed to enable the researcher to see which schools (Q1) responded to the questionnaires and to use this as an indicator for the future of schools that should be targeted by the service for promotional purposes, collaborative working events and information exchange. Student Services staff did respond to the questionnaire because they were in other services, for example Counselling, Careers, Special Needs. The results are shown in Table 7.4 below:

Table 7.4: Question 1 - University area

Question 1: University area	%
School of Health, Midwifery & Nursing	26
Business School	20
School of Engineering & Science	16
School of Social Science	13
School of Computing	13
Student Services	6
Centre of Lifelong Learning	6
	100

7.2.3.7 Teaching staffs' roles

The second question was designed to see what roles the teaching staff held within the institution; some of them had multiple roles. The results are shown in Table 7.5; it should be noted that respondents often held more than one role in the School at any one time:

Table 7.5: Question 2 - Respondents roles (some had more than one role)

Question 2: Respondents roles	%
Lecturers	60
Personal Tutor	42

Programme Leader	21
Exam Panel Chair	20
Senior Lecturer	13
Associate Deans	5
Reader	4
Other	26

7.2.3.8 Invitation for teaching staff to attend future focus groups

The third question in this section asked the teaching staff if they would be willing to attend two focus groups, one hour each, one per semester. The aim being, to get a cross school match of volunteers who would be willing to work within the group setting to voice opinions and ideas on the service. The results were as follows:

- Yes 55%
- No 45%

31% said 'No' because of time constraints and 69% said 'No' because of 'Other' commitments.

The final question sought any comments the teaching staff wished to add, for example in Table 7.6.

Table 7.6: Question 3: Comments

Question 3: Comments	%
The service was a good idea	9
Very important to have this service	6
Student Funding Welfare Service important to have for students	50
Others	35

7.3 Focus Groups

7.3.1 Student learner focus groups

These focus groups were representative of a small sample of student learners who had taken time out to attend. Although the numbers of participants were very low in comparison to the teaching staff focus groups information gathered was beneficial and offered additional ideas of how to develop the Student Funding Welfare Service for the coming session to enhance the service delivery for the students.

Although the focus groups were poorly attended (5-6 participants) the key findings indicated:

- Student learners were not always clear about the role of such services or how to access them.
- Those participants who were repeat service users, and disclosed this voluntarily to the other group members clearly had a better understanding and had been able to use the service to their best advantage. Indeed, on two occasions resulting in the students persisting on their course as opposed to withdrawing.
- Student learners felt they wanted to have more involvement with the service and to promote it to their peers but time constraints was a key prevention.

The latter part of this chapter relates to the results of the one-to-one semi-structured interviews and Pen Portraits, which took place with Student Funding Welfare Service Advisors. The data gathered from these meetings, which were recorded in the Student Funding Welfare files, have been presented here as individual Pen Portraits (30) outlining the service users' real world views of their own lived experiences as student learners.

7.3.2 School specific, teaching staff related focus groups

These Focus Groups consisted of teaching members of staff from across the respective Schools from all levels of the Schools staffing hierarchy. The benefit of this was that viewpoints were offered from Managers, Team Leaders and Personal Tutors, Deans, Vice Deans and Head of Schools about key issues. From such free interaction and commentary a wealth of insight was given to the researcher in the transcriptions of the key discussion points which took place during the focus groups.

The teaching staff focus groups were better attended with 6-8 people attending each session. They did consist of a broad range of teaching staff, willing to talk freely on matters, although, within a framework where their most senior or subordinate colleagues were in attendance. This was a welcoming addition to the focus group. The data collated highlighted the following key points: Although teaching staff were aware of the Student Funding Welfare Service they were not aware of the support that was available to them as guidance tutors, personal tutors and course leaders. Examples of such support would be: One-to-one semi-structured interviews with a student support advisor to explore options open to a specific student scenario, or three-way discussions between student, Student Funding Welfare Advisor and teaching staff member. These would only occur with the student learner's agreement due to confidentiality. Source of information on a purely future reference basis, for example: what exactly is a student Discretionary Fund, or where to refer a student with a specific issue? Lunch-time drop-in talks based on key service elements: trust funds and scholarships, repeat year funding appeals, European Union or overseas student funding issues connected with immigration laws and restrictions, referral links and networks.

Some teaching staff were open enough to say that they never sent anyone to the Student Funding Welfare Service because they did not know what it was. The reason being they were too busy to find out, were not really interested or did not know where to look in the first instance. Other teaching staff had referred to the Student Funding Welfare Service in the past and reported back the value of such an action because the student had gained assistance and remained on the course. One or two teaching staff members shared with peers that they had used the Student Funding Welfare Advisor to either:

a. Do funding-related talks during induction week.

b. Involve the Senior Student Funding Welfare Advisor in classroom sessions as part of a three-day pre-entry engineering induction course within the School of Engineering and Science.

c. As a sounding board to discuss a scenario without divulging the student's name to help give them appropriate pre-exit advice, for example, social work or teaching staff requiring repeat placements funding information for students needing to re-sit a placement over the summer.

d. The School of Computing cross-referral and joint working between School liaison Officer and the Senior Student Support advisor. The School had recorded data over a three year period which evidenced the point that students who withdrew and were called back for a joint post-exit meeting with both parties, actually returned to their studies the coming year either under: repeat year funding arrangement or different mode of attendance, for example part-time or distance learning.

The focus group transcriptions provided a wealth of rich data some of which is now reiterated to add further insight into student learners and teaching staff views.

7.3.3 Student learner focus groups

Some of the comments received in relation to the first question "When someone refers you to the Student Funding Welfare Service what do you immediately think of?" One student learner remarked "Finance, hardship funds, advice, finance through the family" another stated "Exams and relationship with lecturers/student support (or lack of it)". Another suggested "transition in funding from college to university very difficult. Hardship funds harder to access than college."

The second question "What information from or actions by the Student Funding Welfare Service would be useful prior to coming to university?" was commented upon by the initial student learner "at college level, independent students should be made more aware of the financial implications/differences from FE to HE. Never told upfront about exactly how much to expect" and a second student learner said, "not prepared for the financial hardship of being at university."

The third question was asking about communication routes between the Student Funding Welfare Service and the student learners. One person said about posters "situated well (inside of toilet doors) and we read them" another agreed but also mentioned, "going round classes speaking about the hardship funds was useful."

When asked "What information from or actions by the Student Funding Welfare Service would best be delivered prior to leaving university?" suggestions were made that we should "make students more aware that we can offer advice prior to leaving."

One of the questions was enquiring about "During the academic year students may experience the wish to withdraw for a variety of reasons. How the Student Funding Welfare Service encourage student learners to come to discuss this prior to withdrawing?" A resounding "via personal tutor referrals and advertising" was the response.

The penultimate question, "From your understanding of the Student Funding Welfare Service, in what ways could the team contribute to your own holistic student learner experience?" After some thought the responses were "being available to listen via one-to-one appointments", "personal contact with advisers better than booklets, emails or phone chats". One final comment under this part was "Found Student Funding Welfare Service positive and encouraging but limited in what help can be offered; due to staff availability, and government funding legislation issues."

With regards to the final question, "What aspects of the Student Funding Welfare Service should be developed to enhance the student learner support element of the service?" There was a clear message being voiced by the student learners through comments like "need to have a human element by being able to talk to someone between 9am-9pm" and " want to see staff over lunch times, evenings and keep in contact with the same person" and finally " more flexibility and time for face to face contact."

7.3.4 Teaching staff focus groups

Some of the comments offered by the group participants when asked "With regards to the student experience, what, if any, aspects of the service have assisted your delivery of non-academic guidance support?" First remark was "Summer School- input from the Student Funding Welfare Service" and another said "explaining part time funding to our students" and "offering advice on full time funding". A final comment was "the staff helped us by contributing to our departmental Handbook."

When posed with the second question "As an academic member of staff, what information would you consider advantageous to receive from the Student Funding Welfare Service team, and when best would it be received?" An immediate suggestion was "changes to funding regulations would help around Easter time" followed by "information about hardship funds and trust funds at the start or prior to start of term."

This was followed by the question "During the year student learners come to you to express a wish to withdraw for a variety of reasons. When would you consider involving the Student Funding Welfare Service and in what ways would you think they would be involved?" An initial answer was "students from Access projects really need advice on what funding is available to them, refer them at the start. Many of them are balancing part time work with full time study to balance money and studies", whilst another went on to say "clearing is a problem, students often put on an unsuitable course due to the time factor-funding delayed-suggest you target clearing student learners."

The next question "What aspects of the Student Funding Welfare Service could be developed/enhanced to aid tutors during a pre-exit guidance interview?" The first teaching staff member to reply to this question indicated that "Quite often we get an email or a letter of withdrawal from the student learner and it then tends to be circumstances out with our control" another interjected by stating "we do not carry out pre-exit interviews, but I have made phone calls to discuss matters but not face to face."

The next question was “What would you consider to be the disadvantages/advantages of involving an adviser during a pre-exit guidance interview?” The only comment was the “Service is not related to the department so we would not involve you”. This is a contradictory statement to our own experience with other departments as discussed elsewhere in this study.

In order to build upon this rich source of information drawn from student learner questionnaires and focus groups, the next part of the thesis takes a more in depth look at 30 Student Learner Pen Portraits providing insight to student learner real world experiences.

7.4 Student Learner Pen Portraits: Thematic Impactor Influences

The Pen Portraits data analysis of coding presenting issues across student learners lived experiences was based around Yorke’s research style. As the literature shows he identified numerous issues then reduced them into clusters for easier consideration and understanding. Building upon Yorke’s work this research considered 30 Student Learner Pen Portraits derived from the one-to-one semi-structured interviews within the Student Funding Welfare Service. Across all 30 was a conglomeration of 36 presenting issues embedded within the scenarios written up during the interviews. These issues were identified across all 30 Pen Portraits through a colour coding process done manually using felt tipped pens. The quantities were calculated by using a five bar gate counting process. All issues did not affect each one of the participants. The amount of issues being presented varied from student learner to student learner. One student learner may have one issue, for example, a financial issue where another may present with a cluster of issues, for example, financial, academic and personal issues. All presenting issue data was collated on the Pen Portrait Matrix out lined below.

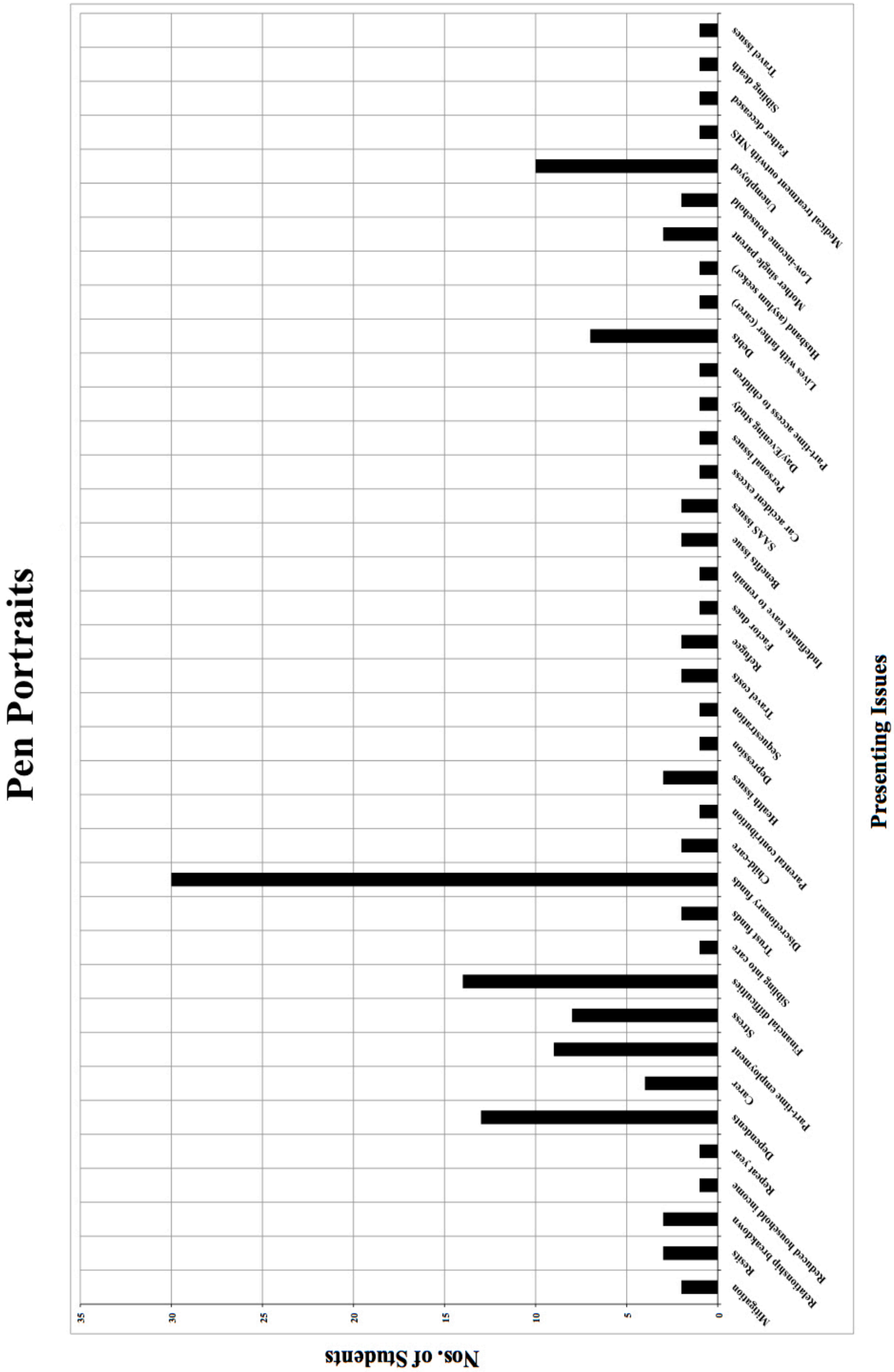

Figure 7.1 Presenting issues in Student Learner Pen Portraits

This matrix outlines a breakdown of key presenting issues considered during the one-to-one semi-structured interviews, of which there were 36 identified across the 30 Pen Portraits. The matrix shows the Discretionary Funds (renamed in 2008 from the Hardship Funds), were the first and foremost reason why students initially came to the Student Funding Welfare Service. Out of the 30 Pen Portraits the majority had applied to and received assistance from these funds, which indicates that those who were successful were all UK home students with full student loan entitlements as written up in the Scottish Governments Discretionary Fund directives. The minority unable to apply to such funds were overseas students. Out of the 30 students, 22 were single of which 13 were single parents. Two were separated due to health issues, four married and one divorced and living with partner. Three of the single parents experienced childcare issues and issues relating to sourcing additional funding bodies (for example Student Awards Agency Scotland) childcare contribution. Two had sourced trust funds to help with childcare costs; these were from the Elizabeth Nuffield Foundation.

Out of the 30 all experienced financial difficulties including: sequestration (1), travel costs (2), parental contribution (1), general financial difficulties brought on by being a student (14), reduced household income due to relationship breakdown (2), Benefit Agency issues (2), death of a close family member (2), medical treatment out with the National Health Service (1) and general debts including catalogues, hire purchase and credit agreements (7). Only nine were in a position to take on part-time employment. One had a husband desperate to work but was restricted from doing so because he was an asylum seeker, two others were refugees still establishing themselves following recently gaining the “leave to remain” in the UK, 12 referred to health issues as being the reasons for not seeking part-time employment of these one cited depression, three unknown health issues and eight stress issues related due to studies. Five found themselves to be in a carer role during their programme of study, which linked, with some of the students experiencing health issues, for example depression and stress.

Out of the 30 only four experiences were related to academic progression, for example, mitigation appeal (1), re-sits (2) and repeat year (1). In addition there were a few singular issues for example travel issues (1), part time access to child (1), car accident excess issues (1), personal issues not disclosed (1), factors fees (1) and Student Awards Agency Scotland issue regarding course fees (1).

Beneath the quantitative data above was a rich source of qualitative data mined from within the Pen Portraits. Each Pen Portrait, as is mentioned before, underlies student learners' real world views of their own situation as it was at the point of communicating (one-to-one semi-structured interviews) with an Advisor in the Student Funding Welfare Service. The following table identifies 18 Thematic Impactor Influencers.

Table 7.7: Thematic Impactor Influencers overview

1. Institutional decisions and policy
2. Transferrable skills
3. Family relationships affecting student learners
4. Visit to Student Funding Welfare Service on personal development and planning
5. Financial well being
6. Being first generation to university
7. Unforeseen "added value": student learner and Student Funding Welfare Advisor rapport
8. Lack of preparedness
9. Life skills development
10. Being an adult student learner
11. Single parenting/parenting –versus-being a student learner
12. Peer support network
13. Government legislation and student learner financial wellbeing
14. Being a student learner in a new culture
15. Part-time work and full-time study
16. External authorities
17. Student Funding Welfare Service on student learners decision to continue further on in programme of study
18. Life Events and student learner's wellbeing

These 18 Thematic Impactor Influencers were subdivided into one of three groupings:

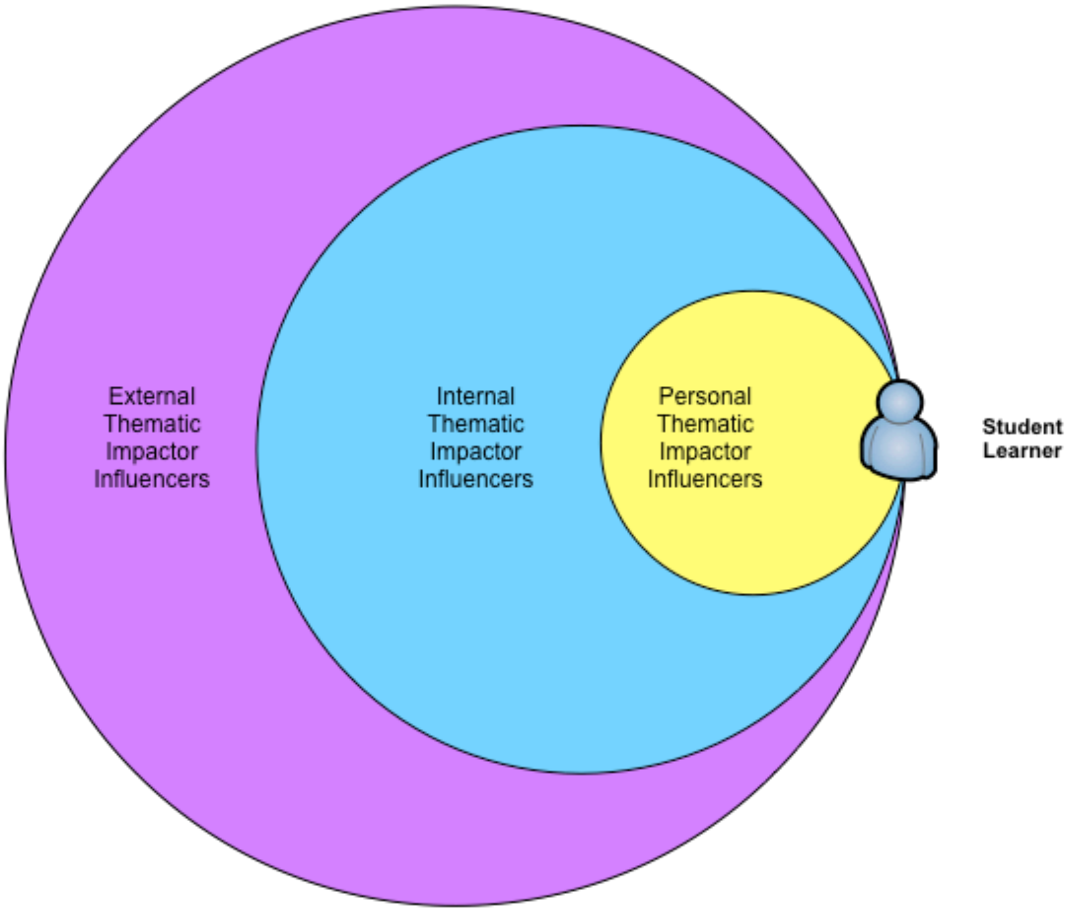

Figure 7.2 The Thematic Impactor Influencers affect the student learner

External Thematic Impactor Influencers refer to events, which the student learner has no immediate influence over, for example Government Legislation related to student learner financial wellbeing. For the purpose of this research this will be referred to as the “third removed” Impactor; meaning the External Thematic Impactor Influences. The Internal Thematic Impactor Influences are “second removed” from the student learner; an example of this would be the impact of institutional decision and policy. The “first removed” is the Personal Thematic Impactor Influencers relating to personal issues or things the student learner can take control of through their own actions, for example, acquiring skills, gaining confidence and understanding of a situation. The following sections take a more detailed look at each set of Thematic Impactor Influencers. Each grouping will now be discussed in more detail, drawing from the Pen Portraits (Appendix 7).

7.4.1 External Thematic Impactors

These External Thematic Impactor Influencers are those upon which the individual, in this case the student learner has no control over. They are External Thematic Impactor Influencers which are instigated by a "third removed" factor or person; "third removed" being the furthest away from a student learners control or influence. The analogy could be made to that of a distant relative "third removed" in the family hierarchy or tree. From these Pen Portraits there are five External Thematic Impactor Influencers affecting some or all of the student learners participating in this research. The External Thematic Impactor Influencers are:

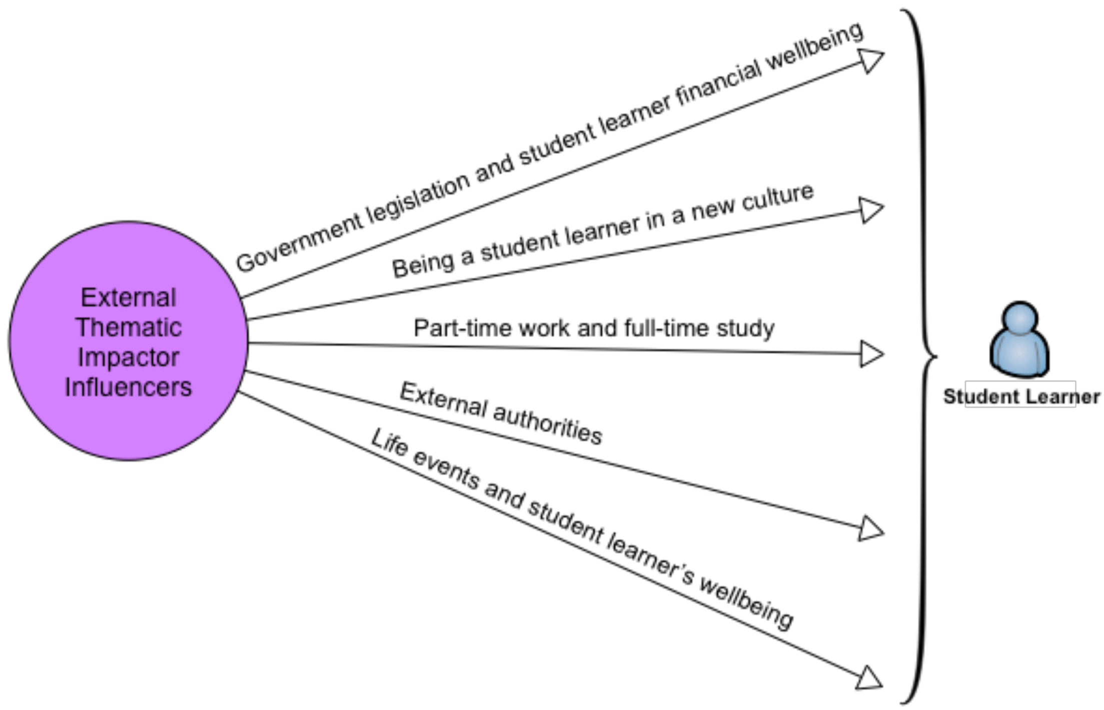

Figure 7.3 External Thematic Impactor Influencers (5 Themes)

The following sub sections will consider each of these External Thematic Impactor Influencers in turn.

7.4.1.1 Government legislation on student learners' financial wellbeing

Government legislation, as noted in earlier chapter plays a significant role within the UK Higher Education student learner funding support. The criteria, guidelines, levels of funds available, directives and regulatory frameworks all have the potential to impact upon the student learners in some way or other depending on their own individual real lived world as students or potential students. The "victim blaming" culture, where student learners are perceived to be the cause of their own failure in higher education has been discussed within Parry and Fry (1999, p. 109) who make mention of Tight (1998) comments " stigmatizing non-participants from the start hardly seems the most sensible approach". Thomas (2002) seeks to move this "victim blaming" culture away from the stance being held by Government through Select Committees (Select on Education and Employment, Sixth Report, 2001) to suggesting that there are, from this research institutional *habitus* grounds for student learner departures and not the student learners' grounds. Within these impactors is the proportioning blame as to who is at fault (Government, institution, student learner or a mix of these) when a student learner withdraws from a programme of study within higher education. From my own interpretation of Government legislation over the years I would argue that student learners are labelled the problem and are to blame for departing early and not persisting at university. I consider this is an accounting vision of the student withdrawal phenomena and not a pastoral care or academic vision of why this happens. Arguably the Government National Audit Report and the like are focusing upon numbers and finances so having this vision seems to be acceptable under the remit of the tasks they and the Government do. However, it may be argued that this is a situation (student learner departure) where the student learner, as an individual has not been asked, as to why they failed to as Tinto would say be a "persister" and became a "non-persister"?

In the case of student funding packages over the decades there have been numerous changes as mentioned in the literature. The most significant recent changes have been the move away from grants to student loans, and the introduction of top up fees (except in Scotland). Another change was in relation to student hardship funds and bursary funds; these have been renamed and are known as Discretionary Funds which are only available for UK home students who can prove they have exhausted all other sources of funding including take out a student loan where eligible or receiving parental or spousal contributions. The student learners within the Pen Portraits in this research who received support from these funds meet all the criteria and were required to provide evidence to support their claim of hardship. Each had to complete the application form and support all financial claims with evidence e.g. bank statements, award letters, rent/mortgage letter and so forth. These items were deemed to be necessary by the Government regulations underpinning the allocation of these funds by universities across the UK. A further impact was the fact the Government curtailed the uptake of these funds to UK home students (and incidentally not including nursing students due to alternative Bursary availability), which had an impact on student learners in this research who were from overseas or did not have leave to remain in the UK.

7.4.1.2 Impact of being a student learner in a new culture

Being a student learner in a new culture can be very challenging. These student learners have to adjust to new learning styles (e.g. African and Chinese student learners who are used to rote learning), new social norms and values. They are also prone to homesickness and a fear of losing face within own culture.

The cultural impacts clearly affected Ngozi (PP6) who was from Uganda in Africa. More closer to home was the cultural impact from Mhairi (PP2) who had moved from the Highlands of Scotland to a central-belt university. Here it could be argued she was Scottish so ‘what was the cultural problem?’ The cultural problem was coming from a very small, insular community where she would have known most of the inhabitants to a town with thousands of people from a broad spectrum of the globe. She was also faced by town life distractions, such as, nightlife, a vast array of shops and restaurants. This new culture and found freedom from home life, plus having a large sum of money (student loan) was indeed an external impact for her.

7.4.1.3 Impact of part-time work and full-time study

Gone are the days when UK students were able to expect to study full-time and not have to work part-time. Those were the days when student learners were able to claim student grants to support maintenance, travel, dependents, two homes allowance and disability allowance. A transition from grants to student loans necessitated student learners to seek part-time employment to sustain themselves and/or families. The socio-economic climate also encouraged student learners to acquire skills, which they would be able to transfer into future employment, now known as transferrable skills. Fiona’s Pen Portrait (PP7) shows she had to work 24 hours per week and study full-time at the same time. Her situation was such that she had to resort to taking out a full student loan, apply to the Discretionary Fund for additional income support. In her situation Fiona work is 24 hours per week, which is more than double the recommended maximum of 10 hours per week recommended by the UK Government.

7.4.1.4 Impact of having external authorities

Student learners within this thesis were faced, on occasions, with the challenges of having to interact with external authorities, of which they had little understanding, and often found them challenging. Nigel (PP8) was going to approach the Benefit Agency on behalf of his wife’s claim to Job Seekers Allowance. He also had to work with Immigration and other agencies including Housing.

7.4.1.5 Life events on student learner’s financial wellbeing

The Government restrictions upon student funding can be problematic to student learners when life events impact upon the criteria for receiving student loans, young persons bursary, or Discretionary or Childcare Funds. Natalie (PP10) became homeless due to decisions made by her mother and her ex-partner. In this situation the Government did support her through the Discretionary Fund allocated by the Student Funding Welfare Service on their behalf.

Moving on to the second removed Thematic Impactor Influencers brings insight into: transferrable skills and visits to the Student Funding Welfare Services.

7.4.2 Internal Thematic Impactor Influencers

These Internal Thematic Impactor Influencers are those upon which the individual, in this case the student learner has some control over. They are Impactor Influencers which are instigated by a "second removed" factor or person; "second removed" being within the student learners sphere of influence but is also in part controlled by other factors or individuals as well. From these Pen Portraits there are three Internal Thematic Impactor Influencers:

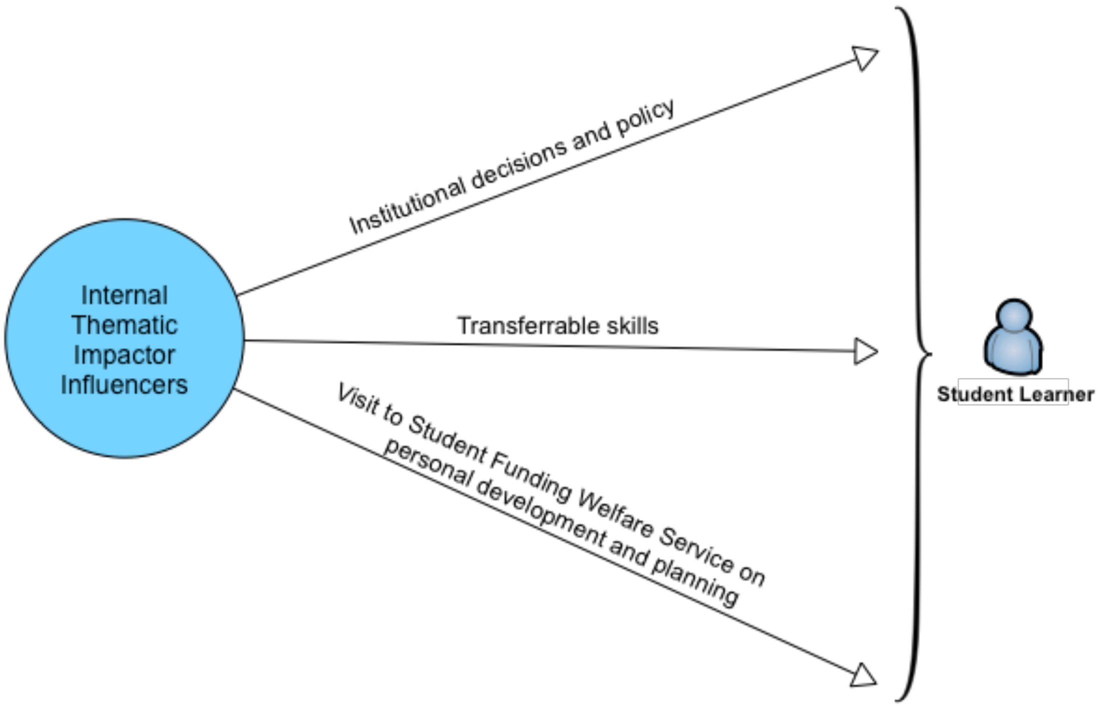

Figure 7.4 Internal Thematic Impactor Influencers (3 Themes)

7.4.2.1 Transferrable skills

The student learners mentioned within the Pen Portraits who attended the Student Funding Action Groups demonstrated transferrable skills during the workshops. What was apparent during the workshops was the student learners were not relating that they were using transferrable skills in the first place. I would suggest this was the case because they were "just doing what I normally do," as one participant stated when I pointed out that her budgeting showed transferrable skills. Heather (PP9), realised she was capable of money management, budgeting and negotiating with people she owned monies to (e.g. credit cards, catalogues, and hire purchase companies), although she lacked confidence in herself and used the Student Funding Welfare Service team as "sounding boards" as affirmation.

Florence (PP13), on the other hand, when realising she could not continue to avoid the daily red letters turned to the Student Funding Welfare team for guidance and advocacy support. When she initially came to the service she had not been aware of the Childcare Fund. By attending the Discretionary Fund Application Form Filling Workshop, she soon realised that she had skills, which allowed her to write a good case for additional funding: communication (written), ability to summarise her 'real world' situation succinctly in order to describe her situation to enable the Funders to make informed decisions, as well as, being able to identify and prioritise her and her family's needs in a non-emotive manner. Her attendance at the Parenting-v-Higher Education Action Group provided her with a networking opportunity again, which had a dual outcome: she met other student learners in similar positions which made her feel less vulnerable and lonely, and secondly, she demonstrated networking skills.

Transferrable skills have been placed in the internal thematic impactors category because they are partially out with the student learner's control, and within the student learner's control. The difference being, the former is when the student learner does not recognise the transferrable skills exist; and the latter is where they are taking ownership of them and using them in a more effective way.

7.4.2.2 Visit to Student Funding Welfare Service impact on personal development planning

There has been a drive in higher education within the UK to promote personal development planning and employability within the curriculum through Government directives (Enhancement-led Initiatives (ELIR)) and research developments within the Higher Education Academy and locally within higher education institutions. The Pen Portraits showed that work being carried out by the Advisory team through the Student Funding Welfare Action Groups were contributing to the student learners potential to enhance their own personal development planning portfolio. Through the student learner making decisions to come to the Service, the semi-structured interview and follow-up action, for example attending Action Groups or contacting creditors, landlords, lawyers and external agencies, all demonstrated activities, skills and competencies, which could be recorded in their personal development planning portfolios within the university. Furthermore, some of the activities and routes they took to resolve their financial situations or life situations could be used in job application or during interviews to enhance their employability. Laura (PP23) attended the Alternative Sources of Funding Workshop, which she claimed "raised my awareness of my own ability to negotiate, market my own skills and qualities", whilst "building my self-confidence." She was aware that all these factors would contribute to her personal development planning. Sandra (PP22) came along for a one-to-one interview with an advisor because, even though she was married and had a daughter, as a family they were still struggling financially. Due to being an European Union, third degree student, she was excluded by the Scottish Government from applying for the Discretionary Fund and the childcare fund. This exclusion was due to her husband's income levels. Subsequently, her family's financial status prevented her from applying for any alternative sources of funding in Scotland, such as, UK-based Trust funds. By coming to the Service she felt "less alone", "empowered" and "more confident", through talking with a member of staff. What is more, the Advisor suggested she attend some of the workshops offered during lunchtime. Her feedback included comments like, "I feel less homesick now", "my self-esteem has increased now I know new coping strategies", and "I can now balance my home and university life better without feeling guilty." During the workshops she attended she also identified skills such as “communication, negotiation, networking, researching and money management,” which would be useful in her personal development planning portfolio as well as in future employment.

7.4.3 Personal Thematic Impactor Influences

These Personal Thematic Impactor Influencers are those upon which the individual, in this case the student learner has control over. These are impactors which are instigated by a “first removed” factor which they can control even if it is instigated by another individual or factor. From the Pen Portraits there are 10 Personal Thematic Impactor Influencers:

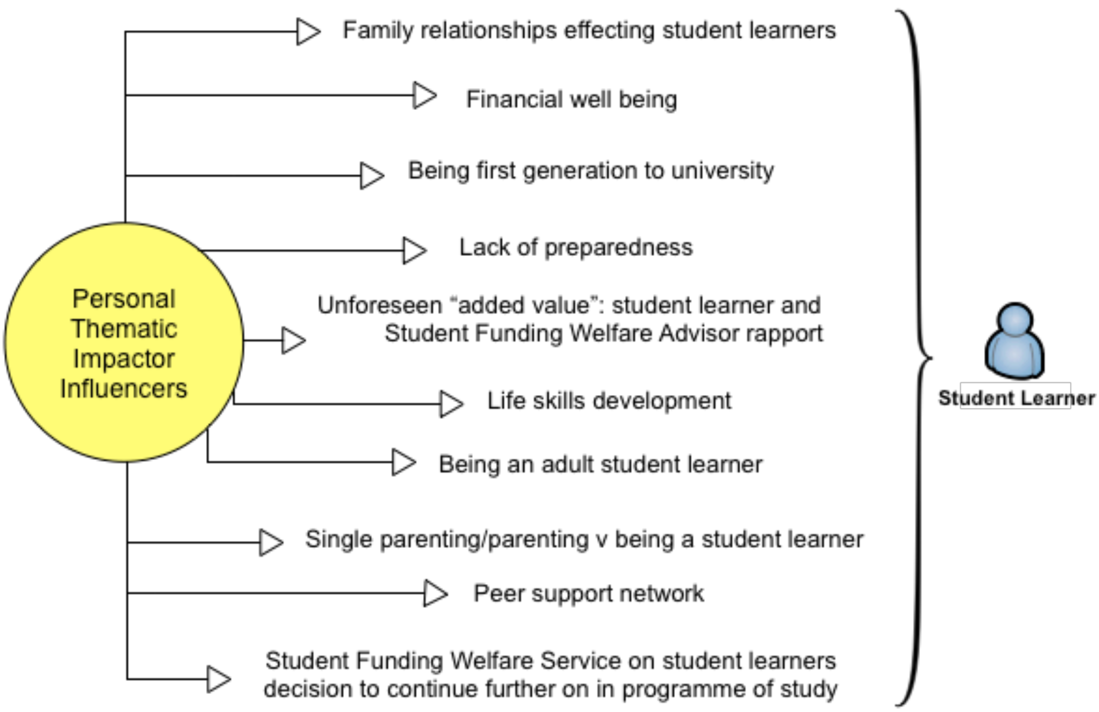

Figure 7.5 Personal Thematic Impactor Influencers (10 Themes)

7.4.3.1 Impact of family relationships on student learners

Being at university does not mean that family relationship issues are left at home and do not impact upon the student learner's university life. Hazel (PP28) became a single parent shortly after attending university due to a relationship breakdown resulting in a divorce. The relationship breakdown caused her to have financial difficulties, which caused her to have sleepless nights, her health began to deteriorate and she "could not cope anymore." She then added, "on top of my marriage breakdown, I have just been told my grandmother has been diagnosed with a terminal illness" and "I really don't know what to do now because I can't focus on my studies, deal with the break up and my grandmother's ill health." The Advisor, during the one-to-one interview, recommended she go to see her personal tutor to look at possibly extending deadlines for assignments pending; to revisit the Benefit Agency to explore ways of resolving her issues, as well as, to the Discretionary Fund for additional financial support.

Another instance where relationships impacted upon the student learner's university experience is seen in Ruth's (PP29) situation. When she first stated sharing her situation with the Advisor during the one-to-one interview she explained her precarious financial situation, including the fact she was receiving Incapacity Benefit plus financial support from the Student Awards Agency for Scotland. As the Advisor probed more about the situation, she disclosed "I am also the unofficial carer for my dad, who has severe health issues. On a daily basis I have to do all the housework duties and care for him." Her mother had died the previous year and she had to take over and support her dad even though she was studying full-time. She went on to say, "I am trying to keep with my course work, but it is hard to when I have so much to do at home." Her situation was such that the Advisor suggested she may want to have a discussion with the University Counselling Service. She was a bit hesitant about that, but agreed to "have a think about it." From what she had disclosed to the Advisor, she was given a Discretionary Fund Application Form to complete with supporting evidence (e.g. SAAS Award letter, Benefits letter, recent bank statement), to see if she could get some additional financial support. Finally, the Advisor recommended she let her personal tutor and lecturers know about her situation so they could also have the opportunity to offer academic support and guidance. As she was leaving the room she said, “I feel much better now someone in the University knows what’s happening to me.”

These examples illustrate matters, which can affect student learners whilst at university, which they may not tell staff until their situation becomes unmanageable.

7.4.3.2 Impact of being first generation to university student learner

Due to the status of the university (post-1992), the geographical location, and the changes in Government policy, e.g. widening access, the student learners tended to come from family backgrounds, which did not have experience of family members going to university.

Out of the 30 Pen Portraits Jonathan’s (PP3) shows his real world view of coming from a low-income background and being first generation to university position in the family. He appeared during the one-to-one interview to have low self-esteem, this was apparent in his references during the discussion to “I am the only one in the family to come to university. So I have a lot to prove and I don’t feel I can do it,” and “I know I’ve passed the last few years, but I do not think I can pass the fourth year.”

Florence (PP13) is another example of a student learner who is first generation to university family member. In addition, she came to university later on in her own life and as a single parent with three dependent children. Like Jonathan (PP3) she was determined to succeed but her real worldview of her situation was taking its toll on her and she “was not managing well and was even afraid to open her post because she knew they were red letter bills.” Underpinning the first generation to university issues were the financial and emotional ones. Financially she was advised about funds available from the university and she mentioned to the advisor, “I did not know they existed,” and “do you really think I will be able to get them?” Furthermore, she commented, “because of having to look after the children I am not able to mix with or make friends with people in my class because I always have to go home after classes.” Her extended family kept saying things like, “why do you need to go to university? We didn't and we're okay", and "I went to the university of life", or "you shouldn't be studying at your age, your children need you." She felt "they do not understand what university means to me" and "they do not see I am trying to do the right thing by my children by trying to get a degree to get a job so I can look after my children by myself."

7.4.3.3 Impact of unforeseen "added value": The student learner and advisor rapport

From across all 30 Pen Portraits there is evidence that the rapport established between the student learners and the Advisory team is beneficial. Those student learners coming to the one-to-one interviews leave with advice to help them move on, knowledge there is support for them either in the Student Funding Welfare Service or elsewhere in the university (e.g. elsewhere in Student Services, with other student administrative support services (e.g. Finance Department, Registry), or from teaching staff (e.g. lecturers and personal tutors)). However, what is the "added value" factors underlying the student learner and Advisor relationship. All of the student learners included within the Pen Portraits mentioned they felt the advisory team appeared to go out of their way to help. The "added value" can be exemplified in comments such as "I came to get financial advice and was helped with so much more" (e.g. Jonathan (PP3) or Phil (PP5) who was helped with a mitigation appeal who then got help to complete an application for funding. The student learner felt there was "added value" if they came to ask about one thing but got help with much more. The advisors, including myself, felt the "added value" perceived by the student learner was merely us doing our jobs.

7.4.3.4 Impact of lack of preparedness

Lack of preparedness in this thesis relates to issues surrounding student funding welfare matters. Whereas the word "preparedness" when mentioned elsewhere, for example by Tinto in his Student Retention Model relates to the student learner's background, pre-entry qualifications, and commitment to the institution and so on.

During the one-to-one interview discussions there were various examples of where the student learner was not prepared for what could happen during their time at university. Lack of preparedness from a student welfare perspective can be seen in the following examples. Fiona (PP7) not being prepared for the potential that she may have to work part-time while studying full-time to survive financially. Ngozi (PP6) having to deal with family members being ill during her time at university. Even though as a parent she knew children get sick. Nigel (PP8) was not prepared to deal with the demands of his studies versus the work he was doing in the community.

These examples refer to "lack of preparedness" relating to events post-entry into higher education. The "lack of preparedness" pre-entry to higher education is evident where student learners have entered higher education without taking steps to ensure in advance that they were:

- financially stable or they had sourced funding prior to starting the course.
- aware that their going to university would impact on family members.
- aware of the fact they as individuals would change due to the holistic university experience and this would possibly impact on relationships they had prior to embarking upon higher education. This, as the Pen Portraits suggest, manifests itself in the form of relationship breakdowns for example.
- not aware of the demands upon their time beyond lecture attendance, e.g. having to go to the library, tutorials and labs.
- not aware of how time consuming being a student learner can be and how it can make you more isolated in the university and home environments.

7.4.3.5 Impact of life skills development

Student learners entering higher education bring with them existing life skills such as: interpersonal skills, communication skills, numeracy skills, non-verbal communication skills and organisational skills. Once entering higher education such skill bases are developed within the course curriculum and the student learner's involvement within the institutions community.

The Pen Portraits (Appendix 7) illustrated within this study show instances where such existing skills are used by the student learner when interacting with the Student Funding Welfare Service through participation in: one-to-one semi-structured interviews with advisors and attending the Student Funding Welfare Action Groups.

The following insight into some of the Pen Portraits demonstrates these claims in action.

Mahairi's (PP4) scenario shows the financial situation she was in when she approached the Student Funding Welfare Service for support in the first instance and on a second occasion. Her Pen Portrait went as follows:

During her first year of study, the Student Loans Company still awarded the loan in three instalments. This was disastrous for her because she had never had so much money to manage herself, and on reflection she commented on how badly she did this. Unfortunately she ended up in debt to the University for rent arrears, did not pay catalogue bills and generally spent money for the sake of it. I encouraged her, after her initial one-to-one meeting, to keep a record of her weekly spend. A second semi-structured interview was scheduled two weeks later at which she discussed her spending patterns. Her money management skills were developed through these meetings and by her attendance to the newly introduced, Student Funding Welfare Action Group: Money management workshop. In addition I negotiated a repayment plan for her with her creditors and worked with her over the year to keep to it. She has began to feel more confident and took ownership of her own financial wellbeing by adopting the negotiation skills learnt through the Student Funding Welfare Service to keep the repayment plan going long enough until she was in a better financial situation and able to clear the debts. These skills helped her to stay in University and a hard lesson was learnt within a supportive environment, which would help her after she graduated and moved into a working environment.

Skills highlighted during this meeting were: communication, record keeping, organisational, and negotiation.

Fiona's (PP7) Pen Portrait shows that she came to the service because she was trying to study full-time and work 24 hours per week. Such actions began initially to impact upon her health and studies. Her pen portrait went as follows:

Due to the fact she was fully Student Awards Agency Scotland and Student Loan Company funded she was eligible to apply to the Discretionary Funds for support with rent and travel costs. Furthermore, she was shown how to keep a monthly income and expenditure log and given advice on how to budget and forward plan her spending. With the financial and funding advice she managed to stay on and complete her degree at Honours level.

Skills identified during this meeting were: computing/excel spreadsheets to help with her financial record keeping; negotiation and communication.

7.4.3.6 Impact of being an adult student learner

The impact of being an adult learner touched all the student learners who provided Pen Portraits in some way or another. Becoming a student learner affects: financial status, standing in the community, relationships, and work-life-study balance and so forth. Returning to or going to university for the first time is a life changing step in all student learners lives.

The following Pen Portraits are a snap shot into some of the 30 out lined in Appendix 7.

Jonathan (PP3) *came to an academic career in his forties. He was from a low-income background, first generation to university, and with low self esteem. Initially he embarked upon a Social Sciences Degree in the School of Social Sciences. His first visit to the Student Funding Welfare Service was to enquire about Hardship Funds, having been referred by his personal tutor. Over the coming years he built up a close link with the Service and often came into reception just to comment on his progress or to seek out a word or two of confidence building from the reception staff.*

Additionally, he also came to see me to explore time management skills to try to work out how best to work part-time but stay on course.

This student learner found that his financial situation changed when coming to university because he had to address home and university based factors which required him to have funds to deal with. He also realised that it was hard to work part-time and study at the same time. Being an adult learner in his forties was not as easy as he thought it might be; he was now committed to his personal life out with university and his life within the university. He commented that "he felt pulled in opposite directions at times" and did not find it "easy to please everyone".

Whereas,

Heather (PP9) *having been in a car accident, found herself facing very high travel expenses due to staying in a rural area. Her travel bill for a four-week Zone card was £180 which she was not able to sustain, hence her initial visit to Student Funding Welfare Service. She was in third year of a Business related degree, working part-time which required her to stay near University at the end of her day to work until 11 pm some nights because she could not get a job nearer home. During second year she had been faced by family issues, which prevented her from taking on part time work then, and this had resulted in large credit card bill, debts accumulating on catalogues and Hire Purchase.*

This student learner found herself in a situation which she had not prepared for: recovering from a car accident. Because she was unable to drive as a result she had to rely on public transport and this was an added financial burden at the time; then once she recovered and got back to work and studying she had to stay late because she lived in a rural location and required access to work and to university.

Out of all 18 Thematic Impactor Influencers this one was the commonest and the most complicated because it takes into account a range of situations which affect the individuals lived world when they enter into higher education.

7.4.3.7 Impact of single parenting/parenting-v-being a student learner

The following Pen Portraits (PP23, 24 and 28) provide snap shots into what single parents/parenting-v-being a student learner means to three of our student learners. Being a single parent at university brings different challenges for student learners in a parenting role compared to other student learners who are in a situation where there are two people involved in the parenting role. The main difference being having someone at home to share with the financial challenges and childcare issues; single parents do not have the same time management support as couples caring for children often do.

PP 23: Laura a full-time, undergraduate, fourth year female student had lost her home due to financial difficulties. She was a single mother who began to suffer from stress and lost control of her finances. For a brief period she tried to study and work (five hours per week), but could not cope with her childcare costs. I referred her to the Elizabeth Nuffield Trust who agreed to pay all her childcare costs for the rest of the fourth year. The student also attended the Alternative Sources Student Funding Welfare Action Group and successfully got another award to help with general living costs. She has also taken away the new skills of negotiation, marketing her own skills and qualities, and new self-confidence into her own personal development planning.

PP 24: Christine a third year, full time, undergraduate student within the School of Social Sciences, was unable to maintain any part-time employment due to Multiple Sclerosis. She is a single parent with two children, aged eleven and seven; her financial difficulties were compounded by a delay by Student Awards Agency Scotland to process her Dependence Grant. As an interim measure, she received a short-term loan from the Discretionary Fund. Due to the fact she had not received all her Student Awards Agency Scotland funding at the point of her one-to-one appointment, she was unable to receive full financial support from the Discretionary or Childcare Funds. Once she was able to confirm full Student Awards Agency Scotland funding, her loan was converted to a bursary and her bursary level was reviewed under the Discretionary Fund regulations.

PP 28: Hazel a single, female, third year undergraduate School of Social Science student, began to find it hard to cope with life changes. She was married with a young child, but due to the relationship break-up, she became a single parent. She was struggling to get Housing Benefit organised and required support from the Discretionary Fund. During all of this, she was trying to come to terms with her grandmother becoming terminally ill. Due to an accumulation of all the above her studies began to suffer as well as her own personal wellbeing. She was referred to see her personal tutor to discuss assignment extensions, back to the Benefits Agency, and to the Discretionary Fund.

7.4.3.8 Impact of peer support and networking

Within this section peer support relates to peers within the university community. Whereas the networking relates to: going to other departments in the university network of support, or networking with peers and others across the university.

The following Pen Portraits are examples of where this theme has been identified:

Linda (PP5) came for a semi-structured interview and became aware that there were hardship funds that she may be entitled to apply for, trust funds and a range of Student Funding Welfare Action Groups to come along to for example:

- Parenting-v-Higher Education
- Alternative sources of Funding
- Money Management
- Writing Buddies

At a later one-to-one semi-structured interview she commented that the Student Funding Welfare Action Groups allowed her to meet some other students in the "same boat" as herself and this was a relief because she thought she was alone in her situation.

And,

Stuart (PP 26) a first year, full time, male student, within the Business School, became homeless halfway through his first year of study. Due to circumstances, beyond his control and not necessary to report here, he moved back with his parents without being in a position to contribute to his upkeep. This eventually resulted in family disharmony. Additionally, he had pets, which he needed to re-home or his mother was going to evict him. He attending the Writing Buddies Student Funding Welfare Action Group and gained financial support from the Discretionary Fund.

Followed by:

Len (PP27) a postgraduate School of Social Sciences student's brother died and he was looking for financial help to go overseas to attend the funeral. The Discretionary Fund was able to offer a short-term loan. He was under a great deal of stress due: to bereavement; lack of funds; his partner was keeping him temporarily; and his mother was suffering from mental health issues. He also had depression and his work-load was beginning to suffer. He was referred to counselling, Discretionary Fund (on his return), and Money Management Student Funding Welfare Action Group.

All three **(PP5, 26 and 27)** attended Student Funding Welfare Action Groups where they linked up with other student learners who were in similar situations to themselves. Each one of them left the group sessions having made new friends, exchanged contact details and having shared solutions to voiced challenges.

7.4.3.9 Impact of Student Funding Welfare Service on student learner's decision to continue further on programme of study

There are many reasons as to why coming to the Student Funding Welfare Service encouraged student learners to continue on their programme of study: being given additional financial support through the Discretionary Funds, having to compose a Mitigation circumstances appeal or needing advice about dealing with people in authority (e.g. landlord). Two Pen Portraits are placed here to show how interaction with the Student Funding Welfare Service helped a student learner to turn their situation around in a way, which meant they were able to carry on with their studies without withdrawing.

Natalie (PP 10) was a young girl who was in third year when she and her mother had to leave the family home due to her mother separating from her then partner. He had been the owner of the property and her mother had moved them both in with him giving up their own home. Due to the fact that her mother had chosen to leave a council house to make this move the council deemed this to be making yourself intentionally homeless. This caused a lot of stress and sleepless nights for the student and her mother. As the year progressed they did get settled into a new home, however, money was scarce and the student had to work part-time and help with household bills and so on. Her mother became very depressed due to the mounting debts and the student became more of a support for her mother. Under these stresses her grades began to falter and she too became ill. The Student Funding Welfare Service was able to help her with Discretionary Funds and putting a Mitigating circumstances appeal into the university. The student came back to the Student Funding Welfare Service a few times to seek advice and to talk over her situation and fears of money matters in a situation which she found to be supportive and a place in which she did not feel judged.

Robert (PP12) a young male fourth year student who was working on his Honours Project write-up and approached the Student Funding Welfare Service due to the fact he was no longer able to cope financially. Due to the demands of his project he was unable to work part time. The result being he was going home as much as possible to stay with his mother and his stepfather. Although by doing so he was reducing costs he still had to pay rent because his stepfather refused to let him stay unless he contributed financially. Therefore, he actually ended up with rent for accommodation locally and rent /contribution to his home costs. The Student Funding Welfare Service was able to give him a £1000 bursary from the Discretionary Fund. He managed to stay on and complete his honours year even though when he first came to the Service he did voice a need to leave.

7.4.3.10 Impact of financial wellbeing

Financial wellbeing is a challenge to many student learners across higher education and this was apparent across these Pen Portraits. Issues relating to such challenges had a variety of sources including: relationship break up, ill health, bereavement, loss of employment, being made redundant or lack of good money management or indeed lack of enough money to manage.

Here are three of the Pen Portraits to be considered:

Len (PP 27) a postgraduate School of Social Sciences student's brother died and he was looking for financial help to go overseas to attend the funeral. The Discretionary Fund was able to offer a short-term loan. He was under a great deal of stress due: to bereavement; lack of funds; his partner was keeping him temporarily; and his mother was suffering from mental health issues. He also had depression and his work-load was beginning to suffer. He was referred to counselling, Discretionary Fund (on his return), and Money Management Student Funding Welfare Action Group.

And,

Ruth (PP 29) a young single, full time, undergraduate fourth year student, was experiencing severe financial hardship. She was in receipt of Incapacity Benefit but had multiple debts, including debts to family and friends. She was currently living with her father, who has poor health, after her mother had died the previous year. Her father's health had made her responsible for household duties and his care, unofficially. She was desperately trying to economise and keep control over her workload at University. She was referred to counselling, tutors and Discretionary Fund; and also trying to attend the Writing Buddy Student Funding Welfare Action Group.

As well as,

Gemma (PP 30) a third year, undergraduate, female student in the Business School was struggling financially. Her husband was an asylum seeker and was trying to sort out Tax Credits, Partner Grant, and any other potential sources of funding. Her husband could not help to bring money into the household as he was restricted by Government legislation from working.

The Pen Portraits used in this part of the thesis have been chosen to show specific thematic impact influencers, however, it should be noted that each student learner's real world views experiences often bridged across numerous Thematic Impactor Influencers.

7.5 Conclusion

The spectrum of data provided in this chapter serves to demonstrate the level of challenges student learners are trying to deal with whilst completing their studies. Student learners' real world views are influenced greatly by changes in circumstances; these changes begin from the outset at the point when the student learner has decided to come to university. The methods used here (Questionnaires, Focus Groups and Pen Portraits) identified Service users real world views and expectations at different points in their university life whether they were student learners or teaching staff. The questionnaires provided initial insight into service users (student learners and teaching staff) perceptions of the Student Funding Welfare Service. The Focus Groups (student learners and teaching staff), both explored further these perceptions to gather rich qualitative data. The Pen Portraits provided in-depth real world views of 30 student learners who attended the one-to-one semi-structured interviews. This data after analysis provided three categories of Thematic Impactor Influencers: External, Internal and Personal.

The three levels of analysis were designed to capture qualitative and quantitative data, so as to provide rich data. The focus groups relating to student learners and teaching staff were sequential to the Questionnaires to provide a platform of more detailed inquiry. The one-to-one semi-structured interviews provided data to be captured in the Pen Portraits, which were a way of recording student learners' real world views at this study's point in time.

The following Chapter 8 goes on to consider institution-based relationships between teaching staff, student learners and the Student Funding Welfare Service. Finally, parallels between the two working environments (Teaching and Administrative support) are drawn to identify scholarly contributions being made in the Student Funding Welfare Service Contribution Model.

Chapter 8 Discussion: A Student Funding Welfare Service Contribution Model

8.1 Introduction

The contention is that the Student Funding Welfare Service does contribute to student retention, personal development planning and employability, was based upon the findings derived from the mixed methods approach taken. This approach enabled each method to investigate a different aspect of the service provision within the service, from front-line services up to the detailed specialist input from the welfare advisory team.

Tinto (2002) argued that academic preparedness was central to student retention. He then expanded his model to include student integration and links with academics in the nineteen nineties, in order to take into account the changes within the student learner cohorts through widening participation and education for all. Yorke (1998b) during the nineties contributed further to Tinto's argument by focussing upon life events, which were proven to impact upon student retention, these were not necessarily academic–based, for example, health, finances and relationships. Furthermore, Yorke explored and then developed material to aid personal development planning and employability through the USEM Model. Both models offered an academic and non-academic base for showing the students role and academics role in relation to the key areas: student retention, personal development planning and employability. Over the last few decades there has been an expansion of models and research carried out in university settings, as well as by external agencies and organisations such as the Higher Education Academy and the Association of Student Services Managers in Higher Education.

From the findings and analysis of data within the research, it is clear that there exists opportunities for greater involvement in and collaboration with teaching staff and university Schools, to enhance the holistic student experience. The Student Funding Welfare Service demonstrated on three occasions where the Senior Student Support Advisor had worked with teaching staff to:

1. Provide pre-entry and induction material and activities for the *Life Game*
2. Aid student retention within the School of Computing through a collaborative exercise aimed at exploring why student learners had withdrawn in the previous academic year. All withdrawers returned to education after a post exit interview with the School Liaison Officer and the Senior Student Support Advisor.
3. Compile an accounting mini-module for GOALS Project students attending a summer school event. The Senior Student Support Advisor provided financial-based scenarios with pastoral, as well as, accounting – based solutions.

The implications of this research are outlined and framed within a Student Funding Welfare Service model perspective. This model aims to provide a welfare specific dimension to the three core elements. In order to demonstrate that, unlike within Tinto and Yorke amongst others' models and research, there exists a welfare perspective, which would be beneficial if integrated into Teaching, and Learning and institution based work around the provision of a holistic positive student learning experience. If, considered in parallel with future teaching and other Student Services research it would provide additional resources, knowledge and learning opportunities and tools.

The Student Welfare Funding Service model moves the findings of other researchers forward by outlining the changes within the Service, the cross-over and parallels between the work within the Service, and collaborative work across the university campus and community. As pointed out in Chapters 2 and 3 within the literature reviews, there is a lack of research being written by and developed by Student Funding Welfare Practitioners within a student funding setting.

The Student Welfare Funding Model would go some way to filling the gap by putting forward a purely student funding welfare service experienced perspective to the overall education landscape. It also aims to show that there is a link between academia and teaching approaches, research and the work being carried out in this case within the Student Funding Welfare Service. This would sit well within a classroom session or could be delivered within the academic Faculty or School instead of an administrative support department.

The framework underlying this research concerns the role played by a Student Funding Welfare Service in the twenty-first century. It provides an insight into student hood, academic and administrative support, ways in which elements of support are implemented across the student life cycle and more. The methods and methodologies used showed a cross-section of support provided within a specific student funding welfare service, in the light of changes within higher education through an empirical and interpretative lens.

An overview of the changing landscape of higher education includes: Government policy, funding allocation, theoretical models focussing upon student retention, preparedness, student learners' support, personal development planning and employability. The underpinning desktop literature review showed research produced by academics, government officials, or external agencies such as the Higher Education Academy. What it did not show, was research produced by a specific strand of Student Services professional practitioners, namely welfare advisors. This research argues that this gap in the literature is significant within twenty-first century education because the data gathered and knowledge drawn from it adds to existing research. This claim is based upon the fact that the findings of this research would bring to bear student learners lived experiences, lessons learnt, implementation processes and understandings which would support teaching staff. It would help all teaching staff to put their subjects across in a more twenty-first century context through real scenarios and events in which the student learners would relate more to reality because of the real life mirroring of student experiences. Some, it would be argued, would empathise more with the situations being portrayed and thus bring more student learners and teaching staff to group discussions, problem solving scenarios and so forth. Universities failing to fill this gap by recognising the contribution being made by the Service to: student retention, personal development planning and employability; I would suggest are failing to provide student learners, teaching staff and welfare service staff with a holistic experience of the institutions purpose and intentions.

Changes within higher education have brought with them complexities which require institutions to seek additional resources, funds, ways of coping with the massification of education and the immense variation in student learner cohorts needs, expectations, levels of knowledge and skills to ensure holistic, favourable student hood experiences for all irrespective of creed, colour, gender, background (social or economic) age, disability or level of qualifications. Further changes relate to student mobility and willingness to move away from their home towns or indeed homelands to participate in university education. These cross-border or continent study journeys bring the student learners into environments, which may be far removed from their experiences to date. This was seen to be the case where students travelling from Asia or Africa came to the UK who were faced with cultural differences in the classroom and institution's communities, or where first generation, low-income background student learners within our own nation enter university. These cultural issues were seen in this research to be one of the central problems requiring support from student funding welfare professionals.

In this research, the Government policy makers' stance was considered to be purely accounting based. It is argued that not enough attention was paid to what student learners do beyond withdrawal from their studies in mid-stream. Arguably, all the literature and reports findings from a government stance a portion blame upon the student learner when they elect to leave early. This research supports the claim that student learners who leave early are not necessarily leaving for a negative reason. Some leave to take up jobs, travel, or move into another programme of study more fitting to their career aspirations and employability options. This research would say that these are positive reason for moving on; although it accepted that some student learners do leave early because they cannot be bothered carrying on. The research evidences thirty detailed student learner pen portraits, which illustrate difficult hurdles being overcome by very determined student learners. Arguably, many showed an ability to seek out help from teaching and administrative support staff, such as in this research the welfare practitioner, in order to find ways around these hurdles so as to persist.

The evidence within this research showed how a variety of countries' universities have established fully functional student services (UK, USA and Australia) or is at the infancy stage of the process (e.g. Areas of Africa and Asia). They have looked beyond the student learner-teaching relationships to student learner-administrative support staff relationships including links with student services. This is a shift which bridges not only learning disciplines across Faculties and Schools but also between teaching environments and those of student support.

This research would argue that this blending of borders within institutions is welcomed and perceive it to be the initial steps to providing an all encompassing holistic experience for students and staff. However, it also suggests that such a blending seems in the case of Student Services to have become stuck due to the fact the focus remains only upon the Careers, Enabling support and Counselling strands of the service; which is the reality within this research areas Student Services and institution in general. This claim is exemplified in the points that this Student Funding Welfare Service is actively not encouraged by senior management or Head of Student Services to be engaged in matters such as the implementation of personal development planning and employability in the curriculum, or to contribute in any great detail to consultation on enhancement themes, personal tutoring, strategic planning amongst the plethora of factors underpinning the delivery of education for all in the twenty-first century.

The impact of the changes in the twenty-first century higher education landscape has been both positive and negative on university life. Teaching staff have seen changes in teaching styles, models, remits and areas they need to concern themselves with outside of their teaching remits, for example, personal tutoring and monitoring and evaluation. Institutions as communities are facing greater financial and resources challenges as a result of these educational landscape changes. Administrative support departments such as libraries, accommodation, finance and student services have all needed to do more with less funds and resources. In the instance of Student Services, they are being faced with a diversified student learner cohort who present to the service with multiple issues which are now underpinned by a broader spectrum of cultural, gender, age, background, creed and colour issues.

This research strongly argues that the continuation by Heads of Student Services and senior management, as in the case of this research, to peripheralise the professional practitioners within this strand of employment is a mistake is a mistake. The reason is this researcher's experience, and evidence from verbal discussions with peers in other institutions during conferences such as those held by the Association of Student Services in Higher Education, and, also informal peer group discussions. Staff within student funding welfare services and the like are equally qualified, experienced and knowledgeable about their professional field and about the higher education changing landscape. They represent a strand of employees who believe, from professional experience, knowledge of teaching and welfare, that the findings of this study are underutilised when it comes to monitoring, evaluating and eradicating problem areas such as student withdrawal through research and service provisions.

The extraction of themes from the qualitative data within the pen portraits and focus groups followed the guidelines of authors; including Arthur et al (2012), Bryman (2012, 2008), Denscombe (2010) and Denzin and Lincoln (2003), Russell (2000); others are mentioned elsewhe6re in this Study.

Initially I was aware of a practical to academic shift unfolding as the analysis of the data progressed; this shift was stronger within the pen portraits than the focus groups findings and analysis. As I reflected upon what we did as Student Funding Welfare practitioners on a daily work bases I began to sense that what we did reminded me of experiential learning models I had learned about as a lecturer. These models included Dewey's Experiential Learning (8.3.1) and Lands Threshold Concepts (8.3.4). Furthermore, from my own considerations of the work of Connolly (8.3.2) with groups in the community, I realised her work and the stages within her models matched the stages I had taken in relation to the Student Funding Welfare Action Groups. Illustrations detailing these claims are to be seen in the relevant sections noted above. The focus groups findings and analysis (7.3) demonstrated ways that teaching staff and student funding welfare service staff were working to gain the same outcomes for student learners. For example, pre entry guidance and support, ongoing guidance and support throughout each student learner's period of study, concluding with pre exit advice guidance where applicable. These pastoral care aspects were running in parallel between the two service delivery points (academic department or student services), albeit, one was providing academic guidance and support and the other was providing funding advice and guidance. From the discussions around the focus group questions it was apparent that we were all contributing to the same thing, for example, student learner enrolment, induction and student retention. These initial observations prompted me to take a deeper look into the findings and to see where the similarities lay and where did our respective work remits overlap, blend or provide specific specialist information.

This claimed "practical to academic shift" was to me more pronounced when I interrogated the data findings and analysis relating to the Pen Portraits (7.4 and 7.5). The data analysis strengthened my initial thinking that there was indeed a connection to my initial view that a "practical to academic shift" was taking place and some sort of blending may be occurring between what teaching staff and student funding welfare service staff were doing; however it was not recognised if this was to be the case.

The analysis of the focus groups (student learners and teaching staff) as previously portrayed in this Study was useful because it enabled questions to be explored by mixed groups of participants. Having mixed groups enabled responses to be voiced from various view points, for example, student learners from Social Sciences and student learners from Science subject areas had different perceptions of the Service. This was also true within the teaching staff, for example, nursing teaching staff understood the need for the reflective elements within the Study, where as the Engineering teaching staff did not understand the need for such reflection. The focus group analysis relied upon accurate transcription, and interpretation of the meanings within the responses. By using the focus groups data the intention was not to identify themes perse but to identify elaboration on certain aspects of the initial three questionnaires (two student learners focused and one teaching staff focused) relating to Service users' perceptions of the service. On the other hand, the Pen Portraits were specifically selected to produce a thematic base for the theoretical aspects of the evolving Student Funding Welfare Contribution Model.

The analysis of the Pen Portraits as indicated in Chapter 7 was initially in line with a research study carried out by Yorke, who reduced a quantity of issues arising down into a set of categories. This Study involved the 30 pen portraits being analysed as out lined in Figure 7.1 "Presenting Issues in Student learner Pen Portraits" of which there were 36 recordings of different issues.

A deeper consideration of these offered an opportunity to cluster the 36 presenting issues into 18 Thematic Impactor Influencers based upon my own existing knowledge and broad reading as a research-practitioner. I clustered the 18 items into 3 further groups based upon their individual nature of meaning. On further consideration it struck me that what I was looking at could be viewed as relationship to the student learner. With further debate and reflection, and further interpretation of what the initial 36 presenting issues meant in relation to the Services daily work and ethos, I began to see that there was a certain degree of distance between the student learner and their levels of control or ability to do something about each presenting issue or theme. Again I tried to think of analogies which would make my rationale of the data analysis more explanatory and trust worthy for fellow researchers and other readers. Through my own reflective writings and thought processes I came upon the idea that some of the themes were more personal to the student learner, or internal to the university community policies and procedures, where as others were linked to external issues which had no immediate link with the student learner but did have an impact upon them in that they were not always in a position to prevent or sort out. Being mindful of the qualitative nature of the data I relied upon my professional knowledge and expertise to understand what the presenting issues, themes and impactors meant. I was also aware of the necessity to ensure my interpretation of what the student learners shared with me during the one-to-one semi-structured interviews I wrote up my own understandings and asked each student learner to read their records over and confirm my interpretation of what they had shared, this process is known as “Member Checking”. A further Member Checking step I took was a peer review of my interpretation of each Pen Portrait. My colleagues in the Student Funding Welfare Service checked my understanding of what was recorded in the Student Funding Welfare record, which was a normal daily practice but in these cases served as another tool to ensure accuracy in my research data.

Based upon this analysis and reflection the research moved on to a more in-depth portrayal of the Pen Portraits within the following section (7.4). Reflexivity is where one or more people scrutinise the data or observe respondents participation to ascertain aspects such as validity of understanding and interpretation. It may, in addition, relate to a quality checking processes such as the aforementioned Member Checking. With regards to the Pen Portraits on reflection I was aware of the challenges of being an insider researcher as well as the benefits of being situated within a department driven by a person centred approach to student learner support, and a Code of Practice and confidentiality statement which reflected ethical working practice.

A further aspect of my work involved continual considerations of my own positional influences. The need to ensure that I did not allow my own past experience, existing knowledge and understanding and beliefs impact upon my ability as an insider researcher to focus purely on the findings and exactly what they suggested or confirmed. This re-enforced the need to have member checking, peer review and the existing Code of Practice underpinning, evaluating and providing feedback on my research as I went along. Being an insider researcher places you in a position of constant reflection and awareness of all you are doing. This is due to awareness that some other researches, for example, may question your findings in more depth because they perceive you to be too close to the subject matter and fear you may interpret the findings to fit your own perceptions or needs. This research was partially structured around various methods to combat these types of perceptions. On reflection I was trying to cover all aspects of the Student Funding Welfare Service work but was also ensuring that data was collected from multiple sources sequentially (questionnaires and focus groups) and separately in relation to the pen portraits.

In the capacity of being an insider researcher I was astutely aware from the outset of this journey that I had to have a strategy for avoiding bias within my study. Due to my position and the pressure I would be placed under because the research was being based upon my every day work and the service I worked in. Another consideration was if my research findings produced any results which maybe challenging or problematic to my employer, then my position within the institution may also become challenging. From a moral and ethical stand point I decided that if I should be placed in such a position I would stand by the findings and would publish them as they were forth coming. Apart from being ethical in this position I was also avoiding citation bias, where a researcher would be unwilling to publish findings if, for example, they were not favourable. As a consequence of this train of reflection I was determined to ensure I understood what bias meant and how to avoid it as much as was feasible from the outset of the study. In order to ensure this I read the aforementioned authors view points and raised my own awareness of all the different types of bias which may creep into my research. From the reading I became aware of how important it was for me to have a robust conceptual framework (Fig; 5.3) and to develop a set of strategies upon which to work with across the studies life. I identified inbuilt strategies within our ongoing service delivery which would be beneficial to incorporate into my study, such as, peer review, member checking, external and internal audit of data (Government Audit of Discretionary Fund data held in Welfare Data Base), and staff development reviews which monitored our working practices and professionalism. I was also aware that peers externally in other universities, and the Association of Managers of Student Services in Higher Education also represented potential sources of reflection and insight, which would help with this issue of bias.

On reflection there were central points within the area of bias, which were more pertinent to my situation as an insider researcher, such as, standard protocols, selection bias, interviewer bias, citation bias, internal and external validity, respondent bias and misinterpreting data. Standard protocols tied in with our daily working practices and the way we carried out our work. Selection bias was over come because the clients who would take part in the study were randomly chosen. By using pilots to trial out my questions I was aiming to avoid bias by asking the correct questions and avoiding what I would class as being leading questions. Furthermore the sample of student learners and teaching staff were all able to participate in this research study if they choose too. I also included validity checks by involving external people to consider my findings by, for example, the case of presenting my work at the AMOSSHE conference in Cambridge in the early days of my study. Misinterpreting data as a bias was to be avoided by having a robust data analysis strategy and data analysis plan, which is elaborated upon across the thesis. At this juncture I would acknowledge there are many types of bias but I hope in this study I have tapped into my research specific ones and have ensured by continual reflection, self questioning and self evaluation I have managed to avoid them in my role as an insider researcher.

8.2 Institution Based Relationships Between Teaching Staff, Student Learners and Student Funding Welfare Service Staff

Through findings drawn from the questionnaires, focus groups and pen portraits it was apparent that teaching staff and student learners were not familiar with what such a service offered to them as support. This lack of understanding was common across student learners at all levels of study from undergraduate to PhD level; and a similar cross section of teaching staff grades also reflected that there was a general misconception of what the service offered. These claims will now be evidenced in three sections: student learners, teaching staff and a combination of both; in order to demonstrate the varying layers of service delivery in line with the core elements: student retention, personal development planning and employability.

8.2.1 Student learners

A common cause of lack of understanding was the inability to read information provided by the service on line, in handbooks, brochures, on notice boards or on pertinent forms such as the Discretionary Fund application forms. With regards to the latter point here, some of the student learners lacked the confidence to say "I am eligible for X, Y or Z". This lack of confidence when explored often came with an additional comment such as "I won't be eligible so why apply?" or "others deserve it more than me" or "they won't give me it". Myself and other Advisers within our own Service made this observation. When student learners were involved with a one-to-one semi-structured interview with one of the advisers we became used to hearing such phrases as: "when I asked so and so ...", or "they said …" or "when I spoke to others in class they all said, "I wouldn't be eligible", as responses.

On occasions these existing personal barriers are fuelled by the student learners' tendency to discuss matters with friends, family and acquaintances rather than coming to specialists in the field such as the Student Funding Welfare Service team. From my experience as one of the people in the Service who processed and promoted the Discretionary Fund and the trust funds (including the Sutherland Page Trust, Marr College Trust and the Carnegie Trust) it was often difficult to get student learners to complete the forms; even when we explained we knew they were eligible and would probably get seem financial support if they made the application. This reluctance on the student learners' part to comply with our encouragement seemed to us to be linked to low self esteem and lack of confidence. There was also a strong sense amongst some of the student learners spoken to during the pen portraits that they feel others are more worthy of X, Y and Z and they exclude themselves from participating. A secondary situation often arising underpinning this initial view is the "ostrich with its head in the sand" approach to their own real world views of their own situations; an example being the student learners who have escalating debts because they choose not to open the mail and contact the creditors to negotiate a repayment plan. This aversion to addressing an issue appeared to be due to a lack of confidence underpinned by a lack of problem solving, negotiation and planning skills on the part of the student learner in the first instance followed by a lack of willingness to ask for help.

Moving on from the initial reluctance of the student learner to be involved with the Student Funding Welfare Service for whatever issue comes the matters arising when they actually do come in contact with one of the team either in reception, during a one-to-one semi-structured interview or on the telephone. A common situation arising is when the student learner is in talking to an advisor and skirts around the main issues whilst discussing their own real world views. This was experienced during the Pen Portrait's stage of the study where a student learner would act as if they were 'a patient in a doctor's surgery', who discloses the most crucial issue as they are walking out of the doctors consulting room.

Once a student learner did come in contact with a member of the student funding welfare service team he or she then became more aware of what the service was there for and in what ways the team members could help them to resolve issues arising within their own real world views and any given point of their involvement in the university. From our experience student learners come to the service with a pre existing expectation that the service team will do everything for them and not give them the tools to do it for themselves. Our service is there to empower student learners to take control of their own financial wellbeing through guidance, advice, advocacy and financial support where eligible and applicable. The student learners coming to the service were usually being reactive to their personal issues and situations greater than being proactive towards them. This behaviour suggests that they see coming to the service for assistance as a last resort; even when they are aware that such lack of inactivity is an avoidance tactic on their part; back to the "ostrich putting its head in the ground" approach to life.

Although these findings suggest that student learners are not being as proactive about taking control of their own well being there are many illustrations that student learners are prepared to put up with a great deal in order to stay on at university. During the pen portraits where student learners shared their real world views with my colleagues and I; we heard about extreme situations which were ongoing as the student learner was completing their course including: eviction, relationship break down, deportation of family members or themselves, financial trauma and life threatening illnesses. Student learners appeared in some instances to be poor at networking within the university community and the external community to identify who would be best placed to help them with their real world challenges and experiences.

Finally, student learners who built relationships with the student funding welfare service team proved themselves to be resilient and determined to achieve their academic goals against all odds. Within our university and student learners who come to the service or were involved in this study were often heard to say “I am the first person in my family to go to university so I have a lot to prove”. Our Service evaluation forms suggest that student learners who do build a relationship with the service team do get help to either stay on course or to enhance their personal development planning and employability. The references within this study to the Student Funding Welfare Service Action Groups demonstrate the service team’s contribution to knowledge and to personal development planning and employability; this is due to our delivery style (out lined in the descriptors) and to our levels of expertise and information exchange.

8.2.2 Teaching staff

More often than not teaching staff do not have a clear understanding of what the Student Funding Welfare Service does or in what ways it could assist them in the work they do with in the university in relation to the support of our student learners. The questionnaires, focus groups and departmental discussions all represent points where the teaching staff and the service team had opportunities to share views, knowledge and points of understanding/none understanding during the duration of this study.

As the insider researcher I was able to draw upon my own experiences in working alongside teaching staff colleagues during this study, in order to ascertain what their perceptions were of the service, what they wanted from the service (if anything) and finally, was there a way forward which would enable them to work more closely with myself and the team to provide a holistic student learner experience.

The evidence of this study shows there are opportunities for the relationship between teaching staff and Student Funding Welfare Service staff to work more closely and effectively. Following on from the questionnaire and focus group analysis it was clear that not all teaching staff were in a position to understand the service and what it offered to them and their student cohorts. A minority of teaching staff involved in this study identified a need to involve the service team in the Schools pre entry support for potential student learners. An example of this was my involvement in the *Life Game* development and subsequent delivery to pre entry student learners. Other teaching staff recognised the benefits of involving the service in their student retention exercise of contact student learners who withdrew the previous year to invite them in for a semi-structured interview to explore ways of continuing with their education. Evaluation feedback and comments during the focus groups and School discussions demonstrated that those teaching staff who did build up a relationship with members of the service team acknowledged that there were areas in which both parties can /do work together for the benefit of the student learners. The occasions where a teaching member of staff visited the service to explore routes of support for a member of their student cohort usually opened the door to more visits and strengthening of rapport between the department and the service.

Other teaching staff did comment that they did not understand what the service did and others said they referred student learners "across to Student Services because they did not know which service within the overall service did what". There was an acknowledgement that due to lack of knowledge about the service they now realised they "may have referred a student learner to the wrong place", although the good intention existed in their action. Another teaching staff member voiced "I am not qualified to have any form of input into the service" and others were clear that there was a "them" and "us" situation; this was clearly demonstrated when one person stated on their questionnaire "I do not want to have any links with the service or communication with the service; I have enough to do with my time". Others did agree about the pressure of timetables and other curricular time thieves, but did say "I would like to be involved more with the work you do, but I only have so many hours in a day". However, since being involved in my study others mentioned "I support wholeheartedly the work you all do and will be promoting the service during the next round of personal tutor contact interviews with the student learners”. Following on from pre commencement of study discussions with the Deans I was invited to share my study proposal with members of the teaching staff in each School over a lunch time drop-in discussion group. From such activities teaching staff were more inclined to come to the service to enquire about options for X student learner. Post focus groups and questionnaires teaching staff were very supportive of the service staff which was a very welcomed outcome.

Some of the data gathered showed some areas of similarity between student learners and teaching staff’s pre conceptions and understanding of the Student Funding Welfare Service.

8.2.3 Student learners and teaching staff

Both groups had members say they wanted to have a bigger say in what the service provided but felt it was difficult to be involved due to other commitments. Student learners cited the following other commitments: Childcare issues, having to leave straight after lectures/tutorials to go to their part-time work or to look after a family member that they were their designated carer. Teaching staff cited the following other commitments: time tabling issues, having to cover for absent colleagues, four hour time tabling, excessive administration linked to the curriculum and additional incidentals which crop up in their day to day working lives.

Others asked for more information to be sent to them by email, or they collected brochures and fliers form our receptions. Teaching staff and student learners who had not come to the service prior to their involvement in this study came along for semi-structured one-to-one interviews with individual team members over the coming weeks. One other similarity which persisted for some teaching staff and student learners was the continued perception that the Student Funding Welfare Service was there to provide hardship funds, childcare funds and hardship loans only.

8.2.4 Resulting changes to the Student Funding Welfare Service delivery

As a direct result of the study's findings and evaluation the following areas of service delivery change came about as the research proceeded to write up stage:

- Email enquiries and telephone interviews became a bigger part of the advisory teams working day to allow more service users (teaching staff and student learners) to get access to information, guidance and support.
- Meetings with teaching staff in their own offices were increased.
- Increased networking with external agencies was encouraged amongst the team.
- Increased links with Deans and teaching staff were developed through Student Funding Welfare team members being invited to attend departmental board meetings.

From these changes the following service layers continued to provide routes from which student learners and teaching staff could build relationships with the Student Funding Welfare Service team. The supporting table (Table 8.1) provides a brief synopsis of this service functionality.

Table 8.1: Service functionality.

Service Layers	Descriptions
Student Learners Service Users	
Reception	Brief quick question and answer interaction with front line staff.
Drop in session	Ten Minute appointments, with an advisor to ascertain if a resolution may be offered there and then or was a more in-depth meeting required?
One-to-one appointment with Advisory staff	Thirty-fifty minute in-depth appointment with an advisor considering, a complexity of presenting issues, within a confidential and impartial environment.
Welfare Action Groups	Self referral and guided referral groups focussing on specific welfare issues

Student Forum meeting	Group meeting, once per semester allowing students to share experiences, ideas, motivate each other and be supported by welfare team. Open forum discussions encouraged.
Hardship and Discretionary Funds Allocation appointments	Brief discussion to ascertain information to finalise application or two verify reasons for refusal
Teaching Staff Service Users	
Telephone appointment	Impromptu calls to discuss issues arising re specific students
Email information request	Impromptu emails requesting information regarding student situation or Hardship Fund requirements
Drop in appointments	Specified times for academic staff to come along either within the School or in the Welfare Service to discuss matters arising
One-to-one appointments	
Lunch time drop-in information sessions	Pre arranged 1hour sessions within the School organised by the Associate Dean for staff to come along to receive information from Advisory Service team and to interact as a group to discuss welfare related issues

To conclude this section, building stronger links with teaching staff and student learners through working practices and the study demonstrate that such a service does contribute to knowledge, student retention, personal development planning and employability.

8.3 Parallels Between Two Working Environments: Scholarly Contributions Underpinning the Student Funding Welfare Service Contribution Model

At this stage of writing, it is important to offer insights into the parallels between the two working environments being explored within this research; the purpose being to consider learning and teaching models or ethos in relation with the working practices of this particular Student Funding Welfare Service. The works of Dewey, Connolly, Roger, Land, and Kolb are all touched upon within this section. It should be noted that the aim here is not to do an in depth study of these authors works but to show a potential to blend academic theory or practice with those within the practical functions of the Student Funding Welfare Service under scrutiny in this research.

8.3.1 Dewey's *Essentials for Learning*

The rationale for the claim that the Student Funding Welfare Service does contribute to student retention, personal development planning and employability emanates from the research data sets in which it was found that the Student Funding Welfare Action Groups could be aligned to Dewey's Essentials for Learning outlined in Brockbank and McGill (2007):

> 1) A genuine situation of experience
>
> 2) A genuine problem in that situation
>
> 3) Information and observation about the situation
>
> 4) Suggested solutions for which the learner will be responsible
>
> 5) Opportunity and occasion to test ideas by application, to make the meaning clear and discover for self their validity. (p. 23)

The justification for this contribution to the philosophy underpinning Dewey's *Essentials for Learning* is illustrated through the following mirrored stages related to the Student Funding Welfare Service within this particular research. Student learners as service users shared their lived experiences as reflected in the one-to-one semi-structured interviews with the Student Funding Welfare Advisors. These formed the basis for the 30 student learner pen portraits in the previous chapter noted and analysed in the supporting Matrix table. The following shows a stage-by-stage mirror of Dewey's points and how student learners lived experience and the work of the Student Funding Welfare Advisor blends together:

1) Genuine problems being identified including being a full-time student and parent, debt and mitigating circumstances contributing to academic failure and possible withdrawal from the course.

2) Reflecting upon situation and pin pointing key information and observations, for example, level of debt and the current situation, this impacts upon academic and financial well being.

3) Proposed solutions being put forward by the Student Welfare Funding professional practitioners and the student learner; resulting in an agreed action plan being written up to enable the student learner to take responsibility and ownership of their financial and academic well being.

4) By drawing upon existing knowledge of information, interpretation and indication of key issues the student learner makes into a problem within their presenting situation. Followed by exploring options with the Student Funding Welfare professional practitioner, and identified their own strategies to resolve the problem based upon knowledge provided within the Student Funding Welfare Service.

5) Once they have applied the tools or solutions they then experienced the validity of what they had learned and how they used the learning experience.

Reflection and personal development planning underpinned this entire process. The student learners prior to approaching the Student Funding Welfare Service reflected upon their 'lived' experience; they then decided whether the Student Funding Welfare Service was the best place to go to seek answers and possible solutions. Choices then had to be made as to how to proceed; for example, would they ask for take-away information source (booklet, web site name), a one-to-one appointment with a professional practitioner, or go elsewhere upon their basic understanding of what the service provision was. Then they were required to make sense of their situation to be able to present their findings in a logical and non-emotional manner to the welfare practitioners or other team members (e.g. front line reception staff), where appropriate. This process relied upon information gathering, interpretation, decision making, making choices, followed by being able to either verbalise (one-to-one semi-structured interview) or write a step-by-step account of the situation supported by checkable evidence (hardship form application and supporting statement). All these actions required to be presented in a prioritised manner and underpinned, where necessary by supporting evidence (e.g. doctor's letters, bank statements, award letter or mitigation appeal procedures).

The ensuing claim of this research is that student learner service users require to use skills and attributes which can either be replicated in the Student Funding Welfare Action Groups or within a learning environment as a problem solving scenario. Student learners may come to the Student Funding Welfare Service unaware that the process they are embarking upon would be a learning and reflective exercise or experience. Arguably the claim that the Student Funding Welfare Service does contribute to student retention, personal development planning and employability has been validated through this example where Dewey's *Essentials of Learning* have been superimposed upon a situation outside of a teaching and learning environment in order to achieve a non-academic solution to a genuine student learner "real world" situation and experience.

Dewey's work is what I perceive a philosophically based parallel to a practical worked example within the Student Funding Welfare Service; whereas, Connolly's work has a practical based parallel to the daily work carried out within the Student Funding Welfare Service.

8.3.2 Connolly's *Adult Learning in Groups*

As Dewey's work is, Connolly's work is based upon clear steps and actions. This clarity of process is exemplified across her work but for the purpose of this research the focus falls upon one book she authored in particular.

Within the book *Adult Learning in Groups* Connolly (2008) opens her introduction by remarking, "a common bond that links all adult learners, it is around some idea of improvement, development, enhancement or advancement" (p. 1). She continues to write "learning is about attaining new knowledge, of course, but that process is about new group perspectives, too: changing ourselves in some way" (p. 1). Whilst discussing group work she goes onto define a group as "a number of people who are together from a purpose and who know they are gathered together for this purpose and who interact collectively for that purpose" (p. 21-22).

From her work and experiences Connolly identifies the following core characteristics of a group:

- The group contains people who feel connected with one and another and know they belong to their group.
- There are at least two members.
- A small group has two to ten members; a medium group has about ten to 20/25 members while large group is more than 20/25 members.
- A group has a set of values or principles, which it sets down explicitly or implicitly, in order to carry out its goals.
- Over time, a group develops a culture or identity, which characterizes that particular group.
- Interpersonal relationships are crucial to groups and connections and bonds grow between members.
- A learning group comes together for an objective, goal or specific work that the members are there for that purpose.
- For the group to be successful, it must balance the goal of the group and the process of working together among members of the group. (p. 22)

Connolly (2008, pp. 96-100) touches upon a variety of facilitation skills, which, in the case of this research, were elements of facilitation required of those members of the team involved in the group work within the Student Funding Welfare Service. Connolly's list included:

- The ability to listen
- Assertiveness
- Self-awareness
- Critical consciousness
- Critical thinking
- Empathy

- Respect
- Tolerance
- Flexibility
- Boundaries
- The ability to design and implement learning for a group
- The ability to evaluate and summarise

The Student Funding Welfare Action Groups were designed to enable those student learners considering attending to see at a glance the aims, outcomes, processes and intentions for each group. Unlike Connolly's vision that the groups would be long term and attended by the same people over a longer period of time, the Action Groups referred to in this research were designed to allow student learners to "dip in and out" of as few or as many of the Action Groups, or for that matter the same Action Group as they themselves decided were of use to them at any given time in their real world view. Although student learners could be referred to attend by members of Student Services, teaching staff and peers, self-referral was deemed to be the best route of involvement.

A further justification that the Student Funding Welfare Service working practices make a scholarly contribution can be seen through the following Action Group descriptors (see below). It should be noted at this point that the following descriptors out line new working practices which evolved from this ongoing research and findings. I was mindful that the initial proposal to the university included a caveat that the research actively contributed to the Service's delivery and my own work remit.

The Student Funding Welfare Action Groups referred to within this research did bring adult learners, although in a higher education setting as opposed to a community based learning setting together to address a specified issue. Each of these workshops was designed to bring student learners together, in order to enable them to integrate with other student learners who were facing similar barriers and challenges during their period of study.

These workshops aimed to enable student learners as service users to "acquire new skills, knowledge and competences" (Connolly, 2008, p. 72). By acquiring these and specialist advice, guidance and support from the Student Funding Welfare Service team adds to the claim within this research that such services and activities do contribute to knowledge and empowerment of the student learners attending the Service and going to the Action Groups.

The first descriptor relates to one of the Personal Thematic Impact Influencers, namely "Financial well being"; in addition it also links to the results from the student learner questionnaires.

1. Money Management

Aim to:

- Help student learners identify strategies to enable them to manage the little they had.
- Educate participants about the options open to them when they are in debt.
- Develop coping strategies to fit their particular situations.
- Introduce them to other participants with similar issues in order to remove the isolation factor.
- Enable peer discussion within a confidential setting.
- Identify the existence of core skills
- Direct participants to other sources of assistance , for example, external agencies and internal institution based sources of funding depending upon their eligibility
- Leave the session with a better understanding of money management

Outcomes to

1. Complete an Income and Expenditure balance sheet
2. Write a coping strategy
3. Explore the internet for budgeting ideas
4. List skills needed to achieve the outcomes.
5. Produce a 1 year projected expenditure excel sheet

6. Identify alternative sources of funding through the internet, library and the Student Funding Welfare Service
7. Establish a peer support group
8. Draw up a contact list for additional or future support within and out with the universities staff

The second descriptor is for the "Parenting versus higher education" Action Group which links in with the Personal Thematic Impactor Influencer known as "Single parenting/parenting v being a student learner".

2. Parenting versus higher education

Aim to:

- Help student learners identify strategies to enable them to cope with being a parent and trying to study full-time or part-time.
- Introduce student learners to other student learners facing the same/similar challenges e.g. childcare or time management
- Develop coping strategies to assist them to get the most out of their university experience and their home life
- Direct student learners to other sources of support e.g. university nursery, sources of childcare financial support (Discretionary Funds).
- Enable peer discussion within a confidential setting.
- Encourage the establishment of a support group

Outcomes to:

1. Leave with a tailor made coping strategy.
2. Have a network of peers experiencing similar challenges but can share ideas, solutions and support.
3. Leave the session knowing you are not alone.
4. Have a list of external support agencies.
5. Have an understanding of alternative sources of financial support including Discretionary Funds and trust funds.

6. Have details of other Action Groups, which may be of benefit to you.
7. Leave with a note of skills used to address these issues.

The following Action Group ties in with the Personal and Internal Thematic Impactor Influencers: Peer Support Network, as well as, Institutional Decisions and Policy.

3. Writing Buddies

Aims to:

- Provide a non-academic environment where student learners can meet to write.
- Educate student learners as to how to complete funding applications.
- Educate student learners as to how to write letters including: appeals to The Student Awards Agency from Scotland, Mitigating circumstance appeals.
- Promote peer discussion and networking.
- Develop writing, negotiation, IT search skills.

Outcomes to:

1. Leave with material that has been reviewed by a Student Funding Welfare Advisor.
2. Leave with a list of skills used during the session/s.

The following Action Group links in with the External Thematic Impactor Influencer "Government legislation and student learner financial wellbeing" and the Personal Thematic Impactor Influencer "Financial well being".

4. Discretionary Fund application filling

Aim to:

- Explain the regulations underpinning the allocation of these Government driven funds.
- Ensure that student learners meet the criteria for applying for such financial support.

- Check all supporting evidence being provided by the student learner as part of the allocation assessment process.
- Help student learners to produce an Income and Expenditure balance sheet.
- Advise Student learners how to do monthly projected expenditure spreadsheets.

Outcomes to:

1. Leave knowing you have completed the application form and subject to having the supporting evidence can now hand it in to the Student Funding Welfare Service for processing.
2. Leave with a list of skills used during the session.

8.3.3 Carl Rogers: Person centeredness

Now, moving beyond the philosophy of essential learning and practicalities of group dynamics and functionalities into the realms of deep and surface learning approaches; this study argues that findings, expressed by student learner service users, were indicative of deep learning. How would this be the case? From verbalised commentary and written commentary within the questionnaires (Chapter 7) it was apparent that student learners recognised their own learning from such lived experiences. Alongside the aforementioned was the Student Funding Welfare Services approach to work undertaken with student learners and teaching staff; which was the adoption of a person centred approach to all their interactions with service users.

Back in the nineteen eighties Carl Rogers coined the phrase “person centred” (Nelson-Jones, 2000, p. 98) which in the case of the Student Funding Welfare Service relates to enabling student learners to take ownership of their own financial wellbeing through learning; or teaching staff to make of what information they received of what they would. The Student Funding Welfare Services ethos was underpinned by a person centred approach to service delivery and working with service users, students and teaching staff alike. The Service aimed to empower student learners (as do teaching staff) to take responsibility for their own learning and wellbeing by providing tools, knowledge, guidance and support within specific remits. Furthermore, the Student Funding Welfare Service in the same way as a learning environment provided a safe environment to try out the new learning in a place where mistakes were tolerated and second chances to get it right were given within a confidential, impartial, non-judgemental setting. This was exemplified in various settings including in class, during personal tutoring meetings, or in the case of this study during one-to-one discussion with a practitioner or in the Student Funding Welfare Action Groups with peers. This safety net would be removed once the student learner learned enough to take ownership and move onto the next task or level of involvement.

8.3.4 Land's *Threshold Concepts Theory*

I would suggest there is a minimal correlation between the Student Funding Welfare Services input into student learner development and learning experience with the academic environment relating to Land's Threshold Concept Theory discussed in his book, *Educational Development: Discourse, Identity and Practice* (2004). Land used Threshold Concepts to demonstrate academic progress: once something is learned then the new threshold is reached. Granted that equating Threshold Concepts to a Student Funding Welfare Service related learning process, as opposed to an academic learning process does dilute the significance of such concepts, it does show how academically recognised concepts can be transformed into a student support milieu. This blending with Threshold Concepts and the Student Funding Welfare Service can be loosely demonstrated where a student learner receives a piece of information (knowledge) learning how to make a funding application, then learns the next stage of the process. Each point of learning moves the student learner forward, which is the case between the two instances here.

Finally, this section concludes with one other parallel, namely Kolb's four stages of effective learning.

8.3.5 Kolb's *Four Stage Cycle of Effective Learning*

Kolb's four stages of effective learning have been adapted to provide an additional illustration of a Student Funding Welfare Service using effective learning within a welfare related setting (Kolb, 1984). Within stage one, evidence was gathered of life experience upon academic progress and achievement; whilst sharing with practitioners, as well as other Student Services colleagues; for example, counselling, careers and enabling support practitioners. In Addition further evidence was obtained through involvement with the Student Funding Welfare Funding team and interacting in either one-to-one semi-structured interviews or the Student Funding Welfare Action Groups. This helped student learners to recognise various skills including: money management, time management, computing by using excel spreadsheets to budget plan, communications (verbal and written), negotiation, organisational and numerical skills.

A secondary stage of reflection and learning was siphoned off from the actions required to ensure or enhance own financial wellbeing. Retaining a financial diary or journaling own experiences and coping strategies exemplified these actions. Stage three involved identifying new learning needs to develop new strategies, to adopt to pro-actively prevent the escalation of a financial challenge by seeking out advice, information, financial record keeping, learning coping strategies and techniques from the Student Funding Welfare practitioners.

Finally, stage four related to reviewing progress by regularly monitoring and evaluating their own financial status. There were three key elements to this; a) the production of income and expenditure excel spreadsheets and b) liaison and negotiation with external agencies, such as, the Student Awards Agency for Scotland and c) completing Discretionary Fund applications which required arithmetical skills, statement writing skills and the collection of supporting data and evidence.

8.4 A Worked Practitioner Contribution: Student Funding Welfare Services Action Groups

A further insight into contributions being made to knowledge is the development of such welfare related services' impact upon centrally valued issues such as student retention, personal development planning and employability. The 'centrally valued' reference relates to government based legislation and reports. This is, for example, the Student Services Report commissioned through the Higher Education Academy to over view the purpose of student services in a generic and all inclusive service manner, thus referring to the input of Careers Service input. The White Paper, *The Future of Higher Education* (DfES, 2003a) relating to student funding packages, is another document relating to student funding and the implication for student retention in the future, post enactment of the recommendations. Dearing (NCIHE, 1997) and Cubie (Scottish Parliament, 1999) both reported back to the government upon student funding, for example, and resulted in key changes in student funding packages, notably the abolition of students' grants and the introduction of student loans for full time and now part time home students within the UK. Additionally, within the 'centrally valued' reference student personal development planning and employability have become the 'buzz' words across higher and further education driven on by the research underpinning quality assurance measurement and benchmarks (as defined by the Quality Assurance Agency) and Enhancement Themes (Quality Assurance Agency, 2009a, 2009b, 2008a, 2008b, 2006a, 2006b). Although, for example, the University participated in some of the research mentioned above and the Student Funding Welfare Service was considered in the final reporting, it was apparent across the overall literature review under taken for the purpose of the research, that the involvement of Student Welfare Services across the country were not recorded per se. Cursory reference was made to the fact that student learners did have debt and were helped by such services, but no mention was made of their involvement alongside for example, the Careers Services contribution to personal development planning and employability.

The argument being put forward from the outcome of this research in this instance is that the Student Funding Welfare Service was, through its day-to-day working patterns, actually proactively addressing personal development planning and employability matters. The primary illustrative example at this university was the introduction to the service delivery of the Student Funding Welfare Service Action Groups. It can be argued that the purpose of these Action Groups was initially to enable students experiencing certain situations, such as being a parent and a higher education student, being a school leaver in what is perceived to be an adult environment and having to take ownership for example of their own financial wellbeing for the first time to meet each other in order to get peer support and to understand they were not alone.

The Student Funding Welfare Action Groups programme was developed by the researcher-practitioner to provide this support without the Service being seen to breach confidentialities by sharing student learners' names and details. The Action Groups have the student ownership of participation and level of involvement based upon their own decision making, for example, to either be involved in this group activity and further more how much to disclose about themselves. This proactive programme of student support produced what is now on reflection and portrayed within the responses to the research methods used (questionnaires, focus groups, pen portraits) within this research, robust evidence to show that such a services' daily work does contribute to personal development planning and employability.

The argument follows the steps taken in each Action Group session and programme plan. The whole process involved the student learners taking ownership for themselves. The initial step of approaching the service in the first place and signing up for an Action Group that they identified as a potential route to support for their own particular life experience at that moment in time, required certain skills: personal reflection, identification of a need, awareness of personal limitations to being able to problem solve for themselves and so forth. Step 2 involved skills such as: presentation, negotiation, conceptualisation and evaluation. These linked into the students need to share and discuss with peers. Step 3 relates to what they took away across the sessions and how they moved problem solving skills forward or what did they take ownership of and by when it would be done. The skills related to Step 3 range from time management, assertiveness, organisational and negotiation.

The Student Funding Welfare Services contribution to the literature is that the research study is written by an insider researcher practitioner, based upon the practitioner's experiences and colleague's experiences, within the workplace and profession. The contribution demonstrates through examples that the transferrable skills are emphasised, recognised or identified through the work between the services user and the service provider out with an academic environment, for example, lecture or laboratory setting, or out with a service which would ordinarily be acknowledged as the provider of personal development planning and employability support work, for example, careers services or enabling support services.

The findings within the research also enable the researcher to support the claim that the Student Funding Welfare Service does contribute to work on going within the classroom and the academic schools in relation to personal development planning. The validation examples being cited in these instances relate to:

A) The School of Engineering and Sciences 3 day Induction training for 1st year students
B) The School of Computing students' retention work surrounding students who withdrew from courses prematurely.

In both instances, the Student Funding Welfare Service was involved within the School through collaborative work with the co-ordinating teaching staff member, as was the case in example B). The contribution made in example A) was the joint delivery of a classroom session designed to enhance the preparedness for university within the designated student cohort and secondly in example B) through joint interviews with ex student learners but also through staff development work delivered by the researcher/practitioner in the role of the Senior student support advisor (myself). On this occasion it was transference of knowledge relating to student funding and the development of skills, which enhanced working practices. In the instance of example A) the contribution was assisting an academic programme to dovetail into the Student Funding Welfare Services work to jointly support student learners.

I now offer what I would argue to be a Student Funding Welfare Service model which Welfare Services work to tailor make a learning experience with real life experiences; would run in parallel with the aforementioned models, such as those offered by Tinto, Yorke amongst others. This model is not designed to stand alone per se, however nor does it serve to integrate into any one model. I would liken its position to being a secondary train track running alongside each model. I would further argue that the model below provides insight into areas that such Services do over lap in some way with service provisions from teaching staff and other departments. In their endeavours to support and maintain student retention, personal development planning and employability, strategies within the university are successful. This model has evolved from this research and aims to show the contribution such a service makes within an institution of learning and a higher education systems changing landscape. It adds value for money, in relation to all aspects of student support, guidance and development. And finally, it demonstrates, I feel that such a service should not be seen as a "bolt on" to Student Services in general or indeed the overall university structure; or generic higher (or further) education changing landscapes within the twenty-first century.

8.5 A Student Funding Welfare Service Contribution Model

This model evolves from the insider research being presented in this thesis. It is a direct consequence of the findings and data analyses undertaken by an insider researcher who at the outset questioned whether the Student Funding Welfare Service she managed contributes to student retention, personal development planning and employability.

The following three diagrams aim to illustrate how the Student Funding Welfare Service has met the needs of the service users, plus what the contributions are to student retention, personal development planning and employability. It aims to encapsulate the answers to the research questions set out in Chapter 1 so as to show contributions are happening but are not always seen to be just that: contributions.

The Student Funding Welfare Service User's Needs diagram below illustrates further the diversity of issues and agencies involved when student learners interact with the service.

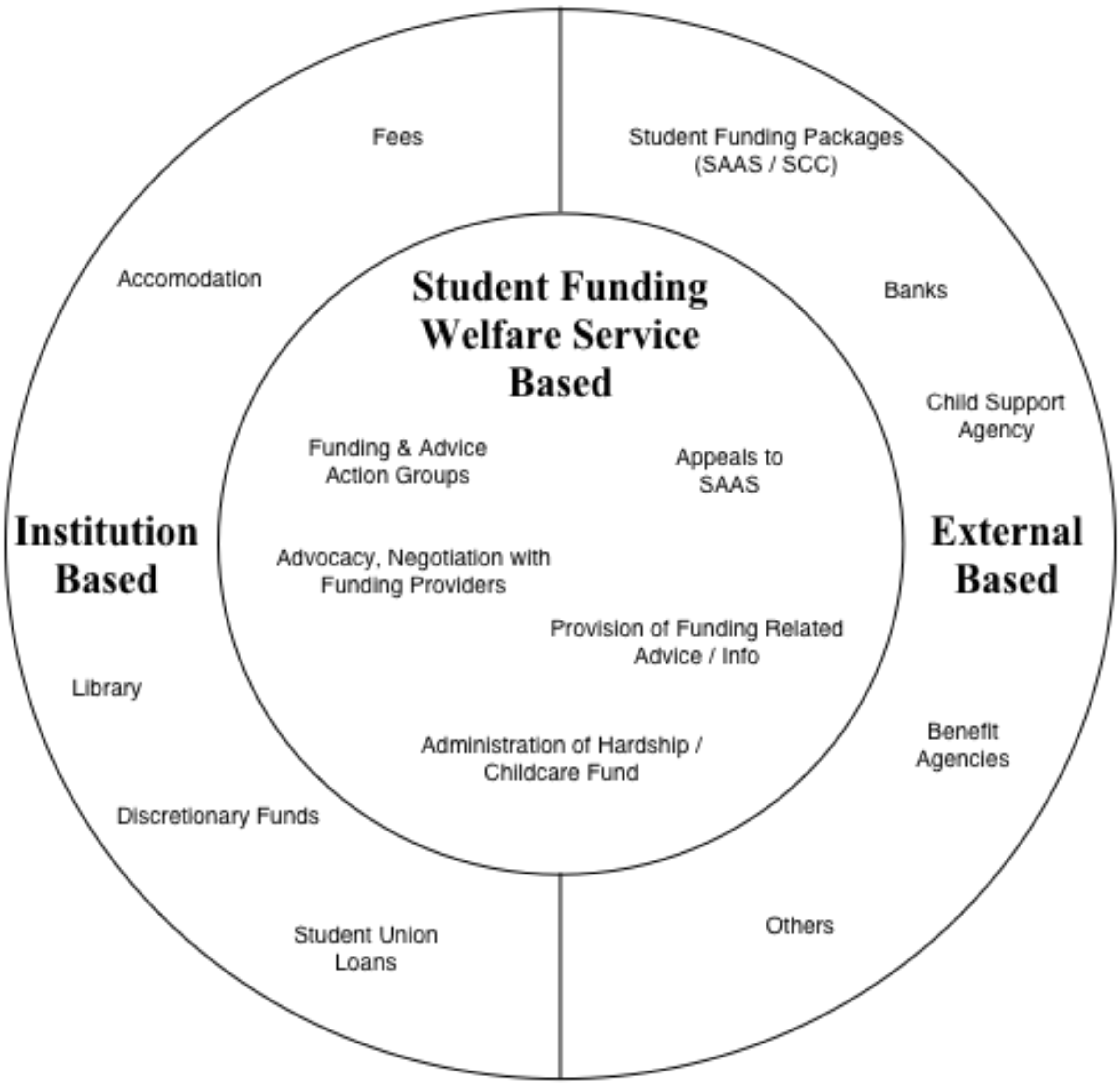

Figure 8.1: Student Funding Welfare Services User's Needs

The core of the above diagram (Figure 8.1), Student Funding Welfare Services based makes reference to elements of guidance and support central to the Student Funding Welfare Service. These elements are, from my own knowledge and understanding of this field of work indicative of what "all" such services do. The institution based content demonstrates areas of the service which link with other departments across the institution: fees (Finance Department), Accommodation (Accommodation Office), Library fines (as stated Library), Discretionary Funds (raised in Finance department), and Student Union Loans (via Student Union). Not only does this relate an item to a department out with the Service, it also shows cross referral or working links between the Service and other Administration and Support departments. All elements have a financial theme to them hence the cross referral and collaborative working. Whereas, the External Based elements show some links to outside Service providers to which the Service in this university interact with on behalf of student learners and occasionally, teaching staff. Again, similar to the Institution Based factors the external based factors have a financial theme that ties all three bases together and with the Student Funding Welfare Service specifically in this instance.

The following Figure (8.2) Student Funding Welfare Service's Contribution to Student Retention, personal development planning and employability elaborates upon the Services. It starts to open up the argument underpinning this research about contributions being made by this particular Service within a post-1992 Scottish university. This diagram builds upon the core services offered by the Student Funding Welfare Service. The core services I would argue are indicative of similar services in higher education and colleges within the UK. The common themes are student learners: funding, sourcing alternative sources of funding (Trust funds and Scholarships) and Government legislation impacting upon student learner funding packages. The learning elements at this point in the model relate to the development of skills, which empower the student learners to take ownership of their own financial wellbeing. The Student Funding Welfare Service team share information with student learners through web and paper based information exchange routes. As indicated previously in this research in more complex instances student learners are invited to attend an in-depth one-to-one, semi-structured interview with one of the advisors within the Service. Teaching staff within the institution equates service to student learner financial hardship, as was apparent in the responses received to the teaching staff questionnaires and focus group discussions.

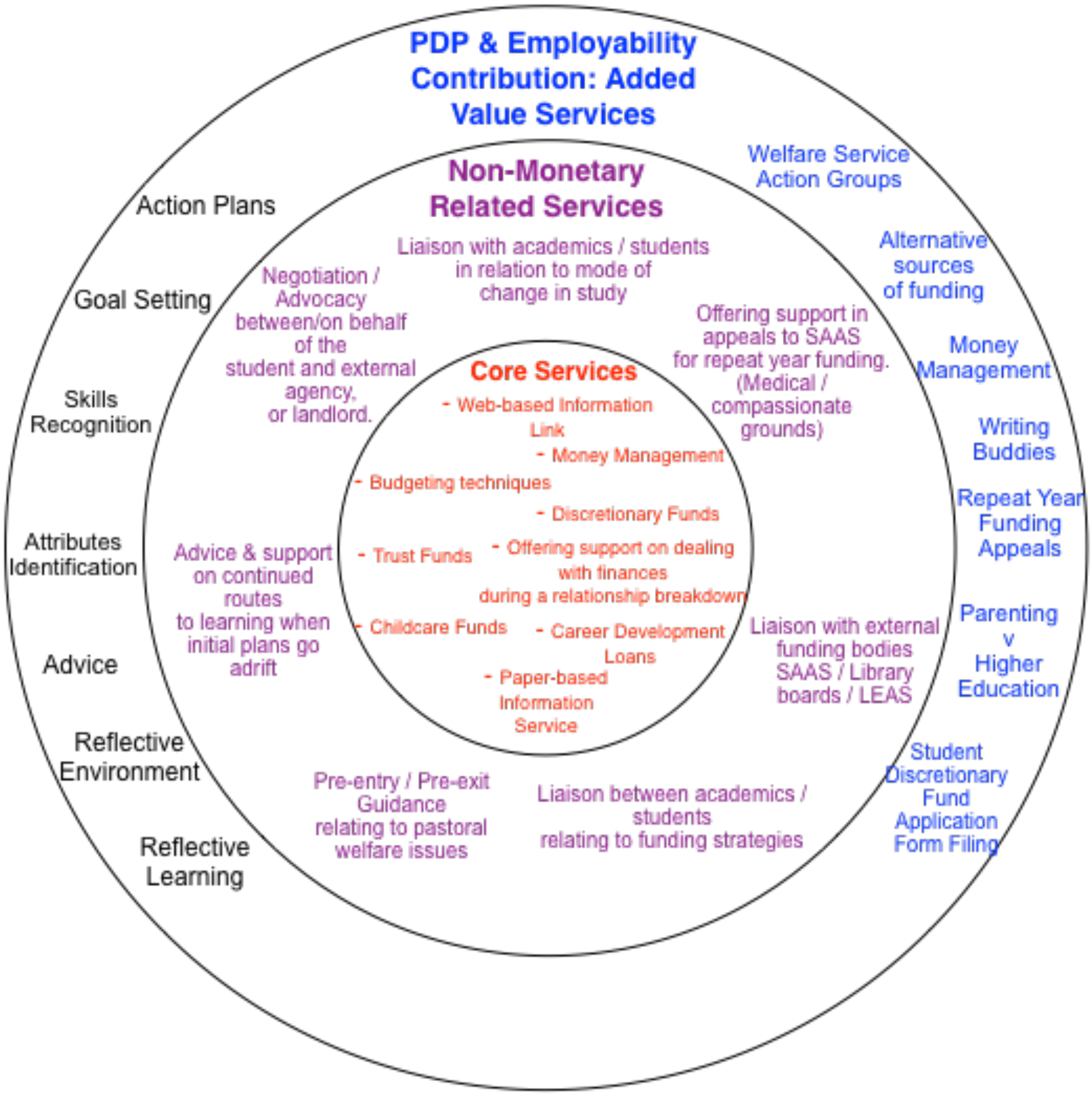

Figure 8.2: Student Funding Welfare Services contribution to Student Retention, PDP and Employability.

The non-monetary related services illustrated in the middle circular space on the diagram introduce additional elements of ongoing work within the Student Funding

Welfare Service model, which ordinarily, is not recalled by teaching staff or student learners, for that matter. On the diagram there are seven core elements in which teaching staff may interact with advisors from the Service along with student learners (e.g. change in mode of study, funding strategies). In other instances they may ask for support in writing a letter on behalf of their student learner to secure repeat year funding from the Student Awards Agency for Scotland. They have been known to ask for advice and guidance on what such letters need to refer to in order to provide essential information for funders to enable them to make the most applicable decision. Teaching staff come together with advisors to discuss options regarding funding for student learners who have, for example, received a repeat year decision or withdraw from a particular degree program decision. There are, as was seen in the collaborative working between the School of Computing and myself where student retention has become, viable such that the student learner can move forward with their professional development through education because routes to funding were identified.

The outside circle shows the personal development planning and employability contribution and added value services being offered by this particular Student Funding Welfare Service. The right hand side notes the Services Action Groups, which evolved around the same time as this research commenced, then they grew in line with the data findings and analysis (e.g. student learner focus groups and pen portraits). As mentioned elsewhere in this study, Student Discretionary Funds and Alternative Sources of Funding Action Groups set the stage for other Action Groups including: Writing Buddies, Repeat year funding appeals, Parenting-v-Higher education and Money Management.

I would suggest from this figure and other data included in the findings, it is indeed clear that the Student Funding Welfare Service, in this research and institution does contribute to student retention, personal development planning and employability. This claim is made on the basis that those student learners who interact with the advisors in the Action Groups or during one-to-one semi-structured interviews, although not in an academic situation do: action plans, goal setting, skills and attributes recognition, interpret and record advice in a reflective environment and participate in reflective learning. The latter point is evident across the Pen Portraits where student learners are facing telling an advisor their real world views whilst reflecting upon their lived experiences and situations which are impacting upon their ability/willingness to complete the course at university. Although, Figures 8.1 and 8.2 of the model focuses upon links with student learners and their needs, as well as, internal and external departments or agency contact; Figure 8.3 shifts focus away from the student learner needs to teaching staff needs and interaction with the Student Funding Welfare Service.

This final Figure (8.3) below outlines the contribution being made by the Student Funding Welfare Service to teaching staff support for student learner guidance and support. The content in the diagram demonstrates instances in which the Service has supported teaching staff in their daily contact with student learners. In addition, the contribution being made to the School from the Service on occasion helps the teaching staff members to "tick boxes" on an audit list, for example, in relation to quality assurance audits carried out periodically by the Quality Assurance Agency. If the teaching staff are in touch with such a service and use the service to aid student retention, personal development planning and employability amongst their student learner support in relation to pastoral care. A prime example of the Service providing such support can generally be seen through the Schools Induction programmes or enrolment procedures. This is indicative of basic links between teaching staff/Schools and the Service. A more specific and tailor made level of involvement was demonstrated when I was approached by a teaching member of staff and asked to help design a tailor made funding talk for part of the Engineering and Science three day pre-enrolment course for first years. As this evolved I also contributed to a *Life Game* which was developed between four of us to use with student learners to show the impact of using your time properly to achieve academic goals but also to survive life events, which impacted upon your plans e.g. illness and lack of funds. In the case of the *Life Game* student learners were given a diary plan of a week and threw a dice enabling them to move across the board with forfeits and opportunities on it. Similar to the game of Monopoly they also would receive Chance cards which may have a positive or negative factor to them. An example of which would be “ you have done well in X assignment so you have been awarded 2 hours free time” or “ you have had flu and have lost 10 hours study time”, something along those lines. The student learners were then given a talk by the teaching staff and me, as a welfare practitioner, about how their situation would impact upon their progress. From my perspective it was important for me to show that they have a non-academic route of support, which did “dovetail” in with what the teaching staff were also offering as guidance and support. Once the student learners had had a chance to consider their initial scores in the game and what we all had suggested they re did the activity. The results of the second attempt demonstrated to the teaching staff that there had been a learning event because the student learners were revising their time management in order to ensure they stayed on track with their study plan. From the oral feedback during a round up discussion the student learners also mentioned that they had not been aware of the support that was there with in the Student Funding Welfare Service and that now they knew they would be more inclined to come and talk to us before things got out of hand. Due to the success within the School environment I asked the teaching staff if we could incorporate the *Life Game* into one of the Money Management Action Group sessions. Again the outcomes were one of shock in the first round amongst student learners because they “ had not realised university was going to be so hard”, “ were not aware of the levels of study and class work there was”, “ had not thought of the possibilities of anything going wrong, e.g. a child being ill” and so forth. Teaching staff colleagues felt the *Life Game* was an aid to student learner success, in fact, during the second round of the game they predicated; based upon the student learners responses what the student learner could expect as a result at the end of the degree if they adopted this current approach to university.

A further example of teaching staff and advisors working collectively to the benefit of the student learners can be seen in instances where teaching staff approach an advisor with a scenario relating to an unnamed student learner. Usually these instances were part of the personal tutors remit and they wanted some information to impart to the student learner when next they would meet. In some instances, with the authority of the student learner we all met and sat round a table to discuss options.

These types of activities did prove to retain student learners and to help them progress with their studies.

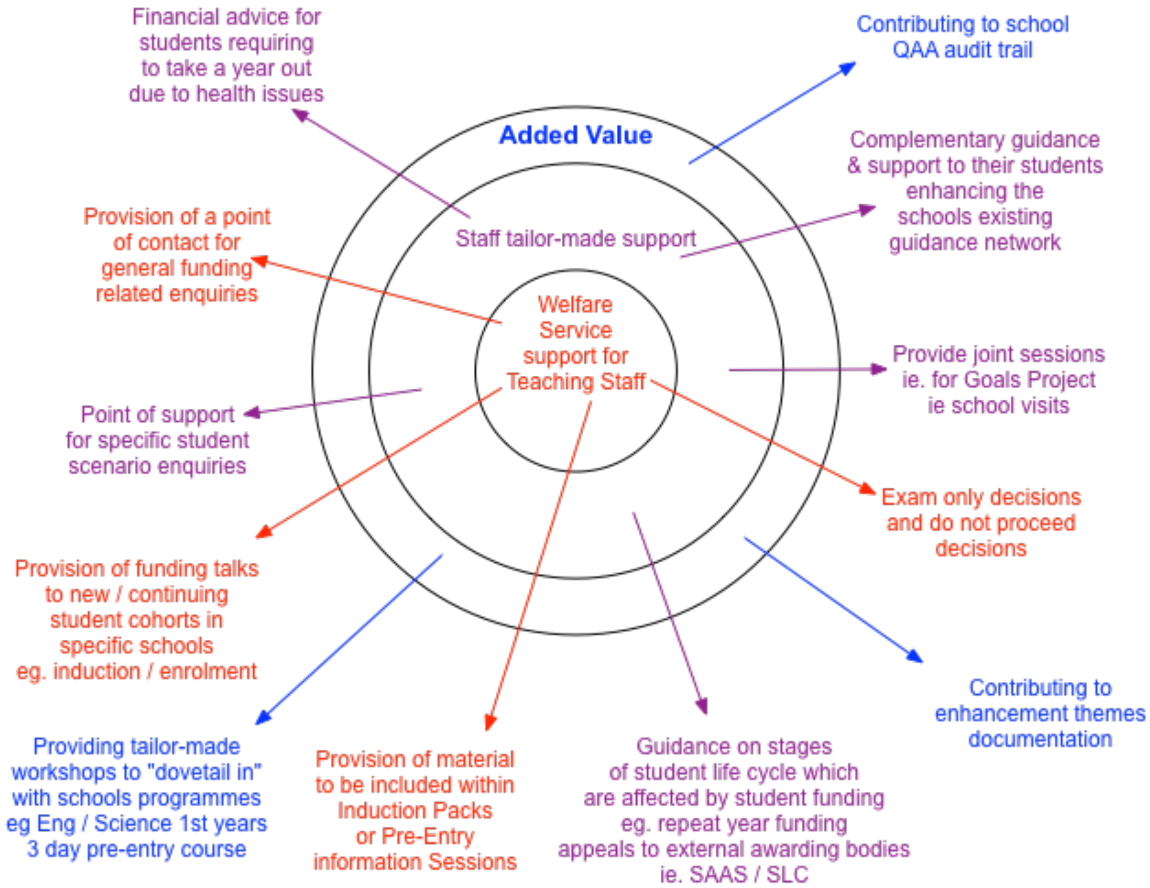

Figure 8.3: Student Funding Welfare Services contribution to teaching staff support for student guidance and support.

The Student Learner Financial Wellbeing Cycle (Figure 8.4) is a result of the student learners' interaction with the Student Funding Welfare Service Model. The Cycle of events demonstrates how the Service empowers a student learner to take control of their own financial wellbeing, whilst it illustrates the services contribution to knowledge, student retention, personal development planning and employability.

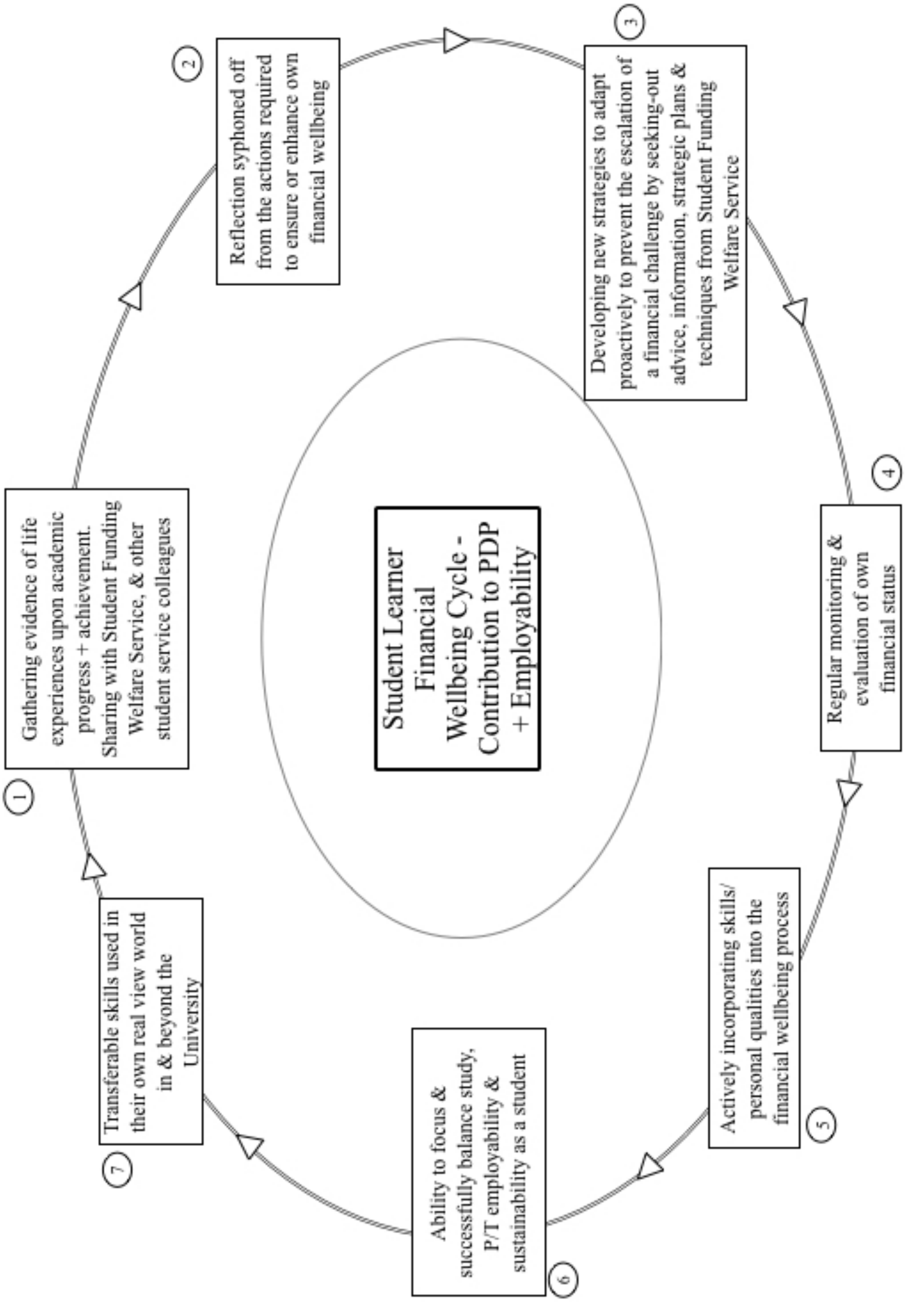

Figure 8.4: Student Learner Financial Wellbeing Cycle

Stages 1-7 show the progression of a student learner's ability to take ownership of his or her own management of what this study refers to as Thematic Impactor Influencers (External, Internal and Personal). Through their relationship with the Student Funding Welfare Service they identify existing skills, learn new skills and implement actions suggested by the Student Funding Welfare Service team, which moves them forward in a positive and worthwhile manner. This developmental and integrative process enables them to focus more on their studies and go onto be successful student learners.

8.6 Conclusion

The progression across current student retention models, as well as, employability models has driven my own study on, culminating in the development of a Student Funding Welfare Service Contribution Model. The expectation is that such a model will, if viewed by Heads of Student Services, Institutional Senior Managers, policy makers, teaching staff, Welfare Service Practitioners, and colleagues across Student Services, benefit the student learners and teaching staff in future. The following, and final, Chapter aims to outline conclusions, recommendations and future scope for further research, which, it is envisaged, will encourage further developments, which will see these Services being embraced more willingly into the institutional community encompassing institutional *habitus* and enrichment.

Chapter 9: Conclusions, Implications, Future Research and Recommendations

The aim of this chapter is to outline conclusions, recommendations and future scope for research and practical development. It is envisaged this will encourage further developments, which will see these services being embraced more willingly into the institutional community encompassing institutional *habitus* and enrichment.

9.1 Conclusions

This thesis is a systematic analysis of student learners' real world within a diversifying higher educational setting. I would argue it is no longer acceptable to base research about student retention, personal development planning and employability purely upon operationally focussed data gathering methods such as questionnaires and student satisfaction surveys. Such methods, granted, do provide insights but they do not provide real in-depth material which maybe generalised and used across a university's community and student learner population. Hence my inclusion of thematically analysed student learner pen portraits, underpinned by data reflected within the statistical analysis of the Welfare funding data base which relates to the student learners real world views during their programme of study. The focus groups provide another source of data, elaborating upon aspects of the student learners' real world views through the eyes of fellow student learners and those of the teaching staff.

My work's uniqueness evolves from the fact it is embedded within a service, which is not ordinarily perceived to be involved with student retention, personal development planning and employability. Nor is the study being carried out by a researcher within an academic department, school or a strand of student services ordinarily aligned with such developments. My work aligns with existing theoretical models and empirical studies, following in depth data gathering, analysis and interpretation by demonstrating contributions made by the Welfare Student Funding Service to student learners and teaching staff within the host institution. Furthermore, the intention of the work is generalised sufficiently to be replicated in other higher education establishments but specific enough to contribute to knowledge as well as to welfare practitioner development and enhanced profiles.

My thesis supports a view held by McKeown, MacDonell and Bowman (1993), which claims that

> current attrition research typically begins with assumptions about the meanings held by students as they engage in working their ways through, around, and out of universities. They have been imposed on the world of the student instead of arising from a careful study of that world. In fairness it should be stated that most, if not all attrition researchers are not foreigners to the academic world. It is safe to say, however, that rarely has attrition been firmly grounded in the realities of student life (p. 75).

To avoid making a deductive view or an educated guess about the student learners real world view of being a student learner, I decided to do this study from within a financial, student funding welfare setting (which is often marginalised or perceived to be marginalised within higher education from other student services and academic faculties), in order to move away from an operationalisation focus to one which embraces student learners' real world views. From the literature I feel it is important for me to have first-hand empirical insight into the lives of student learners before aligning my study with theoretical frameworks. On the basis of this reflection and the identification of a gap in the literature relating to research connected with student funding welfare services or, indeed, contributed by these professionals; the research questions previously referred to are designed to explore if there are contributions to be made to knowledge, policy and practice.

Conclusions drawn from the Study are:

a) Student learners and teaching staff are not wholly aware of the service's contributions beyond the allocation of hardship funds.

b) Student learners fail to understand that student funding welfare advisors have additional remits which would assist with persistence issues, funding appeals, mitigating circumstances appeals and additional issues affecting their ‘peace of mind’ to focus on the academic aspects of the student life cycle.

c) Teaching staff were equally unaware of the broad spectrum of support and advice available to them in relation to, for example, their roles as programme leaders, personal and guidance tutors.

d) Some service users approached the Student Funding Welfare Service for help without preparing for the meeting. For example, student learners would attend one-to-one semi-structured interviews to discuss income and expenditure without previously collecting bank statements, utility bills, and other evidence of income and expenditure.

e) The focus group responses emphasised the lack of School involvement with the service, due to the regular confusion between what the services within Student Services do or the acceptance that each service provides very differing specialisms, routes of support, working practices and so forth.

f) Schools which proactively worked alongside the Student Funding Welfare Service within core elements of their service delivery, for example, enrolment sessions, induction talks, funding workshops, lunchtime student or staff drop-ins, classroom sessions, website information, student handbook sections and prospectus information sections; did have student learners who may have withdrawn from their courses due to lack of financial advice and support. However, the examples within this study demonstrate an enhanced retention success level following joint working approaches being introduced; evidencing the fact that proactively biased non-academic disciplines do have a contribution to academic disciplines (e.g. School of Computing).

g) The study’s aims were achieved to the point that the findings demonstrated a future development need, namely, generic staff development, around the roles of other services and departments underpinned by defined networks and referral routes. Collaboration and cross-university sharing of working practices and remits would benefit and aid the reduction of work pressures and delays in the processes of student retention, personal development planning and employability.

h) The aim to evaluate the changes within the role of the Student Funding Welfare Service was achieved due to the fact the service user questionnaires and focus groups both illustrated the lack of service awareness of the services broader remit, beyond the allocation of Discretionary Funds and Hardship Funds. Furthermore, the participants became aware of the expansion of the level of support available through the questionnaires and the focus group discussions. The questionnaires were a pointer for the researcher to identify areas of the service delivery which were unfamiliar to service users. This led to proactive changes being introduced to the service as the research findings unfolded. For example, the introduction of the *Life Game* to students attending a group discussion delivered by a teaching member of staff and the Senior Student Support Advisor to support first year students at the Induction stage of the student life cycle, within the School of Engineering and Science, was followed by a similar activity being introduced to continuing students who attended a Student Funding Welfare Action Group session.

i) The Pen Portraits demonstrated the multiple challenges student learners faced within the twenty first century particularly within a post-1992 university aimed at fulfilling the Government's widening participation emit. The introduction of the Student Funding Welfare Service Action Groups was designed to enable students to meet and link up with other student learners facing similar challenges. In addition, these Action Groups provided a tool to pass on challenge-specific advice and future action points to aid resolution of the challenge or supporting the student facing challenge. However, the key intention was to contribute to the implementation of personal development planning and employability elements of the institution's student learner's guidance and academic requirements. These Action Groups became an instrument to assist student learners to tap into existing skills or to recognise or develop skills and use them within their personal life situations, as well as, reinforcing the use of such skills in the classroom and their academic life situations. Thus, the point that student learner university life encapsulates all aspects of a student's life style and not just the academic aspects is emphasised, and provides a holistic experience and holistic support regime.

9.2 Research Questions: Contribution to Professional Knowledge

1. *What changes within the current Higher Education landscape impact upon Student Services generally and Student Funding Welfare Services specifically?*

Key Finding 1: Massification of higher education and widening access has impacted upon these Services due to the changes in student profiles and diverse student cohort needs. The demands on Student Funding Welfare Services have changed: staff require to have more knowledge and understanding of welfare related matters; beyond the allocation of Hardship Funds and money advice.

Key Finding 2: Internationalisation of global education has impacted upon these Services because there is a need to have an understanding of other cultures, education systems and student support needs.

Key Finding 3: Central and local Government (Scotland, England, Wales and N. Ireland) changes in regulations relating to student fees and the allocation of hardship funds have touched upon Student Services generally where the Student Funding Welfare Service was situated within the umbrella service; due to staffing and resourcing levels requirements. In relation to the Student Funding Welfare Service there is a greater need for practitioners to know more about various cultures, beliefs and values in relation to money matters. These practitioners need to have a deeper knowledge of Government legislation and understanding of external agencies guidance notes (e.g. Student Awards Agency for Scotland, Student Loans Company).

2. What is the place for these student funding welfare services in the new higher education landscape?

Key Finding 1: Student Funding Welfare Services within the new higher education landscape should be incorporated into the Learning and Teaching strategy of their institution; they should not continue to be seen as a “bolt on service”. They are an integral part of student support and should be involved in the overall institution business of providing a holistic experience for all student learners.

Key Finding 2: Student Funding Welfare Services should be made a part of each Institution’s School or Faculty in order to enhance student retention and to provide classroom based services, which could be made a part of the curriculum. Inclusion of such services would also provide scope for teaching staff to be available to carry out other duties whilst Student Funding Welfare Service team members were contributing to their teaching remits as teaching assistants or in their own professional field of expertise; examples being in the cases of the aforementioned *Life Game* and the Student Funding Welfare Action Groups.

3. *In what way do these services align with evolving theoretical models, such as those offered by Tinto or Yorke?*

Key Finding 1: The Student Funding Welfare Contribution Model sits in parallel with these models based upon the service delivery and the methods used in delivering such services.

Key Finding 2: The work undertaken by Student Funding Welfare Services has meant that the practitioners have experience of working with student learners who have or are facing situations out lined in Yorke’s work. In addition, Tinto’s Models are indicative of student learners’ experiences and abilities to persist with their studies. However, the Student Funding Welfare Service team, like the teaching staff, are required to support student learners who are either in a “voluntary” or “non-voluntary” situation as described by Tinto when making reference to student withdrawal categories. Student learners approaching the service are moving across the Student Life Cycle from the pre-entry stage to post exit stage; furthermore, they are moving within the three key phases referred to in Tinto’s work: Separation, Transition, and Incorporation. Each student learner presenting at the Student Funding Welfare Service could be aligned to one or other of these stages.

Key Finding 3: These services align with theoretical models (Tinto and Yorke) because of the rich data, which concurs with aspects of their models. For example, the Findings from the Questionnaires and the Pen Portraits provide data relating to student retention, personal development planning and employability.

4. *Are the service users needs being meet?*

Finding 1: The service users' needs are being meet particularly when they are home students (UK students) who are eligible to apply for the Discretionary Funds and other hardship fund support. The evidence gathered in this study showed that the service users who took part did get their needs meet and received "added value" from the service providers.

Finding 2: It may be argued that Student Funding Welfare Services, including the one in this Study do not always provide broad enough services to support overseas student learners, for example, who have immigration restrictions attached to their student learner status.

Finding 3: Due to staffing levels and resources it is felt that distance learning student learners and evening student learners in the case of this university are not getting the same if any service like their day time counterparts.

5. *Can a Student funding welfare model be developed to support experiential learning through daily working practices?*

Finding 1: The Student Funding Welfare Contribution model (Chapter 8) developed during this Study does support experiential learning through working practices, the Student Funding Welfare Action Groups exemplify this point in case. This claim is based upon the similarities drawn between the Student Funding Welfare Services working practices and the experiential learning models touched upon within the body of this thesis (Connolly, 2008, Land, 2004, Dewey, 1998, Kolb, 1984).

Finding 2: The Student Funding Welfare Service does contribute to student retention, personal development planning and employability. This claim is based upon the evidence gathered in Chapters 4-8 in general and more specifically within the Pen Portraits section. This section illustrates theoretical and empirical research findings, which concur with other authors (Tinto, Yorke) and extend findings within the literature Chapters 2 and 3.

Findings 3: General working practices and Student Funding Welfare Action Groups contribute to experiential learning through their functionalities, processes, and action points and skills identification.

9.3 Reflection and Professional and Personal Development

My position as an insider researcher, served to make me more aware of how the work I did, and the Student Funding Welfare Service team did, was perceived by service users. This insight enhanced my own awareness of what I was contributing to the university in general as well as how I fitted into the environment as an individual and as a professional practitioner.

9.3.1 The research processes impact upon my own thinking processes

The whole experience helped me to identify the raft of transferrable skills I had accumulated from other areas of my career, studies over the decades and personal/professional development planning. My thinking and questioning processes became more complex as the research unfolded across the different stages of the Study: literature review, methods and methodology, analysis, findings, and discussion chapters. My ability to see areas between teaching and practitioner roles and remits where collaborative input could be beneficial to all parties became more astute. In fact I began to have a greater understanding of the potential scope for development in this field of research; to the extent, I would argue that there is a whole area of research not explored, which, I would suggest, would save money, help institutions to get the most out of their specialist practitioners, and enhance the student learner experience in general. The key example maybe seen in Chapter 7 when the post-departure interviews of the School of Computing student learners were held in conjunction with myself in the role of Student Funding Welfare Service representative. The School of Computing benefited financially by these students re-entering their courses.

9.3.2 Scope for long-term contribution to knowledge

Due to limited contributions being made by student funding welfare practitioners to date, I would firstly suggest that this Study's contribution to knowledge will have a reasonable shelf life. In saying that, I recognise that it is crucial that on going research provided in future is necessary to drive this area of investigation forward.

9.3.3 The part of the journey most enjoyed

On reflection I enjoyed the entire PhD journey and found the in depth research elements rewarding. In a practical way I found the:

- Analysing data and identifying findings, which produced evidence to support my claims and agreements, as well as identifying scope for future reproach and change.
- Carrying out the one-to-one semi-structured interviews then drawing parallels with learning.
- Pulling together my own career and qualifications in order to contribute transferrable skills to the overall research and writing processes.
- Discovering I wanted to be a writer.

9.3.4 Changes to the researcher within me

The core change has been becoming comfortable with computers and IT. There has been a transition between being a technophobe at the outset to having reached this stage of production in the thesis. The technical aspects of the thesis and research production were the most daunting and posed the biggest challenges to me along the way. I am now confident and able to approach these processes in a knowledgeable manner.

Across this journey I have kept journals, which I look back over and reflect upon I become accepting to the fact that I actually can do research and write in a knowledgeable manner. Looking back to my initial writings and seeing comments like "I just said no problems to doing a 10,000 word literature review chapter (at first supervisor meeting!)" or " statistics and analysis, I can't do that" or " I meet my first PhD final year student today, wow he is so smart". More recently comments like "I am now that final PhD student" and "how many words is that chapter?" and "I would like to do another PhD focussing upon Africans studying in the UK" all appear on the pages. The journals act as motivators and levellers and to illustrate the benefits of using them along the way I include the following Figure 9.1:

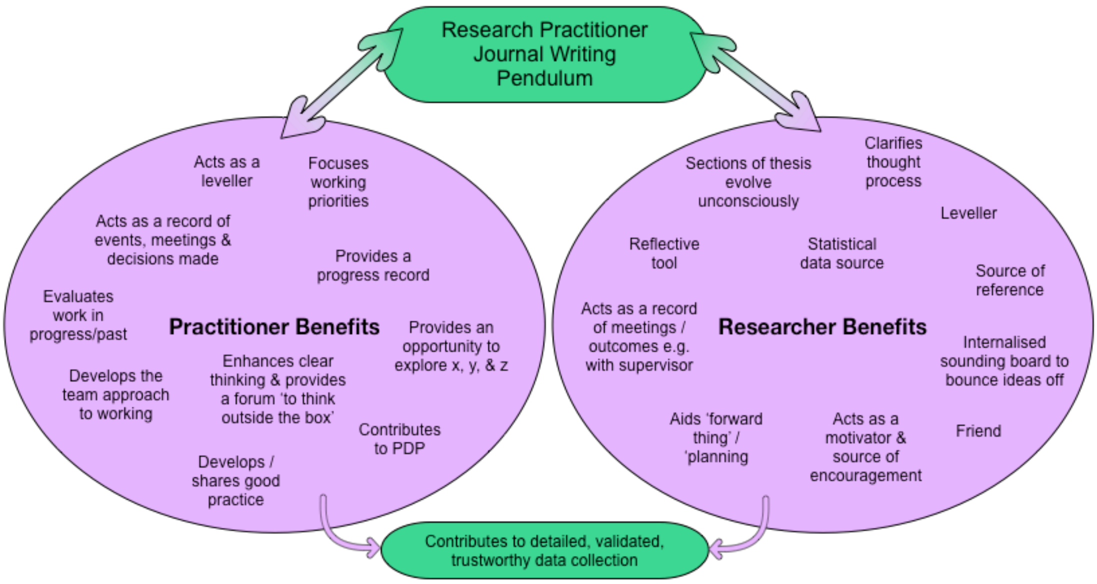

Figure 9.1 Researcher Practitioner Journal Writing Pendulum

9.5 Future Scope

The future scope for this research is to open up a discussion for welfare insider researchers to elaborate upon and develop in the similar way as other service practitioners, for example, Careers Services contributions to research into employability issues.

It would assist the evolution of such services and re-open the debate as to where key roles and responsibilities within existing services should now be placed. For example, this research suggests that the administration of the hardship funds should be moved into an administrative role potentially within Finance or within each academic School Office. Thus it would provide scope to develop other areas, which have become more prominent over the intervening years, for example, work within academic Schools to promote financial wellbeing, Induction sessions and workshops, joint interviews with staff and student.

The research would add to knowledge by emphasising the welfare dimension of these core areas thus providing additional ideas and examples of shared working practices for example, to compliment the work already done through the Higher Education Centres.

There is scope to formally professionalise the work being under taken within such a service area in order to draw upon the lessons learnt and underpinning knowledge base to develop this specialist field in a way which would add credence to the work and to enhance inclusiveness within the institution's *habitus* and regulatory frameworks.

Personnel working within the welfare services in higher education would be encouraged to add to this debate by actively carrying out their own research and writing from an informed base line to affirm the plethora of information currently circulating within the existing literature.

Finally, any steps taken by welfare based writers and researchers would be raising the profile of such roles and services. It would be envisaged that future research produced from welfare practitioners might help to raise the profile of the profession and contribute to future knowledge and debates about student retention, personal development planning and employability. Furthermore, the contention is that welfare services are not a formally recognised profession and are not supported by a formal set of qualifications. For example, Careers Service staff holding advisory or management roles are required to have a Post Graduate Certificate in Careers Guidance or more.

9.6 A Final Conclusive Worked Cameo

Before drawing this study to a conclusion it is import to demonstrate how this Student Funding Welfare Service Contribution Model was implemented during the course of this research. The Cameo out lined below shows the interaction between the Service, the School and external agencies when all stakeholders joined together to support a student learner who was faced with serious dilemmas and challenges within her real world view. I would argue that this collaborative working serves as a worked situation, which validates my claim, that Student Funding Welfare Services do have scholarly and practical contributions to make to student retention, personal development planning and employability. This situation shows professional and personal development planning in action through inter-departmental collaboration and sharing of each other's expertise and support for the good of a student learner during an unfamiliar and unexpected situation.

Late one Friday afternoon an academic member of staff opened their door to a very distressed, young Asian girl with a lot of bags. Once the lecturer managed to get the girl to calm down they quickly ascertained that the girl had just heard of a family plot to send her to India the next day to be married. Instantly the lecturer, by admission, felt totally out of depth and very concerned about possibly not being able to cope or potentially giving the wrong advice. The lecturer recalled a discussion with me during one of the in-house training sessions, in which I mentioned that I was trained in Immigration issues and that I was also a member of the Scottish Forced Marriage Forum. Thus, the lecturer brought the student along to my office to see what we could do to assist her. Once I had ascertained the students' personal status I agreed to try to get her into a 'safe house' that evening, because it was clear the students' life and general wellbeing was potentially at risk. I managed to get her placed into an Asian Women's Refuge and took her there personally that evening.

This case became very complicated and resulted in various stakeholders becoming involved due to their own specialist expertise and fields, for example, police, doctor, benefit agency, Student Awards Agency for Scotland (due to the fact the student turned out to be a Scottish born Indian), a further education college and a taxi firm *all external to the institution. Internally to the institution the stakeholders were to include myself as named co-ordinator of proceedings and follow up actions necessary, Dean of School, three lecturers, The Secretary to the University, Head of Finance, Head of Estates and Buildings and Security. The whole episode was to continue for just over a year and was very time consuming for all, internally to the institution and externally to the institution. The student remained in hiding for the duration and continued to study; I continued to be the 'go between', between her lecturers and herself, taking books and handouts to her and so forth in secret. All internal stakeholders learnt how essential confidentiality and sensitivity was paramount and that the student's life was at stake if any of us acknowledged her continued link with the University because her immediate and extended family came to the University, under all sorts of pretexts, to seek her out. Staff safety, emotional wellbeing and need for support escalated due to the nature of the situation. Arrangements had to be made to enable the student to sit her exams; hence the further education college involvement and the taxi firm. The young lady went onto get a first class honours degree, now works with the refuge which helped her, became a champion for those in similar positions, and is a guest speaker at various events combating forced marriages.*

This whole Cameo became a prime example that University staff (teaching and administrative support) required varying degrees of training in order to deal with the unexpected and unusual circumstances. Professional and personal development planning helped staff to cope, understand it was ok to say, '*no I cannot be involved*' or '*I am not qualified to assist*', understand limitations and boundaries, know the importance of institution based networking across Schools and departments, identified skills, any additional skills gaps within themselves and attributes that they were previously unaware prior to the event.

9.7 Contribution to future scope for further research

This study contributes to future scope for further research in the following ways

- Due to the study being focused upon one university in Scotland it would be valuable to expand research, in order to consider how other Student Funding Welfare Services compare to this study.
- From the study it is clear that one of the key issues needing further research and development is the need to establish a formal qualification which recognises the expertise and professional standing of these practitioners.
- Due to internationalisation and student learner mobility globally, but more specifically between Africa and the UK studies into the roles of Student Funding Welfare Services across the continents would be worthwhile.
- A further research focus would be to provide tailor made training materials for teaching and administrative support staff which incorporates African cultures, beliefs and values into their university environment.

Any follow up research in the future would be affected by:

- New developments in Government policy (Scottish and UK Government).
- Further changes in the higher education landscapes brought about by universities in the UK establishing satellite campuses in Africa and across the globe. These developments would impact upon the necessity to ensure parity of service across campuses; ensuring student learners and teaching staff receive same standards of support, guidance irrespective of where campus is located.

9.8 Implications for Future Practitioner Practice

These Services need to review practices and structures to accommodate changes brought about by the massification of higher education, which allows student learners more scope of getting support which they can relate. To further support this diverse student learner population staff based in these specialist service fields need to have the opportunities, through staff development and training to increase their understanding and knowledge levels so as to be able to support student learners with Thematic Impactor Influences, which are beyond the need for hardship funds and money advice; including knowledge about changes in State Welfare Reforms, immigration and the right to work. These advisers should be able to do qualifications, which provide the knowledge they need whilst acting as a benchmark in relation to their abilities to do the job and their individual levels of expertise.

Although the Student Funding Welfare Service featuring in this study was evaluated, it may be asked, “if something is being examined does it change?” It could be argued in the first instance that the evaluation of this Service within the study did not change anything. However, in fact, the ongoing study did in this instance change the Service to some degree. I would argue this came about because of the nature of the study and my own insider researcher role. Reflecting back to the arrangement prior to the start of the study with the University that my research was to benefit the Service and University, as well as, contributing to the PhD process. I would cite the implementation of the Student Funding Welfare Service Action Groups as prime example of change brought about by a Service being examined (evaluated). Through the evaluation processes, finding come to light suggesting a reason for change but more often than not this does not always come to fruition, but in this case it did.

9.9 Study’s Impact Upon Policy Makers

Within this section there are two categories of policy makers to be considered.

9.9.1 University based policy makers

Policy makers in this study’s case are from Government (UK and Scottish), and from within the University.

The findings and analyses within this study produced data, which, I suggest, would be useful for University senior management, Heads of Service and Heads of Schools. The “real world views” provide evidence demonstrating how situations arising within the University communities sometimes require cross-over boundaries between Schools and administrative support departments, including Student Services in general, Student Funding Welfare Services; more, specifically, Registry, Accommodation and Finance to be more flexible, in order to allow the ‘best person/people’ to deal with x, y, or z issues. This recommendation is based on how well the student learner in the Cameo illustration in this Chapter was supported by a variety of stakeholders internally to the University and externally to the University. I suggest there is a need to ensure that policies introduced into the University regulatory frameworks should be presented to staff from all areas of the University through staff development and training routes. Senior managers should not make assumptions that all staff have an awareness of the policies or a working knowledge of them.

A second point in relation to policy makers within the university: The Pen Portraits represented within the study I argue would provide 'real world views' presented by student learners who are involved in the university to which the policies apply. The student learners data demonstrates 'work' examples and may be a source of useful insight for those in the university reviewing policies and procedures because they show real life situations, which could have been managed better, where service delivery could be improved, where additional resources are needed or some other interventions required.

Policy makers revisiting existing policies and procedures with the knowledge of student learner 'real world views' of the main functions of the university may, I suggest, be in a stronger position to ensure student learner and staff needs are being met. Reflecting upon this study, I suggest that Chapter 4's content relating to student debt to the university and the excessively high levels of arrears to fees or university accommodation may raise further questions about the university's Duty of Care to the student learner. A further question may be asked: Is it ethical practice to allow student learners to continue to build debt to a level that they would have challenges trying to clear it in full? I suggest this aspect would merit future research and consideration by policy makers and Heads of Student Funding Welfare Service, Registry, Finance, Accommodation, Planning and other administrative support areas in the university.

An example, which arose during the study, was meetings between myself, as the person heading up the Student Funding Welfare Service with a responsibility for Discretionary Funds and the staff in Finance responsible for fee payments, and accommodation rents arrears with the Head of Student Accommodation. Between us we designed a Debt Management Policy, procedures and a support strategy for student learners who found themselves in this position. Shortly after these recommendations were implemented and approved a student learner support package was introduced. The data in Chapter 4 were partially instrumental in moving these processes forward.

9.9.2 Government (UK and Scottish) Policy Makers

Policy makers in Government (UK and Scottish) I suggest may find the findings in this study informative in the sense that there are 'real world view' Pen Portraits illustrating the Thematic Impactor Influencers (External, Internal and Personal), which affect our student learners here in Scotland within a post-1992 university.

9.10 Recommendations

1. The Student Funding Welfare Services should be regulated by the Scottish Standards Money Advice Service, bringing them in line with the public sector service deliverers in this field (e.g. Citizen Advice Bureau, Money Matters and the Money Advice Service).

2. A formal qualification, for example a post Graduate Diploma in Money Advice and Welfare Services should be established to ensure all staff within these services are of a high standard and are recognised for their existing professionalism and expertise. As a piece of future work I would welcome the opportunity to develop the content for such a qualification.

3. This study could be redesigned to produce training tools for staff development for personal tutors, teaching staff in general and administrative support staff.

4. Use these findings to develop further material/papers to raise awareness of Equal Opportunities and Diversity legislations requirements service delivery, teaching methods and so forth fits in with student learners' culture and backgrounds, in order that they may identify with it.

References

Data Protection Act (1998).

Freedom of Information Act (2002).

Education (Additional support for Learning) (Scotland) Act (2004).

Adnett, N., & Slack, K. (2007). Are there economic incentives for non-traditional students to enter HE? The labour market as a barrier to widening participation. *Higher Education Quarterly, 61*(1), 23-36. Retrieved from doi:10.1111/j.1468-2273.2007.00336.x

American Psychological Association. (2010). Ethical Principles of Psychologists and Code of Conduct. Retrieved from: http://www.apa.org/ethics/code/index.aspx

Arthur, J., Waring, M., Coe, R., & Larry Hedges, L. (2012). *Research methods and methodologies in education*. London: Sage Publications.

Astin, A. W. (1984). Student involvement: A developmental theory for higher education. *Journal of College Student Development, 25*(4), 297-308. Retrieved from: http://www.kvccdocs.com/KVCC/2015-Summer/MHT101/old-content/L-17/Student%20Involvement%20Article.pdf

Bamber, J., & Tett, L. (2001). Ensuring Integrative Learning Experiences for Non-Traditional Students in Higher Education. *Widening Participation and Lifelong Learning, 3*(1), 8-16.

Barefoot, B. O. (2002). Second national survey of first-year academic practices. Brevard, NC: Gardner Institute.

Barefoot, B. O. (2004). Higher education's revolving door: Confronting the problem of student drop out in US colleges and universities. *Open Learning, 19*(1), 9-18. Retrieved from doi:10.1080/0268051042000177818

Bassey, M. (1999). *Case study research in educational settings*. Buckingham: Open

University Press.

Bean, J. P. (1980). Dropouts and turnover: The synthesis and test of a causal model of student attrition. *Research in Higher Education, 12*(2), 155-187.

Bell, J. (1999). *Doing your research project* (3 ed.). Buckingham: Open University Press

Bennett, R. (2003). Determinants of undergraduate student drop out rates in a university Business Studies Department. *Journal of Further and Higher Education, 27*(2), 123-141. Retrieved from doi:10.1080/0309877032000065154.

Bennett, N., Dunne, E., & Carré, C. (2000). *Skills development in higher education and employment*. Buckingham: Open University Press and Society for Research into Higher Education.

Berger, J. B., & Braxton, J. M. (1998). Revising Tinto's interactionalist theory of student departure through theory elaboration: Examining the role of organizational attributes in the persistence process. *Research in Higher Education, 39*(2), 103-119.

Biggart, A. (2000). *Scottish school leavers: Gender and law achievement*. Edinburgh: Centre for Educational Sociology, University of Edinburgh.

Blaxter, L., & Tight, M. (1994a). Juggling with time: How adults manage their time for lifelong education. *Studies in the Education of Adults, 26*(2), 162-179.

Blaxter, L., & Tight, M. (1994b). Time Management and Part-Time Study. *Adults Learning (England), 5*(5), 126-127.

Blaxter, L., & Tight, M. (1995). Life transitions and educational participation by adults. *International Journal of Lifelong Education, 14*(3), 231-246. Retrieved from: http://dx.doi.org/10.1080/0260137950140304

Bonner, A., & Tolhurst, G. (2002). Insider-outsider perspectives of participant observation. *Nurse Researcher, 9*(4), 7-19. Retrieved from doi:10.7748/nr2002.07.9.4.7.c6194

Bowers-Brown, T. (2006). Widening participation in higher education amongst students from disadvantaged socio-economic groups. *Tertiary Education and Management, 12*(1), 59-74. Retrieved from doi:10.1007/s11233-005-4073-4

Braxton, J. M. (Ed.). (2000). *Reworking the student departure puzzle*. Nashville: Vanderbilt University Press.

Braxton, J. M., Milem, J. F., & Sullivan, A. S. (2000). The influence of active learning on the college student departure process: Toward a revision of Tinto's theory. *The Journal of Higher Education, 71*(5), 569-590. Retrieved from: http://www.jstor.org/stable/2649260

Braxton, J. M., Sullivan, A. V. S., & Johnson, R. M. Jr. (1997). Appraising Tinto's theory of college student departure. In J. C. Smart (Ed.), *Higher education: Handbook of theory and research* (Vol. XII, pp. 107–164). New York: Agathon Press.

British Psychological Society. (2009). *Code of ethics and conduct: Guidance public lead by the Ethics Committee of the British Psychological Society.* Retrieved from http://www.bps.org.uk/system/files/Public%20files/bps_code_of_ethics_2009.pdf

Brockbank, A., & McGill, I. (2007). *Facilitating reflective learning in higher education* (2 ed.). Maidenhead: Society for Research into Higher Education and Open University Press.

Brunsden, V., Davies, M., Shevlin, M., & Bracken, M. (2000). Why do HE students drop out? A test of Tinto's model. *Journal of Further and Higher Education, 24*(3), 301-310. Retrieved from doi:10.1080/030987700750022244

Bryce, T. G. K., & Humes, W. M. (Ed.). (2003). *Scottish Education: Post-devolution* (2 ed.). Edinburgh: Edinburgh University Press.

Bryman, A., & Bell, E. (2003). *Business research methods*. Oxford: Oxford

University Press.

Bryman, A. (2008). *Social research methods* (3 ed.). Oxford: Oxford University Press.

Bryman, A. (2012). *Social research methods* (4 ed.). Oxford: Oxford University Press.

Cabrera, A. F., Castaneda, M. B., Nora, A., & Hengstler, D. (1992). The Convergence between Two Theories of College Persistence. *Journal of Higher Education Policy and Management, 63*(2), 143-164. Retrieved from: http://www.jstor.org/stable/1982157

Cacioppo, J. T., Semin, G. R., & Berntson, G. G. (2004). Realism, instrumentalism, and scientific symbiosis: Psychological theory as a search for truth and the discovery of solutions. *American Psychologist, 59*(4), 214-223.

Callender, C. (2003, February). *Attitudes to debt: School leavers and further education students' attitudes to debt and their impact on participation in higher education*. London: Universities UK.

Callender, C. (2006). Access to higher education in Britain: The impact of tuition fees and financial assistance. In P. N. Teixeira, D. B. Johnstone, M. J. Rosa, & H. Vossensteyn (Ed.), *Cost-sharing and accessibility in higher education: A fairer deal?* (pp. 105-132): Springer.

Callender, C., & Jackson, J. (2004). *Fear of debt and higher education participation*. London: London South Bank University.

Callender, C., & Jackson, J. (2005). Does the fear of debt deter students from Higher Education? *Journal of Social Policy*. Retrieved from doi:10.1017/S004727940500913X

Callender, C., & Kemp, M. (2000). Changing Student Finances: Income, Expenditure and the Take-up of Student Loans Among Full- and Part-time Higher Education Students in 1998/9. London: Department for Education and Skills (DfES).

Callender, C. (2008). The impact of term-time employment on higher education students' academic attainment and achievement. *Journal of Education Policy, 23*(4), 359-377. Retrieved from doi:10.1080/02680930801924490

Callender, C., & Kempson, E. (1996). Student Finances: Income, Expenditure and Take-up of Student Loans. London: Policy Studies Institute.

Callender, C., & Wilkinson, D. (2006). Higher education students' income, expenditure, and debt: A comparative study of students in Scotland and England 2004-2005. Retrieved from: http://www.scotland.gov.uk/Resource/Doc/168726/0046870.pdf

Callender, C., Wilkinson, D., MacKinnon, K., & Vegeris, S. (2005a). Higher and further education students' income, expenditure, and debt in Scotland 2004-2005 (*Research Findings No. 33/2005*). Retrieved from: http://www.scotland.gov.uk/Resource/Doc/76169/0019034.pdf

Callender, C., Wilkinson, D., MacKinnon, K., & Vegeris, S. (2005b). Higher and further education students' income, expenditure, and debt in Scotland 2004-2005 (*A report to the Scottish Executive*). Retrieved from: http://www.scotland.gov.uk/Resource/Doc/77843/0018772.pdf

Callender, C., Wilkinson, D., & Mackinon [sic], K. (2006). Part time study in higher education in Wales: A survey of students' attitudes and experiences of part time study and its costs 2005/06 (*A report for the Graham Review*). Retrieved from: http://new.wales.gov.uk/docrepos/40382/4038232/403829/4038291/403829/graham-report-strand3-e.pdf?lang=en

Camic, P. M., Rhodes, J. E., & Yardley, L. E. (Ed.). (2003). *Qualitative Research in Psychology: Expanding Perspectives in Methodology and Design*. Washington, DC: American Psychological Association.

Carstairs, V., & Morris, R. (1991). *Deprivation and health in Scotland*. Aberdeen: Aberdeen University Press.

Chavez, C. (2008). Conceptualizing from the Inside: Advantages, Complications, and Demands on Insider Positionality. *The Qualitative Report, 13*(5), 474-494. Retrieved from: http://www.nova.edu/ssss/QR/QR13-3/chavez.pdf

CHERI. (2003). Access to What: Converting Educational Opportunity into Employment Opportunity. London: The Open University and Centre for Higher Education Research and Information.

CHERI. (2004). Enhancement themes: Responding to student needs. Report of Focus Group Research by CHERI. Retrieved from: www.enhancementthemes.ac.uk/uploads/documents/CHERIREPORT.doc

Christie, H., & Munro, M. (2003b). *Why do students leave university early? (CRSIS Research: Research Briefing No. 1)*. Edinburgh: Heriot-Watt University.

Christie, H., Munro, M., & Rettig, H. (2001). Making ends meet: student incomes and debt. *Studies in Higher Education, 26*(3), 363-383. Retrieved from doi:10.1080/03075070120076318

Cohen, L., Manion, L., & Morrison, K. (2011). *Research methods in education* (6th ed.). London: Routledge.

Connolly, B. (2008). *Adult learning in groups* (Vol. Open University Press): Maidenhead.

Connor, H. (2001). Deciding for or against participation in higher education: The views of young people from lower social class backgrounds. *Higher Education Quarterly, 55*(2), 204-224. Retrieved from doi:10.1111/1468-2273.00183

Cook, A., & Lowe, H. (2000). Hitting the ground running. Ulster: Educational Department Unit, University of Ulster.

Cook, T. (2004). Heading them off at the pass: Predicting retention problems. Retrieved from: http://www.heacademy.ac.uk/assets/York/documents/resources/resourcedatabase/id503_predicting_retention_problems.pdf

Cooke, R., Barkham, M., Audin, K., Bradley, M., & Davy, J. (2004a). How social class differences affect students' experience of university. *Journal of Further and Higher Education, 28*(4), 407-421. Retrieved from doi:10.1080/0309877042000298894

Cooke, R., Barkham, M., Audin, K., Bradley, M., & Davy, J. (2004b). Student debt and its relation to student mental health. *Journal of Further and Higher Education, 28*(1), 53-66. Retrieved from doi:10.1080/0309877032000161814

Coopers, L., & Lybrand, D. (1998). Skills development in higher education. London: Committee of Vice Chancellors and Principals, Department of Education and Employment.

Creswell, J. W. (2003). *Research design: Qualitative, quantitative, and mixed methods approaches* (2nd ed.). London: Sage Publications.

Croot, D., & Gedye, S. (2006). Getting the most out of progress files and personal development planning. *Journal of Geography in Higher Education, 30*(1), 173-179. Retrieved from doi:10.1080/03098260500499857

Davies, R., & Elias, P. (2003). *Dropping out: A study of early leavers from higher education (Research Report RR386)*. London: Department for Education and Skills.

Denscombe, M. (2010). *Ground rules for social research: Guidelines for good practice*. Maidenhead: Open University Press.

Denzin, N. K. (1978). The logic of naturalistic inquiry. In N. K. Denzin (Ed.), *Sociological methods: A sourcebook*. New York: McGraw-Hill.

Denzin, N. K., & Lincoln, Y. S. (Ed.). (2003). *Handbook of qualitative research* (2 ed.). Thousand Oaks, CA: Sage Publications.

Department for Education and Skills (DfES). (2003a). *The future of higher education*. London: HMSO.

Department for Education and Skills (DfES). (2003b, April). *Widening participation in higher education*. London: HMSO.

Dewey, J. (1998). *Experience and education: The 60th Anniversary Edition*. West Lafayette, IN: Kappa Delta Pi.

Dodgson, R., & Bolam, H. (2002). Student retention, support and widening participation in the North East of England. Sunderland: Universities for the North East.

Driscoll, D. L., Appiah-Yeboah, A., Salib, P., & Rupert, D. J. (2007). Merging qualitative and quantitative data in mixed methods research: How to and why not. *Ecological and Environmental Anthropology (University of Georgia), 18*.

East, R. (2005). A progress report on progress files: The experience of one higher education institution. *Active Learning in Higher Education, 6*(2), 160-171. Retrieved from doi:10.1177/1469787405054240

Education and Employment Committee. (2001a). Sixth report. Higher Education: Student retention. Retrieved from: http://www.publications.parliament.uk/pa/cm/cmeduemp.htm

Education and Employment Committee. (2001b). Seventh Special Report. Responses from the Government and from the Higher Education Funding Council for England to the Sixth Report from the Committee Session 2000-01: Higher Education: Student Retention. Retrieved from: http://www.publications.parliament.uk/pa/cm/cmeduemp.htm

Elias, P., & Purcell, K. (2004). Is mass higher education working? Evidence from the labour market experiences of recent graduates. *National Institute Economic Review, 190*(1), 60-74. Retrieved from doi:10.1177/002795010419000107

Elkin, S. A., Braxton, J. M., & James, G. W. (2000). Tinto's separation stage and its influence on first-semester college student persistence. *Research in Higher Education, 41*(2), 251-268. Retrieved from doi:10.1023/A:1007099306216

Finch, J. (1989). *Family obligations and social change*. Oxford: Polity Perss.

Flick, U. (1998). *An introduction to qualitative research*. London: Sage Publications.

Ford, J., Bosworth, D., & Wilson, R. (1995). Part-time work and full-time higher education. *Studies in Higher Education, 20*(2), 187-202. Retrieved from doi:10.1080/03075079512331381693

Frank, F., & Houghton, G. (1997). When life gets in the way. *Adults Learning (England), 8*(9), 244-145.

Gerrard, E., & Roberts, R. (2006). Student parents, hardship and debt: A qualitative study. *Journal of Further and Higher Education, 30*(4), 393-403. Retrieved from doi:10.1080/03098770600965409

Gomm, R., Hammersley, M. & Foster, P. (2008). *Social research methodology* (2nd ed.). Basingstoke: Palgrave Macmillan.

Greenbank, P. (2006). The evolution of government policy on widening participation. *Higher Education Quarterly, 60*(2), 141-166. Retrieved from doi:10.1111/j.1468-2273.2006.00314.x

Greene, J., & McClintock, C. (1985). Triangulation in evaluation design and analysis issues. *Evaluation Review, 9*(5), 523-545.

Grix, J. (2004). *The foundations of research.* Basingstoke: Palgrave Macmillan.

Guba, E. G., & Lincoln, Y. S. (1994). Competing paradigms in qualitative research. In N. K. Denzin, & Y. S. Lincoln (Ed.), *Handbook of qualitative research* (pp. 105-117). London: Sage Publications.

Hammersley, M. (2007). The issue of quality in qualitative research. *International Journal of Research & Method in Education, 30*(3), 287-305.

Harrison, N. (2006). The impact of negative experiences, dissatisfaction and attachment on first year undergraduate withdrawal. *Journal of Further and Higher Education, 30*(4), 377-391. Retrieved from doi:10.1080/030987706009653863

Hart, C. (1998). *Doing a literature review*. London: Sage Publications.

Harvey, L., Drew, S., & Smith, M. (2006). *The first-year experience: a review of literature for the Higher Education Academy*. London: Higher Education Academy.

Healey, M., O'Connor, K. M., & Broadfoot, P. (2008). *Learning for life: Engaging students as active learners*. Paper presented at the Higher Education Academy Annual Conference 1-3 July 2008, Harrogate. http://www.heacademy.ac.uk/assets/York/documents/events/conference/2008/Mick_Healey_Kris_Mason_OConnor_Patricia_Broadfoot.doc

Hesketh, A. (1996). *Beg, Borrow or Starve? How to Finance Your Degree*. Lancaster: Unit for Innovation in Higher Education.

Hesketh, A. J. (1999). Towards an economic sociology of the student financial experience of higher education. *Journal of Education Policy, 14*(4), 385-410. Retrieved from doi:10.1080/026809399286251

Hillage, J., & Pollard, E. (1998). *Employability: Developing a framework for policy analysis (Research Brief 85)*: Department for Education of Employment.

Hockey, J. (1993). Research methods - researching peers and familiar settings. *Research Papers in Education, 8*(2), 199-225.

Hofstee, E. (2006). Extract from Contructing a Good Dissertation: A Practical Guide to Finishing a Master's, MBA or PhD on Schedule. Retrieved from: http://www.exactica.co.za/dn/exactica-book-literature-review.pdf

Hunt, A., Lincoln, I., & Walker, A. (2004). Term-time employment and academic attainment: Evidence from a large-scale survey of undergraduates at Northumbria University. *Journal of Further and Higher Education, 28*(1), 3-18. Retrieved from doi:10.1808/0309877032000161788

IASAS. (2009). *Student affairs and services in higher education: Global foundations, issues and best practices*. Paris: UNESCO.

Jackson, N. (1999). Modelling change in a national higher education system using the concept of unification. *Journal of Education Policy, 14*(4), 411-434. Retrieved from doi:10.1080/026809399286260

Jary, D., & Jones, R. (2004 December). Widening participation: Overview and commentary. Retrieved from: http://www.heacademy.ac.uk/assets/York/documents/resources/wp_overview_and_commentary_WDP044.pdf

Johnston, G. (1994). Undergraduate student attrition: A comparison of the characteristics of students who withdraw and students who persist. *The Alberta Journal of Educational Research, 40*, 337–353.

Johnston, V. (1997). *Why do first year students fail to progress to their second year? An academic staff perspective*. Paper presented at the British Educational Research Association Annual Conference, University of York, 11-14 September 1997. http://www.leeds.ac.uk/educol/documents/000000453.doc

Johnstone, V. (2001). Developing strategies to improve student retention: Reflections from the work of Napier University's Student Retention Project. Cambridge: SRHE.

Johnstone, V. (2004). Strategies for improving retention at Napier University. Retrieved from: www.napier.ac.uk/qes/studentretentionproject/Documents/Strategies%20for%20Improving%20Retention%20at%20Napier%20University4.doc

Johnston, V., & Simpson, O. (2006). Retentioneering higher education in the UK: Attitudinal barriers to addressing student retention in universities. *Widening Participation and Lifelong Learning, 8*(3), 28-36. Retrieved from: http://www.staffs.ac.uk/journal/voleightthree/articlethree.htm

Jones, R., & Thomas, L. (2005). The 2003 UK Government Higher Education White Paper: A critical assessment of its implications for the access and widening participation agenda. *Journal of Education Policy, 20*(5), 615-630. Retrieved from doi:10.1080/02860930500222477

Kelly, K. (1999). Retention vs. social promotion: Schools search for alternatives. *Harvard Education Letter, 15*(1), 1-3.

Kempson, E. (2000). Access to financial services in the UK. Bristol: Personal Finance Research Centre, University of Bristol.

Knight, P., & Yorke, M. (2002). Skills plus: Tuning the undergraduate curriculum. Retrieved from: http://www.heacademy.ac.uk/assets/York/documents/ourwork/tla/employability/skills_plus_paper9.doc

Knight, P., & Yorke, M. (2003). *Assessment, learning and employability*. Buckingham: Open University Press.

Knox, H. (2003). Next steps at university *Occasional Papers Series, 2*. Paisley: University of Paisley Lifelong Learning Research Group.

Knox, H. (2005). Making the transition from further to higher education: The impact of a preparatory module on retention, progression and performance. *Journal of Further and Higher Education, 29*(2), 103-110. Retrieved from doi:10.1080/03098770500103135

Kolb, D. A. (1984). *Experiential learning: Experience as the source of learning and development*. Englewood Cliffs, NJ: Prentice-Hall.

Kuhn, T. S. (1962). *The structure of scientific revolutions*. Chicago: University of Chicago Press.

Labaree, R. V. (2002). The risk of 'going observationalist': Negotiating the hidden dilemmas of being an insider participant observer. *Qualitative Research, 2*(1), 97-122.

Lane, D. A., & Corrie, S. (2006). Counselling psychology: Its influences and future. *Counselling Psychology Review, 21*(1), 12-24.

Layer, G. (2004). *Widening participation and employability*. York: Learning and Teaching Support Network.

Le Gallais, T. (2003). *From native to stranger-and back again? Questions for reflective practitioners.* Paper presented at the Paper presented at the British Educational Research Association Annual Conference, Heriot Watt University, Edinburgh, 11-13 September 2003.

Leonard, M. (1995). Labouring to learn: Students' debt and term time employment in Belfast. *Higher Education Quarterly, 49*(3), 229-247. Retrieved from doi:10.1111/j.1468-2273.1995.tb01678.x

Longden, B., & Yorke, M. (2007). The first-year experience in higher education in the UK. Higher Education Academy Final Report. York: Higher Education Academy.

Lowe, H., & Cook, A. (2003). Mind the gap: Are students prepared for higher education? *Journal of Further and Higher Education, 27*(1), 53-76. Retrieved from doi:10.1080/0309877022000031044

LTSN Generic Centre. (2003). Research Evidence to Support Claims that PDP Improves Students' Learning. York: Learning and Teaching Support Network Generic Centre.

Lucas, R., & Lammont, N. (1998). Combining Work and Study: an empirical study of full-time students in school, college and university. *Journal of Education and Work, 11*(1), 41-56.

Martinez, P. (2001). *Improving student retention and achievement: What do we know and what do we need to find out?* Retrieved from http://www.ulster.ac.uk/star/resources/lsda_report.pdf

McGrath, J. E., & Johnson, B. A. (2003). Methodology makes meaning: How both qualitative and quantitative paradigms shape evidence and its interpretation. In P. M. Camic, Rhodes, J. E., & Yardley, L. E. (Ed.), *Qualitative research in psychology: Expanding perspectives in methodology and design*. Washington, DC: American Psychological Association.

McGuinness, S., & Doyle, J. (2004). Over education in the graduate market: A quantile regression approach: Economic Research Institute of Northern Ireland. Retrieved from http://www.erini.ac.uk/Publications/PDF/ERINIWP1.pdf.

McKeown, B., MacDonell, A., & Bowan, C. (1993). The point of view of the student in attrition research. *The Canadian Journal of Higher Education, 23*(2), 65-85.

Merton, R. K. (1968). *Social theory and social structure*. New York: The Free Press.

Miles, M., & Huberman, M. (1994). *Qualitative data analysis: An expanded sourcebook* (2nd rev. ed.). London: Sage Publications.

Mills, J., Boner, A., & Francis, K. (2006). The Development of Constructivist Grounded Theory. *International Journal of Qualitative Methods, 5*(1), 1-10.

Monks, K., Conway, E., & Ni Dhuigneain, M. (2006). Integrating personal development and career planning: The outcomes for first year undergraduate learning. *Active Learning in Higher Education, 7*(1), 73-86. Retrieved from doi:10.1177/1469787406063216

Morgan, D. L. (1997). *Focus Groups as Qualitative Research* (2 ed.). London: Sage Publications.

National Audit Office. (2002a). Improving student achievement in English higher education. Retrieved from: https://www.nao.org.uk/wp-content/uploads/2002/01/0102486.pdf

National Audit Office. (2002b). Widening participation in higher education in England. Retrieved from: https://www.nao.org.uk/wp-content/uploads/2002/01/0102485.pdf

National Audit Office. (2007). Staying the course: The retention of students in higher education. Retrieved from: http://www.nao.org.uk/publications/0607/student_retention_in_higher_ed.aspx

National Committee of Inquiry into Higher Education (NCIHE). (1997). Higher education in the learning society [Dearing Report]. from http://www.leeds.ac.uk/educol/ncihe/

National Union of Students. (1996). NUS evidence to the National Committee of Inquiry into Higher Education. London: NUS.

National Union of Students. (1999a). 1999 NUS Hardship Survey. London: NUS.

National Union of Students. (1999b). 1999 NUS Students at Work Survey. London: NUS.

Nelson-Jones, R. (2000). *Six key approaches to counselling and therapy*. London: Continuum.

Ozga, J., & Sukhnandan, L. (1997). Undergraduate non-completion. Bristol: Higher Education Funding Council for England.

Ozga, J., & Sukhnandan, L. (1998). Undergraduate non-completion, developing and explanatory model. *Higher Education Quarterly, 52*(3), 316-333. Retrieved from doi:10.1111/1468-2273.00100

Palmer, J. (2001). Student drop-out: A case study in new managerialist policy. *Journal of Further and Higher Education, 25*(3), 349-357. Retrieved from doi:10.1080/03098770120077702

Parker, S., Naylor, P., & Warmington, P. (2005). Widening participation in higher education: What can we learn from the ideologies and practices of committed practitioners? *Journal of Access Policy and Practice, 2*(2), 140-160.

Payne, J., & Callender, C. . (1997). Student Loans Who Borrows, and Why? Chicago: PSI Report-Policy Studies Institute.

Pilkington, P. (1994). Student Financial Support. In S. Haselgrove (Ed.), *The student experience*. Buckingham: SRHE & The Open University Press.

Plano Clark, V. L., & Creswell, J.W. (2008). *The mixed methods reader*. London: Sage Publications.

Preece, S., & Godfrey, J. (2004). Academic Literacy Practices and Widening Participation: First Year Undergraduates on an Academic Writing Programme. *Widening Participation and Lifelong Learning, 6*(1), 6-14.

Public Accounts Committee. (2008a). Fourth Report. Widening participation in higher education. Retrieved from: http://www.publications.parliament.uk/pa/cm200809/cmselect/cmpubacc/226/22602.htm

Public Accounts Committee. (2008b). Tenth Report. Staying the course: the retention of students on higher education courses. Retrieved from: http://www.publications.parliament.uk/pa/cm200708/cmselect/cmpubacc/cmpubacc.htm

Punch, K. F. (2009). *Introduction to research methods in education*. London: Sage Publications.

Quality Assurance Agency. (2006a). Outcomes from institutional audit: Work-based and placement learning and employabilty (*QAA 104 0306*). Retrieved from: http://www.qaa.ac.uk/search/publications/details.asp?Ctr_ID=431

Quality Assurance Agency. (2006b). Outcomes from institutional audit: Institution's support for widening participation and access to higher education *(QAA 139 12/06)*.

Quality Assurance Agency. (2008a). Outcomes from institutional audit: Work-based and placement learning and employabilty - Second series (*QAA 183 0308*). Retrieved from: http://www.qaa.ac.uk/search/publications/details.asp?Ctr_ID=644

Quality Assurance Agency. (2008b). Enhancement-led institutional review handbook: Scotland (*QAA 247 06/08*). Retrieved from: http://www.qaa.ac.uk/reviews/ELIR/handbook08final/default.asp

Quality Assurance Agency. (2009a). Learning from ELIR 2003-07: Emerging approaches to employability and personal development planning (*QAA 286*

0209). Retrieved from: http://www.qaa.ac.uk/search/publications/details.asp?Ctr_ID=673

Quality Assurance Agency. (2009b). Personal development planning: Guidance for institutional policy and practice in higher education (*QAA 285 0209*). Retrieved from: http://www.qaa.ac.uk/search/publications/details.asp?Ctr_ID=666

Quality Assurance Agency (Scotland). (2003). Enhancement-led institutional review (ELIR) run by QAA Scotland. from http://www.qaa.ac.uk/reviews-and-reports/how-we-review-higher-education/enhancement-led-institutional-review

Quinn, J. (2005). Rethinking 'Working Class Drop Out'. Retrieved from: http://www.ulster.ac.uk/star/resources/quinn_thomas_et_all.pdf

Quinn, J., Thomas, L., Slack, K., Casey, L., Thexton, W., & Noble, J. (2005). *From life crisis to lifelong learning: Rethinking working-class 'drop out' from higher education*. York: Joseph Rowntree Foundation.

Ravitch, S. M., & Rigan, M. (2012). *Reason and rigor: How conceptual frameworks guide research*. London: Sage Publishing.

Reay, D., David, M., & Ball, S. (2001). Making a Difference?: Institutional Habituses and Higher Education Choice. *Sociological Research Online, 5*(4). Retrieved from: http://www.socresonline.org.uk/5/4/reay.html

Robbins, L. (1963). *Skills development in higher education*. London: HMSO.

Robotham, D., & Julian, C. (2006). Stress and the higher education student: A critical review of the literature. *Journal of Further and Higher Education, 30*(2), 107-117. Retrieved from doi:10.1080/03098770600617513

Robson, C. (2002). *Real world research: A resource for social scientists and practitioner-researchers* (2nd ed.). Oxford: Blackwell Publishing.

Roe, N. (1998). *Student life: A survival guide*. Swindon: Lifetime Careers (Wiltshire)

Ltd.

Rooney, P. (2005). Researching from the inside — does it compromise validity? - A discussion. *Articles, 5*.

Rose, N. (1994). *Student life: A survival guide*: Hobsons.

Rossman, G. B., & Rallis, S. F. (2003). *Learning in the field: An Introduction to qualitative research*. London: Sage Publishing.

Ryan, G. W., & Bernard, H. R. (2003). Techniques to identify themes. *Field Methods, 15*(1), 85-109. Retrieved from doi:10.1177/1525822X02239569

SAAS. (1997). *A guide to the student support arrangements for those starting higher education in 1998/99 and beyond*. Edinburgh: The Scottish Office.

Schwandt, T. A. (1994). Constructivist, interpretivist approaches to human inquiry. In N. K. Denzin, & Lincoln, Y. S. (Ed.), *Handbook of qualitative research*. Thousand Oaks, CA: Sage Publications.

Scottish Parliament. (2000, January). The Cubie Report: Research Note. Retrieved from: http://www.scottish.parliament.uk/business/research/pdf_res_notes/rn00-06.pdf

Sikes, P., & Potts, A. (Ed.). (2008). *Researching Education from the Inside: Investigations from Within*. London: Routledge.

Silverman, D. (2006). *Interpreting qualitative data: Methods for analyzing talk, text and interaction*. London: Sage Publications.

Silverman, D. (2007). *A very short, fairly interesting and reasonably cheap book about qualitative research.* London: Sage Publications Ltd.

Skilbeck, M., & Connell, H. (1996). Life long learning - a missing dimension in higher education. In F. Coffield (Ed.), *Higher education and life long learning*. Newcastle Upon Tyne: Department of Education, University of Newcastle Upon Tyne.

Smith, D., & Bocock, J. (1999). Participation and progression in mass higher education: Policy and the FHE interface. *Journal of Education Policy, 14*(3), 283-299. Retrieved from doi:10.1080/026809399286350

Smith, J. P., & Naylor, R. A. (2001). Dropping out of university: A statistical analysis of the probability of withdrawal for UK university students. *Journal of the Royal Statistical Society: Series A (Statistics in Society), 164*(2), 389-405.

Smyth, A., & Holian, R. (2008). Credibility issues in research from within organisations. In P. Sikes, & Potts, A. (Ed.), *Researching education from the inside: Investigations from within* (pp. 33-47). London: Routledge.

Spady, W. G. (1970). Dropouts from higher education: An interdisciplinary review and synthesis. *Interchange, 1*(1), 64-85.

Sparkes, A. (1992). *Research in physical education and sport: Exploring alternative visions*. London: Falmer Press.

Stake, R. E. (1978). The Case Study Method in Social Inquiry. *Educational Researcher, 7*(2), 5-8.

Stake, R. E. (1995). *The art of case research*. London: Sage Publishing.

Stake, R. E. (2013). *Multiple case study analysis*. New York: The Guilford Press.

Stevenson, N. (2006, August). Integrating personal tutoring with personal development planning. Retrieved from: http://www.heacademy.ac.uk/assets/York/documents/ourwork/tla/personal_tutoring/web0150_eCasebook_intergrating_personal_tutoring_with_personal_development_planning.pdf

Strawbridge, S., & Woolfe, R. (2010). Counselling psychology: Origins, developments and challenges. In R. Woolfe, Strawbridge, S., Douglas, B., & Dryden, W. (Ed.), *Handbook of counselling psychology* (3 ed., pp. 3-22). London: Sage Publications.

Strivens, J. (2007). A survey of e-pdp and e-portfolio practice in UK higher education. Retrieved from: http://www.heacademy.ac.uk/assets/York/documents/ourwork/tla/personal_development_plan/survey_of_epdp_and_eportfolio_practice_in_uk_higher_education.pdf

Taylor, N. K. (1998). Survey of paid employment undertaken by full-time undergraduates at an established Scottish university. *Journal of Further and Higher Education, 22*(1), 33-40. Retrieved from doi:10.1080/0309877980220104

Thomas, E., Yorke, M., & Woodrow, M. (2001). HEFCE Pilot Study: Access and Retention. Final Report. Bristol: HEFCE.

Thomas, L. (2002). Student retention in higher education: The role of institutional habitus. *Journal of Education Policy, 17*(4), 423-442. Retrieved from doi:10.1080/02680930210140257

Thomas, L., Quinn, J., Slack, K., & Casey, L. (2002). Student services: Effective approaches to retaining students in higher education - Full research report. Stoke-on-Trent: Institute for Access Studies, Staffordshire University.

Tierney, W. G. (1992). An Anthropological Analysis of Student Participation in College. *The Journal of Higher Education, 63*(6), 603-618. Retrieved from: http://www.jstor.org/stable/1982046

Tight, M. (2003). *Researching higher education*. Maidenhead: SRHE and Open University Press.

Tinto, V. (1975). Dropout from higher education: A theoretical synthesis of recent research. *Review of Educational Research, 45*(1), 89-125. Retrieved from: http://www.jstor.org/stable/1170024

Tinto, V. (1982). Limits of theory and practice in student attrition. *The Journal of Higher Education, 53*(6), 687-700. Retrieved from: http://www.jstor.org/stable/1981525

Tinto, V. (1987). *Leaving college: Rethinking the causes and cures of student attrition*. Chicago: University of Chicago Press.

Tinto, V. (1988). Stages of student departure: Reflections on the longitudinal character of student leaving. *The Journal of Higher Education, 59*(4), 438-455. Retrieved from: http://www.jstor.org/stable/1981920

Tinto, V. (1993). *Leaving college: Rethinking the causes and cures of student attrition* (2 ed.). Chicago: Chicago University Press.

Tinto, V. (1995). Learning communities, collaborative learning, and the pedagogy of educational citizenship. *AAHE Bulletin, 47*(7), 11-13.

Tinto, V. (1997). Classrooms as communities: Exploring the educational character of student persistence. *Journal of Higher Education, 68*(6), 599-623. Retrieved from: http://www.jstor.org/stable/2959965

Tinto, V. (1998a). Colleges as Communities: Taking Research on Student Persistence Seriously. *The Review of Higher Education, 21*(2), 167-177.

Tinto, V. (1998b). *Learning communities and the reconstruction of remedial education in higher education*. Paper presented at the Conference on Replacing Remediation in Higher Education at Stanford University, January 26-27, 1998. http://www.doso.wayne.edu/SASS/Tinto%20Articles/Learning%20Communities%20&%20Remedial%20Education.pdf

Tinto, V. (2000). Linking learning and leaving: Reworking the student departure puzzle. In J. M. Braxton (Ed.), *Reworking the student departure puzzle*. Nashville: Vanderbilt University Press.

Tinto, V. (2002a). *Promoting student retention: Lessons learned from the United States*. Paper presented at the 11th Annual Conference of the European Access Network, Prato, Italy, Jun 19, 2002. http://www.mccneb.edu/tinto/LessonsLearned.pdf

Tinto, V. (2002b). *Taking student learning seriously*. Paper presented at the

Southwest Regional Learning Communities Conference, Tempe, Arizona, February 28 - March 1, 2002. http://www.mcli.dist.maricopa.edu/events/lcc02/presents/tinto.html

Tinto, V. (2002c). *Taking student retention seriously: Rethinking the first year of college*. Paper presented at the American Association of Collegiate Registrars and Admission Officers, Minneapolis, Minnesota, April 15, 2002. http://faculty.soe.syr.edu/vtinto/Files/Taking%20Student%20Retention%20Seriously.pdf

Tinto, V. (2005a). Reflections on retention and persistence: Institutional actions on behalf of student persistence. *Studies in Learning, Evaluation, Innovation and Development, 2*(3), 89-97. Retrieved from: http://www.sleid.cqu.edu.au/include/getdoc.php?id=345&article=103&mode=pdf

Tinto, V. (2005b). Student retention: What next? Retrieved from: http://faculty.soe.syr.edu/vtinto/Files/Student%20Retention-What%20Next_.pdf

Tinto, V. (2008). When access is not enough. *Carnegie Perspectives*. Retrieved from: http://eric.ed.gov:80/ERICDocs/data/ericdocs2sql/content_storage_01/0000019b/80/3e/9c/3e.pdf

UNITE. (2004). Student living report. Bristol: MORI.

Universities UK. (2000). Joint UUK-SoSHEP-SCoP-QAA Policy Statement on HE Progress Files. London: Universities UK.

Universities UK. (2002, November). *Student services: Effective approaches to retaining students in higher education*. London: Universities UK.

Universities UK. (2005a). *Survey of higher education students' attitudes to debt and term-time working and their impact on attainment: A report to Universities UK and HEFCE by the Centre for Higher Education Research and*

Information (CHERI) and London South Bank University. London: Universities UK.

Universities UK. (2005b, December). *From the margins to the mainstream: Embedding widening participation in higher education*. London: Universities UK.

Universities UK and SCOP. (2004). Measuring and recording student achievement (the "Burgess Report"). London: Universities UK.

Unluer, S. (2012). Being an Insider Researcher While Conducting Case Study Research. *The Qualitative Report, 17*(29), 1-14.

Van Gennep, A. (1960). *The rites of passage* (M. Vizedon, & Caffee, G., Trans.). Chicago: University of Chicago Press.

Van Heugten, K. (2004). Managing insider research Learning from experience. *Qualitative Social Work, 3*(2), 203-219.

Van Stolk, C., Tiessen, J., Clift, J., & Levitt, R. (2007). *Student retention in higher education courses: International comparison.* Cambridge: RAND Corporation.

Wallace, M., & Wray, A. (2011). *Critical reading and writing for postgraduates*. London: Sage Publishing.

Whitchurch, C. (2008). Shifting identities and blurring boundaries: The emergence of third space professionals in UK higher education. *Higher Education Quarterly, 62*(4), 377-396. Retrieved from doi:10.1111/j.1468-2273.2008.00387.x

Wisker, G. (2009). *The undergraduate research handbook*. Basingstoke: Palgrave Macmillan.

Woolfe, R., Strawbridge, S., Douglas, B., & Dryden, W. (Ed.). (2010). *Handbook of counselling psychology*. London: Sage Publishing.

Yin, R. (1984). *Case study research* (3rd rev. ed.). London: Sage Publications.

Yin, R. (2003). *Case study research* (3rd rev. ed.). London: Sage Publications.

Yorke, M., with Bell, R., Dove, A., Haslam, L., Hughes Jones, H., Longden, B., O'Connell, C., Typuszak, R., and Ward, J. (1997). Undergraduate Non-completion in England (Extended Final Report of a research project commissioned by HEFCE). Bristol: HEFCE.

Yorke, M. (1998a). Non-completion of full-time and sandwich students in English higher education: Costs to the public purse, and some implications. *Higher Education, 36*(2), 181-194. Retrieved from doi:10.1023/A:1003217602541

Yorke, M. (1998b). Undergraduate non-completion in England: Some implications for the higher education system and its institutions. *Tertiary Education and Management, 4*(1), 59-70. Retrieved from doi:10.1007/BF02679397

Yorke, M. (1999). *Leaving early: Undergraduate non-completion in higher education*. London: Falmer Press Ltd.

Yorke, M. (2000a). The quality of the student experience: What can institutions learn from data relating to non-completion? *Quality in Higher Education, 6*(1), 61-75.

Yorke, M. (2000b). Smoothing the transition into higher education: What can be learned from student non-completion. *Journal of Institutional Research, 9*(1), 35-47.

Yorke, M. (2001a). *Employability in the first cycle higher education: A working paper for the 'Skills plus' Project*. Liverpool: John Moores University.

Yorke, M. (2001b). Formative assessment and its relevance to retention. *Higher Education Research & Development, 20*(2), 115-125. Retrieved from doi:10.1080/758483462

Yorke, M. (2001c). Turn first-semester assessments into richer learning experiences. *Innovations in Education and Teaching International, 38*(3), 227-278.

Yorke, M. (2006a). *Student engagement: Deep, surface or strategic?* Paper presented at the 9th Pacific Rim First Year in Higher Education Conference "Engaging Students", 12-14 July, 2006, Griffith University, Queensland, Australia. http://www.fyhe.qut.edu.au/past_papers/2006/Keynotes/Yorke.pdf

Yorke, M. (2006b). Employability in higher education: What it is - what it is not. *The Higher Education Academy Learning and Employability Series 1*. Retrieved from: http://www.heacademy.ac.uk/assets/York/documents/resources/resourcedatabase/id336_Employability_in_higher_education_what_it_is_what_it_is_not.pdf

Yorke, M. (2007). *Grading student achievement in higher education: Signals and shortcomings*. London: Routledge.

Yorke, M. (2009). Honours degree classifications: What we can and cannot tell from the statistics. *Quality Matters: A QAA Briefing Paper*. Retrieved from: http://www.qaa.ac.uk/enhancement/qualityMatters/default.asp

Yorke, M., & Knight, P. T. (2004). Embedding employability into the curriculum (As noted in a previous publication (Embedding Employability into the Curriculum,. Yorke and Knight 2004, reissued 2006, p13) see: Thomas, J & Jones, R. 'Embedding employability'.

Yorke, M., & Knight, P. T. (2006a). Curricula for economic and social gain. *Higher Education, 51*, 565-588. Retrieved from doi:10.1007/s10734-004-1704-5

Yorke, M., & Knight, P. T. (2006b). Embedding employability into the curriculum. *The Higher Education Academy Learning and Employability Series 1*. Retrieved from: http://www.heacademy.ac.uk/assets/York/documents/ourwork/tla/employability/id460_embedding_employability_into_the_curriculum_338.pdf

Yorke, M., & Longden, B. (2004). *Retention and student success in higher education*. Maidenhead: Open University Press.

Yorke, M., & Longden, B. (2008a). The first-year experience of higher education in the UK. Retrieved from: http://www.heacademy.ac.uk/assets/York/documents/resources/publications/FYEFinalReport.pdf

Yorke, M., & Longden, B. (2008b). The experiences of part-time students in higher education: A study from the UK. Retrieved from: http://www.heacademy.ac.uk/assets/York/documents/ourwork/research/surveys/Part-time_student_experience_of_HE.pdf

Yorke, M., & Thomas, L. (2003). Improving the retention of students from lower socio-economic groups. *Journal of Higher Education Policy and Management, 25*(1), 63-74. Retrieved from doi:10.1080/13600800305737

Appendix 1: e-journals consulted

Numerous journals were accessed manually and then using Google Scholar and library based e-journals, such as:

- The Higher Education Quarterly
- The Journal of Further and Higher Education
- Studies in Higher Education
- New Directions for Institutional Research
- The Journal of Mixed Methods Research
- Journal of Education Policy
- Higher Education Quarterly
- Qualitative Research
- Field Methods
- British Journal of Sociology of education
- Journal of Research and Nursing
- Medical Education
- Studies in the Education of Adults
- The Sociological Quarterly
- Oxford Review of Economic Policy
- Higher Education Research and Development
- Educational Studies
- Journal of Higher Education Policy and Management
- Journal of Applied Social Psychology
- British Journal of Guidance and Counselling
- Journal of Research in Nursing
- Journal of Mixed Methods Research
- Active Learning in Higher Education
- Widening participation and Lifelong learning
- International Journal of Higher Education Management
- British Educational Research Journal

Appendix 2: Student Withdrawal Numbers Within Each School Year on Year Between Full-time and Part-time Students

Withdrawals by School												
			Schools									
Year	Status		BS	COM	ED	E&S	HNM	CLL	MLM	SS	Overall Total Students	Grand Total for Year
2007/08	PG	FT	4	1	26	0	0	0	0	2	33	56
		PT	3	3	4	2	6	0	0	5	23	
	UG	FT	65	30	7	122	79	0	41	52	396	672
		PT	14	16	1	9	38	196	0	2	276	
2006/07	PG	FT	7	3	28	2	0	0	1	1	42	68
		PT	7	1	5	2	2	8	0	1	26	
	UG	FT	147	63	14	182	152	0	53	120	731	1149
		PT	57	83	1	63	74	137	1	2	418	
2005/06	PG	FT	0	7	14	3	0	0	0	0	24	52
		PT	7	5	2	2	7	3	0	2	28	
	UG	FT	95	39	4	94	91	0	47	78	448	617
		PT	18	24	1	14	52	56	3	1	169	
2004/05	PG	FT	1	0	16	0	0	0	0	0	17	80
		PT	12	6	4	1	23	8	0	9	63	
	UG	FT	128	36	7	58	111	0	61	37	438	611
		PT	22	13	3	11	38	78	6	2	173	
Total overall withdrawals			587	330	137	565	673	486	213	314		

Abrevs: BS: Business School; COM: School of Computing; ED: School of Education; E&S: School of Engineering & Science; HNM: School of Health, Nursing & Midwifery; CLL: Centre for Lifelong Learning; MLM: School of Music, Language & Media; SS: School of Social Sciences

Appendix 3: Ethical Approval

SCHOOL OF EDUCATION

University of Strathclyde
Humanities & Social Sciences

12th March 2013

Dear Rosemary,

A new role for Student Welfare Services within Higher Education in Scotland

Thank you for your email of 1st March 2013, responding to the request for information about the above research project. On the basis described in the synopsis of the study provided, and following a discussion with myself and a member of the University Ethics Committee, I confirm that the generation of data for this project was carried out in accordance with the standards of ethical practice.

Yours sincerely,

Allan Blake
Ethics Convenor
School of Education
University of Strathclyde
Lord Hope Building
141 St James Road
Glasgow
G4 0LT

Appendix 4: Copies of Letters Sent to Student Learners and Teaching Staff

Letter 1: Copy of text of letter sent to teaching staff inviting them to attend a Focus Group. Originals were sent on letter-headed paper during the period of the research.

Dear Colleague,

I am writing to invite you to take part in a Focus Group considering the Student Funding Welfare Service's role in student retention, personal development planning, and employability. The key areas for discussion are:

- What are your understandings of what the Student Funding Welfare Service does?
- In what ways would you see the Service contributing to student retention, personal development planning, and employability?

The content of the discussion will be noted but will remain confidential to the group. I intend carrying out a similar Focus Group in other Schools then comparing the findings to help me enhance the working practices of our Service, and to develop ways for the Advisers to work with colleagues in Schools to help enhance the institutions levels of student retention.

- The Focus Group will be for one hour and will focus around 5-6 key prompt questions.
- Notes will be recorded but remain confidential. If information is used it will be anonymous and not School specific unless agreed in advance with Focus Group participants.
- The activity is to assist the Senior Student Support Advisor to develop future working practices which would be designed to assist Colleagues in Schools with matters relating to student retention by offering funding advice, information on how a student's change of attendance may adversely or positively affected by funding availability, and so on.
- Finally, in addition to the work-based purpose of the Focus Group, the findings will, in agreement from all the participants, be used within my PhD research.

The proposed dates/times for this Focus Group are as follows:

Date:
Time:
Venue:
Please confirm your intention to take part and the dates/times preferred by email.

Thank you for your support,

Rosemary Sleith
Senior Student Support Advisor
Student Funding Welfare Service

Letter 2: Copy of text of letter sent to student learners for authorisation to use their one-to-one pen portrait scenario for research. Originals were sent on letter-headed paper over the period of the research.

Dear [student name]

PhD Research Request

My research is now coming to an end and I am writing to request your authorisation to use your "scenario" as part of the Pen Portraits, which will allow me to plot trends of presenting issues from our one-to-one appointments, e.g. funding, academic, personal, health, etc.

The scenario has been made anonymous and your identity will remain confidential to myself as the researcher/practitioner. As you know during the outset of our one-to-one appointments I explained that the content of our discussion and your file would remain confidential, hence, this request.

My research is focused upon student retention, guidance and student funding focussing upon the Student Funding Welfare Service. Your contribution will be used to plot trends/themes in the types of presenting issues we as a Service have to address. Furthermore, the information will assist me with ensuring that the Student Funding Welfare Service meets the needs of our key service users, you the student in the future.

I would like to extend a 'thank you' to yourself for taking the time to consider this request and in anticipation of you agreeing to this. For ethical and good working practice purposes please sign and return the authorisation slip enclosed with the stamped self-addressed envelope for my attention within one week of receiving this letter.

Good luck with your exams and have a good summer. Should you feel the need to contact me for further assistance, please do not hesitate to do so.

Yours sincerely

Rosemary Sleith

Pen Portrait Authorisation Slip

I [student name] agree that the researcher/practitioner Rosemary Sleith (Senior Student Support Advisor) can / cannot use my one-to-one appointment scenario within her PhD research. I have had sight of the scenario and am satisfied that the content is accurate and written in a format that I am happy with. I accept that the scenario will be recorded within her Pen Portraits and will be used to plot trends and themes of presenting issues for research and work related matters.

Letter 3: Invitation letter to first time service users to complete the Evaluation Questionnaire (Questionnaire One)

Dear Student,

Re: Evaluation Questionnaire

1st time Service User (Student Learner)

You are invited to complete this questionnaire as part of the on going evaluation of the Student Funding Welfare Service, Student Services in order to enhance delivery of the Service to students. The information collected will also be included in my PhD research dissertation.

For those students continuing on from 2004/05 I would appreciate it if you would complete the 1st time user questionnaire if this is your first visit to the Service since September 2005.

All data will be stored and used confidentially and any reference to responses will protect anonymity. Where applicable please note that focus groups and interviews will be arranged at times when you are already on campus in order to ensure that there are no additional costs. Participants will be treated impartially and in a non-judgemental manner.

Your participation is appreciated and your personal interest will be treated confidentially and respectfully.

Yours sincerely,

Rosemary Sleith

Senior Student Support Adviser

Letter 4: Invitation letter to repeat service users to complete the Evaluation Questionnaire (Questionnaire Two)

Dear Student,

Re: Evaluation Questionnaire

Repeat Service User (Student Learner)

You are invited to complete this questionnaire as part of the on going evaluation of the Student Funding Welfare Service, Student Services in order to enhance delivery of the Service to students. The information collected will also be included in my PhD research dissertation.

All data will be stored and used confidentially and any reference to responses will protect anonymity. Where applicable please note that focus groups and interviews will be arranged at times when you are already on campus in order to ensure that there are no additional costs. Participants will be treated impartially and in a non-judgemental manner.

Your participation is appreciated and your personal interest will be treated confidentially and respectfully.

Yours sincerely,

Rosemary Sleith

Senior Student Support Adviser

Letter 5: Invitation letter to student learners to attend a Focus Group

Dear Student,

Focus Group

You are invited to take part in a focus group as part of the on going evaluation of the Student Funding Welfare Service, Student Services in order to enhance delivery of the Service to students. The information collected will also be included in my PhD research project.

All data will be stored and used confidentially and any reference to responses will protect anonymity. Please note that focus groups and interviews will be arranged at times when you are already on campus in order to ensure that there are no additional costs. Participants will be treated impartially and in a non- judgemental manner.

Your participation is appreciated and your personal interest will be treated confidentially and respectfully.

Yours sincerely,

Rosemary Sleith

Senior Student Support Adviser

Appendix 5: Student Funding Welfare Service Record

STUDENT FUNDING WELFARE SERVICE RECORD

<table>
<tr><td>Name:</td><td colspan="4">School</td><td colspan="2">Course Title</td></tr>
<tr><td>Address:</td><td colspan="4">Direct Entry</td><td colspan="2">Banner I.D. No.</td></tr>
<tr><td></td><td colspan="4">Year of Study</td><td colspan="2">D.O.B.</td></tr>
<tr><td>Telephone No:
Mobile:
E-mail:</td><td>PG</td><td>UG</td><td>F/T</td><td>P/T</td><td>DAY</td><td>EVENING</td></tr>
<tr><td colspan="7">STL ☐ Discretionary/Childcare Fund ☐ RYF/RSF ☐ T.F. ☐
Mit. ☐ Other ☐</td></tr>
<tr><td colspan="7">Questionnaire 1 ☐ Questionnaire 2 ☐ Stats ☐</td></tr>
</table>

Date	*Details*

Appendix 6: Questionnaires

A6.1: Questionnaire One: First Time Service User (Student Learner) [2 pages]

CONFIDENTIAL

Student Funding Welfare Service - Evaluation

Name (optional)……………………………………………..

Questionnaire One

To be allocated over the year to new service users. (students only)

Section 1

Please tick yes or no to the following questions:	**Yes**	**No**
1. Have you applied for a student loan or expect to?	☐	☐
If yes have you applied for the full amount available?	☐	☐
2. Do you expect to have financial difficulties?	☐	☐
3. Are you aware of the following Bursary Funds?	☐	☐
▪ Hardship Fund and the Mature Student Bursary fund		
▪ Do you intend applying for any of these?	☐	☐
4. Do you pay your own Fees?	☐	☐
5. Do you know if you are eligible for a Fee Waiver?	☐	☐
6. Are you aware of the Trust Funds and Scholarships available?	☐	☐
▪ Do you intend applying for any of these?	☐	☐

7. Where did you hear about the Service? Please tick one or more below.

- Information sent to you by the university. ☐
- Information sent to you by other sources. ☐
- Poster/flyer. ☐
- Telephone enquiry. ☐
- Welfare website. ☐
- Word of mouth. ☐
- Introduction to Student Service booklet. ☐
- Other (please specify)…………………………………………………… P.T.O.

Section 2

Please answer questions by circling the appropriate number:

8.Number of years between leaving school and coming to university

A direct entry **B** 1 year **C** 2-5 years **D** 5-10 years **E** 10 years plus

9. How many hours, per week, do you expect to work in paid employment outside the university during this session

A not employed **B** up to 10 hours **C** 11-20 hours **D** 21-30 hours **E** 31 hours plus

10. How many hours on average do you study per week

A less than 5 hours **B** 6-10 hours **C** 10-14 hours **D** 15-20 hours **E** 21 hours plus

11. My main source of income during this academic year will be:

A savings **B** loans **C** employment **D** parents/spousal contribution

E other (please specify)…………………………………………………………………………….

12. I expect to have a debt on completion of my studies of:

A £0-£2500 **B** £2501-£5000 **C** £5001-£7500 **D** £7501-£10,000 **E** £10,000 plus

Section 3

Please make any other comments you wish to add here:

………………………………………………………………………………………
………………………………………………………………………………………
………………………………………………………………………………………
………………………………………………………………………………………

Thank you for taking the time to complete this questionnaire. Please return to Rosemary Sleith, Senior Welfare Adviser

A6.2: Questionnaire Two: Repeat Service User (Student Learner) [2 pages]

CONFIDENTIAL

Student Funding Welfare Service - Evaluation

Name (optional)…………………………………………….

Questionnaire Two

Section 1

Please answer yes or no to the following questions:	Yes	No
1. Have you used the service more than once this session?	☐	☐
Please specify……………………………………………		
2. Did you self refer?	☐	☐
3. Were you referred by a member of staff?	☐	☐
4. Did you go to the Funding & Advice Service to obtain advice on?		
▪ Student funding	☐	☐
▪ Advice on Exam panel appeals	☐	☐
▪ Repeat year or repeat semester funding	☐	☐
▪ Advocacy support in dealing with an outside agency	☐	☐
▪ Complaints procedure advice	☐	☐
Please specify………………………………………………..		
5. Would you use the service again?	☐	☐
If no please specify……………………………………….		
6. Would you recommend the service to a friend?	☐	☐
If no please specify……………………………………………		
7. When you made the contact were you considering withdrawing from your course?	☐	☐
8. If you planned to return at a later date did the funding advice you received regarding withdrawing from your course help.	☐	☐
9. Should you have withdrawn already do you currently have any Plans to resume your studies at a later date?	☐	☐

Section 2

Please answer questions by circling the appropriate number:

10.Number of years between leaving school and coming to university

A direct entry **B** 1 year **C** 2-2 years **D** 5-10 years **E** 10 years plus

11. How many hours, on average, do you expect to work in paid employment outside the university during this session

A not employed **B** up to 10 hours **C** 11-20 hours **D** 21-30 hours **E** 31 hours plus

12. How many hours on average do you study per week

A less than 5 hours **B** 6-10 hours **C** 10-14 hours **D** 15-20 hours **E** 21 hours plus

13. My main source of income during this session will be:

A savings **B** loans **C** employment **D** parents/spousal contribution

E other please specify……………………………………………………………………………….

14. I expect to have a debt on completion of my studies of:

A £0-£2500 **B** £2501-£5000 **C** £5001-£7500 **D** £7501-£10,000 **E** £10,000 plus

Thank you for taking the time to complete this questionnaire. Please return to Rosemary Sleith, Senior Welfare Adviser

A6.3 Questionnaire Three: Teaching Staff Service User [3 pages]

CONFIDENTIAL

Student Funding Welfare Service - Evaluation

Name (optional)……………………………………………………….

Staff Questionnaire

Section1

1. How did you hear about the Service?	**Yes**	**No**
▪ Staff intranet.	☐	☐
▪ Poster/fliers.	☐	☐
▪ Telephone enquiry.	☐	☐
▪ Welfare website.	☐	☐
▪ Word of mouth.	☐	☐
▪ Introduction to Student Service booklet.	☐	☐
▪ Staff induction.	☐	☐

▪ Other (please specify)………………..………………………………………..

2. Did you know that the Welfare Service can assist students in the following ways?	**Yes**	**No**
▪ Hardship/Mature Student Bursary Funds.	☐	☐
▪ Trust funds and Scholarships.	☐	☐
▪ Repeat year funding appeals to SAAS/LEA/Libraryboards	☐	☐
▪ Assistance with writing an Exam Panel appeal.	☐	☐
▪ Advocacy and negotiation with external agencies.	☐	☐
▪ Money management advice.	☐	☐
▪ Housing & benefit issues (ie Child Tax Credits).	☐	☐
▪ Considering withdrawing, and possible options to return.	☐	☐

Page 1 of 3

3.	**Are you aware that the Service can help staff by:**	**Yes**	**No**
▪	Providing a forum to discuss a particular student's issue.	☐	☐
▪	Advise on the content of repeat year funding letter.	☐	☐
▪	Providing advice and funding options for students at all stages of the student life cycle ie pre entry, pre exit stages.	☐	☐
▪	Attendance at pre-exit interview with a staff member and the student to offer funding related advice.	☐	☐
4.	**Would you be interested in attending any of the following:**	**Yes**	**No**
▪	Drop in lunch time sessions (one hour per month) to discuss general funding issues.	☐	☐
▪	Workshops on funding and the impact upon the student at all stages of the student life cycle.	☐	☐
▪	Student retention – how the Welfare Service contributes to this.	☐	☐
5.	**Have you referred students to the Service?**	☐	☐

Comments:………………………………………………………………………………

6. **Would you consider sending students to the Service?** **Yes** ☐ **No** ☐

If no please specify…………………………………………………………

Section 2

1. Name of School:………………………………………………………………….

2. What roles do you have in the School (please Tick).

- Lecturer. ☐
- Senior Lecturer. ☐
- Programme Leader. ☐
- Personal Tutor. ☐
- Associate Dean. ☐
- Reader. ☐
- Dean. ☐
- Exam Panel Chair. ☐
- Other (please specify)………………………………………………….

3. Would you consider offering one hour of your time per semester to be involved in a focus group to review how the Service can work more closely with the Schools to aid student retention and guidance? Yes ☐ No ☐

If no please specify ……………………………………..…………………………..

Please make any other comments you wish to add here.

….………………………………………………………………………………………

…………………………………………………………………………………………….

…………………………..……………………………………………………………….

Thank you for taking the time to complete this questionnaire.

Rosemary Sleith
Senior Welfare Adviser

Page 3 0f 3

Appendix 7: Student Learner Pen Portraits: Impacting Life Events

There are 30 Pen Portraits (PP), which are varied in complexity and representative of student learners within degree post-grade study. To reiterate, no student learner will be referred to directly by his or her own name, however a non-deplume has been assigned to each one. This is to ensure their anonymity is protected as much as possible. The student learners had agreed from the outset of this research that their scenarios could be incorporated into the data, even though they were aware there was a minimal chance that someone they knew, may read the thesis in future and may have a sense of knowing the person being referenced. As a formal acceptance of this they each signed an authorisation notice when first asked to participate following their on-to-one appointment. At this stage it was reiterated to them that should they change their mind later they were able to contact me and I would remove their scenario log from the research. They were reminded of the member checking process which would follow, allowing them to confirm accuracy of interpretation and a further chance to request the removal of any points after this period of reflection.

The following section consists of a synopsis of each Pen Portrait aimed at raising awareness of issues underpinning student hood. Of the 30 student learners involved 19 were female and 11 male, with 28 studying undergraduate degrees and two postgraduate diplomas. In addition to these qualitative and insightful Pen Portrait, an analysis matrix was offered to quantify the presenting issues. This final outlining of issues was used to replicate Yorke's identification of issues within his own studies.

PP 1: **Mary** was a second year student who had been experiencing personal problems which culminated in her having to make a mitigation appeal to the University following first diet exams. She had a health issue (Irritable Bowel Syndrome) adding to her problems whilst trying to study and address her recent separation from her husband. She initially came to the Welfare Service to ask about her financial situation following on from her separation. The mitigation appeal brought her back to the service for a one-to-one semi-structured interview with me to seek advice on appeal writing techniques. Should the mitigation appeal process be unsuccessful additional alternatives would be explored on behalf of the student, for example, there may be a potential for a repeat year funding appeal to Student Awards Agency for Scotland (SAAS) if the eligibility criteria was satisfactory.

The reasons for her being in the situation were explored, by using a series of discussion-led probing questions. Then the discussion was paraphrased back to the student in order to gain confirmation that their situation had been clearly and accurately understood; with the intention of providing an action plan to address the matter.

PP 2: Tony's scenario proved to be very complex indeed, as the following will portray as his scenario unfolds. This was a young male student in his early twenties who was in his third year of an undergraduate, full-time course within the School of Computing. He was determined to succeed and was working very hard until a serious situation occurred in the late part of his first year, which was not brought to the attention of the academic staff or the Welfare team. Shortly after, a second scenario arose at home. He had a very young stepsister who was about to start primary school, with a different biological father whom she had not seen since she was a baby. He found himself in the role of sole carer for her. The lawyer informed him that his mother had written a codicil to her Will requesting that he take guardianship of the little girl thus bringing her up instead of the biological father. He knew me from the Student Funding Welfare Service and began to work with me to explore how he would be able to do such a task. Over the next two years we worked together in conjunction with the lawyer, social workers and his tutors to achieve his academic aspirations and his carers' role. He went to court and successfully gained full custody of his stepsister. He developed a relationship with the girl's biological father, allowing him access to his daughter, whilst retaining custody of his sister. The outcome was that he successfully completed his degree, his sister is now in primary school and he is working.

The Student Funding Welfare Service assisted him from the Hardship Funds, plus, provided him with a confidential setting to explore money management, sourcing of alternative sources of funding, time management and negotiation skills. As a practitioner I worked closely with his tutors to ensure that he was getting the best support from both sides of the University's support systems. This three way process, proved to be advantageous to the student who was able to continue. He learnt various skills that he was able to adopt in life outside the University, which positively contributed to student retention, personal development planning and employability.

PP 3: Jonathan was a male student who had come to an academic career in his forties. He was from a low-income background, first generation to university, and with low self esteem. Initially he embarked upon a Social Sciences Degree in the School of Social Sciences. His first visit to the Student Funding Welfare Service was to enquire about Hardship Funds, having been referred by his personal tutor. Over the coming years he built up a close link with the Service and often came into reception just to comment on his progress or to seek out a word or two of confidence building from the reception staff. Additionally, he also came to see me to explore time management skills to try to work out how best to work part-time but stay on course; whilst also looking at money management skills, planning strategies, coping strategies and negotiation skills. Whilst he was experiencing a particularly bad day, he happened to come across me having a brief lunch in the university coffee bar. Although out of character he approached me, sat down and said he could not go on and wanted to leave there and then. From a chat it was clear that his need to write the Marxist essay was the root cause of this display of defeatism, so I asked him to get a pen and paper from the nearby Welfare Service reception and come back. He did this and on his return I asked him to date and note the time at the top of the page then encouraged him to start writing about what he thought about Marx while I finished lunch. As it transpired twenty minutes later he was unknowingly beginning to write his essay. He came back to the reception with me to make a one-to-one appointment to discuss the financial implications of withdrawing or going part-time. During the semi-structured interview I commented that he seemed to have already started doing his essay during the lunch exercise therefore maybe he should take the afternoon to keep going. Albeit, this was not a normal way that student learners and I would interact during a lunch break, it highlighted that he felt confident enough to do so at his lowest ebb. He was also referred to counselling to address his stress levels. The skills he learnt to develop over the time he frequented the Student Funding Welfare Service were communication, money management, time management, negotiation and assertiveness. He graduated with a 2:1 Honours degree and has since embarked upon a postgraduate programme of study leading onto an MSc within another institution.

PP 4: Mhairi's scenario revolves around a young female student from the Highlands who had never been away from home and was finding life in the Halls of Residence difficult to cope with. During her first year of study, the Student Loans Company still awarded the loan in three installments. This was disastrous for her because she had never had so much money to manage herself, and on reflection she commented on how badly she did this. Unfortunately she ended up in debt to the University for rent arrears, did not pay catalogue bills and generally spent money for the sake of it. I encouraged her, after her initial one-to-one meeting, to keep a record of her weekly spend. A second semi-structured interview was scheduled two weeks later at which she discussed her spending patterns. Her money management skills were developed through these meetings and by her attendance to the newly introduced, Student Funding Welfare Action Group: Money management workshop. In addition I negotiated a repayment plan for her with her creditors and worked with her over the year to keep to it. She has began to feel more confident and took ownership of her own financial wellbeing by adopting the negotiation skills learnt through the Student Funding Welfare Service to keep the repayment plan going long enough until she was in a better financial situation and able to clear the debts. These skills helped her to stay in University and a hard lesson was learnt within a supportive environment, which would help her after she graduated and moved into a working environment.

PP 5: Linda's scenario referred to a middle-aged woman who was a direct entry from college. Like PP 3 she was from a low-income background and first generation to university. In addition, she had recently become a single parent following the break-up of her marriage during the second year of her Higher National Diploma at college. She was a mother to three children (8, 9, and 10) who were all in school but required After School Care during semester and full childcare during school holidays. She came for a semi-structured interview and became aware that there were hardship funds that she may be entitled to apply for, trust funds and a range of Student Funding Welfare Action Groups to come along to for example:

- Parenting-v-Higher Education
- Alternative sources of Funding
- Money Management
- Writing Buddies

At a later one-to-one appointment she commented that the Student Funding Welfare Action Groups allowed her to meet some other students in the "same boat" as herself and this was a relief because she thought she was alone in her situation. She also welcomed the use of the Student Funding Welfare Service's one-to-one appointments because they gave her the opportunity to discuss her finances, fears of failing, need to be there for the children and the guilt of staying on the course. Following her interaction with the Welfare team she was more able to talk to her children in a positive light about their finances to the extent a pocket money system was introduced allowing all to get a treat now and again, including mum.

PP 6: Ngozi was a second year student in the School of Social Sciences, having come to the UK from Uganda with her husband and three children two or three years ago. Shortly after they arrived her husband abandoned her and the children for another woman. Realising that she would have to be the source of income in the future for the children she decided to go to university, with the intention of becoming a social worker if all went well. An additional challenge soon arose; one of the children became ill and required specialist help and diet. She did not want to give up her course and became reliant upon childcare providers and friends to help her with the children allowing her to keep studying. These additional pressures, and her need to keep her part time job, soon caused health problems, which resulted in her, having difficulties on the course and required her to get extensions on occasions for course work. Demands were also being made from Uganda for money to be sent back to clear debt there and to help the extended family.

Her initial visit to the Student Funding Welfare Service was to find out if there were any sources of money open to her as an overseas student. From her initial visit she became aware of trust funds and attended one of the Student Funding Welfare Action groups at which she learnt how to make trust fund applications, source the web and write letters of application. In addition, she returned for a semi-structured interview to discuss money management and budgeting and how to negotiate with her landlord if the rent was going to be at all late. She finished third year and was considering a postgraduate course but decided not to go into honours year, which impacted, on the social work idea. She graduated with a Social Science degree instead. Prior to leaving she did come back to the Student Funding Welfare Service and was advised if her status changed with immigration and she gained leave to remain in the UK she may become eligible to apply to the Student Awards Agency Scotland for funding at a later stage. She informed us she was in the process of getting leave to remain and would look at doing a postgraduate course at a later date.

PP 7: Fiona's scenario outlines the point that a third year student from the Business School was in severe financial difficulties and was working part time for 24 hours per week whilst studying full time. Consequently her health, well being and grades began to suffer. Due to the fact she was fully Student Awards Agency Scotland and Student Loan Company funded she was eligible to apply to the Discretionary Funds for support with rent and travel costs. Furthermore, she was shown how to keep a monthly income and expenditure log and given advice on how to budget and forward plan her spending. With the financial and funding advice she managed to stay on and complete her degree at Honours level.

PP 8: Nigel, as a postgraduate student in the Business School faced various challenges in his ability to complete this advanced programme of study. Firstly, he was from Africa and had been given leave to remain in the UK, which allowed him to gain Student Awards Agency Scotland funding for fees and living costs. In addition he then became eligible to apply to the Discretionary Funds and Childcare Funds. His wife and two young children had accompanied him to the UK. His wife had applied to the Benefit Agency for Job Seekers Allowance and had been facing difficulties trying to get her claim finalised because he was now receiving Student Awards Agency Scotland support. The students' reason for coming to the Welfare Service was to get the funds, which were available to him, but also to discuss a way to approach the Benefit Agency to try to move his wife's claim forward. During the discussion at the semi-structured interview it came to light that he was heavily involved in the local community in Glasgow and did a lot of work for Africans in Glasgow and helping them integrate into the community. He became a recognised community activist and was responsible for setting up various events to help raise awareness of the African culture and way of life back in their original homelands. From this discussion it was suggested to him that he try to publish some of his experiences. Sometime later this was a successful exercise, which later was to get him a very good job in conjunction with his Postgraduate qualification. Furthermore, he is considering doing either an MSc or a PhD in Business Studies if he could get a financial backer. The Student Funding Welfare Service was able to invite him to attend a Trust Fund Student Funding Welfare Action Group session which helped him source potential funding sources, as well as, teaching him how to make such applications, plus, how to construct funding application letters.

PP 9: Heather having been in a car accident, found herself facing very high travel expenses due to staying in a rural area. Her travel bill for a four-week Zone card was £180 which she was not able to sustain, hence her initial visit to Student Funding Welfare Service. She was in third year of a Business related degree, working part-time which required her to stay near University at the end of her day to work until 11 pm some nights because she could not get a job nearer home. During second year she had been faced by family issues, which prevented her from taking on part time work then, and this had resulted in large credit card bill, debts accumulating on catalogues and Higher Purchase. The Student Funding Welfare Service was able to help her with additional travel costs due to extenuating circumstances from the Discretionary Funds. They also referred her to Student Awards Agency Scotland for travel expenses. By showing her how to money manage and time manage she was able to budget better. The Student Funding Welfare Service also helped her with forward planning the funding for the next academic year and she was able to secure some trust funding to contribute to her income and set up a system to monitor her spend which she took ownership of. Occasionally she would return for a semi-structured interview with an advisor but these tended to be more of a sounding board and a moral boost process.

PP 10: Natalie was a young girl who was in third year when she and her mother had to leave the family home due to her mother separating from her then partner. He had been the owner of the property and her mother had moved them both in with him giving up their own home. Due to the fact that her mother had chosen to leave a council house to make this move the council deemed this to be making yourself intentionally homeless. This caused a lot of stress and sleeplessness nights for the student and her mother. As the year progressed they did get settled into a new home, however, money was scarce and the student had to work part-time and help with household bills and so on. Her mother became very depressed due to the mounting debts and the student became more of a support for her mother. Under these stresses her grades began to falter and she too became ill. The Student Funding Welfare Service was able to help her with Discretionary Funds and putting a Mitigating circumstances appeal into the university. The student came back to the Student Funding Welfare Service a few times to seek advice and to talk over her situation and fears of money matters in a situation which she found to be supportive and a place in which she did not feel judged.

PP 11: Pat a third year Forensic Science student found herself having to cope with knowing her mother had cancer (and the extended family were not to know, at her mother's request), plus trying to keep in touch with her sibling who was in temporary care. In order to manage financially they had had to borrow from the extended family and friends. The student was concerned about how it would all be repaid. Due to her circumstances she was unable to take up any meaningful part time work. Her own studies began to slip as well. In order to allow the sibling to come home at weekends the social workers had stated that she has to be present at all times over the weekends to help with the sibling's care. Repeated requests were made to the benefit agencies to try to get her additional funding support, for example carers allowances and to have access to child benefit, but these had been futile due to her full time student status. Through the Welfare Service she was encouraged to attend the Student Funding Welfare Action Group, Alternative Sources of Funding and successfully received a grant from the Glenburn Trust for books of £200. She successfully completed her third year but decided she was not able to continue on into 4^{th} year due to her family situation and the level of stress under which she found herself.

PP 12: Robert a young male fourth year student who was working on his Honours Project write-up and approached the Student Funding Welfare Service due to the fact he was no longer able to cope financially. Due to the demands of his project he was unable to work part time. The result being he was going home as much as possible to stay with his mother and his stepfather. Although by doing so he was reducing costs he still had to pay rent because his stepfather refused to let him stay unless he contributed financially. Therefore, he actually ended up with rent for accommodation locally and rent /contribution to his home costs. The Student Funding Welfare Service was able to give him a £1000 bursary from the Discretionary Fund. He managed to stay on and complete his honours year even though when he first came to the Service he did voice a need to leave.

PP 13: Florence a mature female student, single parent with three dependent children came to the service because she was struggling financially and emotionally. She was a first year Social Science student who was trying to turn her life around by embarking on a new career. As the first semester got underway and she had been given all the support from Student Awards Agency Scotland and the Student Loan Company they could offer. She began to realise that due to hefty childcare costs she was falling behind with her rent and some of the bills. She was now going home frequently to red letters insisting instant bill payments and receiving a lot of phone calls relating to the debt. Furthermore, her children, who wanted the latest fashion accessories and games, not to mention the school trips, were also putting her under pressure. She also felt a bit isolated because she had to go home to get children from school or childcare early to reduce the childcare bills and so forth. The Student Funding Welfare Service was able to help her in several ways. For example, she received enough Childcare Funding to cover the potential shortfall after completing an income and expenditure exercise and Childcare Fund application form with me. Additionally Florence attended the Parenting-v-Higher Education Student Funding Welfare Action Group during her lunch break and met other students in a similar situation and built links with them, plus she was advised to go to Counselling if she still felt the need.

PP 14: Lesley a young Social Science student who was suffering from depression presented with financial difficulties. These difficulties stemmed from the fact that Student Awards Agency Scotland had made a parental contribution assessment award when they processed her application for a student loan and a Young Student Bursary Fund Award. Like many students in this age band her parents said they were not able to give her the money and Student Award Agency Scotland would not alter her award because they said due to her parents P60 returns from the previous tax year they were eligible to give her such support. She was trying to resolve the situation by not going out socialising and by working as much as possible, sometimes to the detriment of her course work or lectures. Unfortunately, due to the Government regulations underpinning the Discretionary Funds, we were not able to make a Discretionary Fund award to her. This was on the basis that no one was eligible to claim these funds if they had not already received all other funds available to them, which in the eyes of the Student Award Agency Scotland was the parental contribution. However she managed to track down a trust fund on the database in the Student Funding Welfare Service, which actually did give her a small award towards books and travel, £250. Although her depression was on going, and was faced with these financial hurdles, she did manage to continue with her studies.

PP 15: Phil a young Computing student was faced with a mitigation appeal due to personal family issues which brought him to the Student Funding Welfare Service in the first place. The student support advisor assisted him with his appeal by discussing the form, the process, the need to ensure the appeal was succinct and brief as well as being supported by evidence to support his claim. He had already fallen behind in semester one and also now had two re-sits to do in the summer. The Student Funding

Welfare Service was able to give him an award from the Discretionary Funds. They also encouraged him to attend the Student Funding Welfare Action Group Writing Buddies which allowed him to share ideas and study issues in a non-academic and informal setting. He was also directed to the Study Skills section of the student intranet and asked to discuss his situation with his personal tutors.

PP 16: Frank a mature, male, full time, student, single parent with one dependent child. He was in his second year (undergraduate) of a Science and Engineering degree programme when he came to the Student Funding Welfare Service to disclose he was facing sequestration. He admitted, "hiding his head in the sand" when dealing with his financial problems. After completing a detailed income and expenditure exercise he was able to receive support from the Discretionary Fund, which partially went towards substantially decreasing his debts. This action enabled him to re-negotiate with those he owned money to and set up a repayment schedule supported by the Student Funding Welfare Service. As the Senior Student Support Advisor trained in debt management, I talked to creditors and confirmed he was studying, with the potential that in a year or two for him to have a reasonably paid job. So they agreed the repayment plan, reviewing the situation every six months. He also attended a Money Management Student Funding Welfare Action Group to review his money management skills and enhance his understanding of his ability to be in control of his own financial well-being.

PP 17: Jason a mature, full time, first year undergraduate student within the Business School was experiencing hardship. He had two young children (six and seven), a home that required major repairs, and due to study and home commitments was unable to work to supplement his Student Awards Agency Scotland Award or student loan. During the one-to-one appointment he also disclosed that he had two re-sits and was finding it difficult to cope with everything. He was helped from the Discretionary Funds, re-contacted Student Awards Agency Scotland to request travel expenses and attend the Student Funding Welfare Action Group, Parenting-v-Higher Education. At this Student Funding Welfare Action Group he met another male parent and they were able to share their own experiences and support each other as new friends in the coming months.

PP 18: Liz a single female parent, studying in the third year of her Engineering Science Degree found herself in severe hardship. She had custody of her six year old child but received no financial support for herself or child from her ex-partner. She was determined to complete the course, although she had chosen to stop at her third year, meaning she would graduate with an ‘ordinary degree’ as opposed to the original plan of staying on until 4th year to achieve her honours degree. She was unable to work due to childcare costs. However, she was referred to the Discretionary Funds and Childcare Funds from which she received substantial financial support. She also attended the Parenting-v-Higher Education, Alternative Sources of Funding and Money Management Student Funding Welfare Action Groups. Underpinning her financial difficulties were demands being made by her landlord to contribute to repairs with her flat. She was unaware of such liabilities and was in dispute with the landlord. The Citizen Advice Bureau managed to stop these demands after discussions with the landlord on behalf of the student.

PP 19: Rachel a young female, a full time, third year Business School student came for a one-to-one appointment to request help with her finances. She had a 500-pound overdraft, was working a twenty-four hour week on top of her full-time university week. She began to realise that her studies were beginning to suffer, due to a fall in her grades and her inability to attend all lectures due to her work commitments. Although she was aware of the Discretionary Funds and various additional alternative sources of funding, for example, Trust Funds, she did not apply as she felt others were more deserving. She was assisted by the Discretionary Fund and attended the Alternative Sources of Funding, Student Funding Welfare Action Group.

PP 20: Beith a fourth year student, married with two children, studying in the Business School found it difficult to attend University every day. She was trying to gain her modules by studying mornings and night school instead of all day. This allowed her to be available to look after her two children when her husband was at work. Due to childcare costs, it was not viable for her to work. Her husband's income was such that she felt she would not gain any financial support from the Discretionary or Childcare Funds, therefore had never applied. However, after being persuaded to make an application to the Hardship Funds she did receive a small award to help with childcare costs.

PP 21: Mark a third year, full time engineering student had to move back into the family home after a relationship break-up. He had custody of his son at weekends, but due to his financial status he did not contribute to his up-keep. He did not contribute to his own up-keep at his parents' home either. He attended a Student Funding Welfare Action Group to try and get his money management under control. From these workshop sessions he developed new skills, for example, how to do an income-expenditure balance sheet, do a yearly expenditure projection, budget on a monthly and weekly time line, and was able to introduce them into his everyday life.

PP 22: Sandra a third year, married, European Union student within the Business School found it hard to balance her home life and University life. She had a three-year old daughter and her husband worked full time. Due to her husband's income level, and the fact she was an EU third year student, she was excluded by the Government from receiving any financial support from the Discretionary Fund, Childcare Fund, or any other UK-based Trust Funds advertised by the Welfare Service. She felt under a lot of pressure and felt guilty because she did not want to give up University to look after her child. She was introduced to the Student Funding Welfare Action Group programme, which ran over lunchtime. She managed to come along to one or two of the sessions and made new friends and learnt new coping skills and so forth. She was also feeling homesick and had no family or friends in Scotland. Through the Student Funding Welfare Action Groups she enhanced her skills, friendship network, and re-established her own self-esteem and home/university life balance.

PP 23: Laura a full-time, undergraduate, fourth year female student had lost her home due to financial difficulties. She was a single mother who began to suffer from stress and lost control of her finances. For a brief period she tried to study and work (five hours per week), but could not cope with her childcare costs. I referred her to the Elizabeth Nuffield Trust who agreed to pay all her childcare costs for the rest of the fourth year. The student also attended the Alternative Sources Student Funding Welfare Action Group and successfully got another award to help with general living costs. She has also taken away the new skills of negotiation, marketing her own skills and qualities, and new self-confidence into her own personal development planning.

PP 24: Christine a third year, full time, undergraduate student within the School of Social Sciences, was unable to maintain any part-time employment due Multiple Sclerosis. She is a single parent with two children, aged eleven and seven; her financial difficulties were compounded by a delay by Student Awards Agency Scotland to process her Dependence Grant. As an interim measure, she received a short-term loan from the Discretionary Fund. Due to the fact she had not received all her Student Awards Agency Scotland funding at the point of her one-to-one appointment, she was unable to receive full financial support from the Discretionary or Childcare Funds. Once she was able to confirm full Student Awards Agency Scotland funding, her loan was converted to a bursary and her bursary level was reviewed under the Discretionary Fund regulations.

PP 25: Richard an undergraduate Social Science full-time, second year, single male student came to enquire about looking for a part-time job. He was also looking for any additional sources of income. He was referred to the Discretionary Fund and advised to contact the Careers Service and Employability Centre to discuss employment options either within the university or elsewhere.

PP 26: Stuart a first year, full time, male student, within the Business School, became homeless halfway through his first year of study. Due to circumstances, beyond his control and not necessary to report here, he moved back with his parents without being in a position to contribute to his upkeep. This eventually resulted in family disharmony. Additionally, he had pets, which he needed to re-home or his mother was going to evict him. He attending the Writing Buddies Student Funding Welfare Action Group and gained financial support from the Discretionary Fund.

PP 27: Len a postgraduate School of Social Sciences student's brother died and he was looking for financial help to go overseas to attend the funeral. The Discretionary Fund was able to offer a short-term loan. He was under a great deal of stress due: to bereavement; lack of funds; his partner was keeping him temporarily; and his mother was suffering from mental health issues. He also had depression and his work-load was beginning to suffer. He was referred to counselling, Discretionary Fund (on his return), and Money Management Student Funding Welfare Action Group.

PP 28: Hazel a single, female, third year undergraduate School of Social Science student, began to find it hard to cope with life changes. She was married with a young child, but due to the relationship break-up, she became a single parent. She was struggling to get Housing Benefit organised and required support from the Discretionary Fund. During all of this, she was trying to come to terms with her grandmother becoming terminally ill. Due to an accumulation to all the above her studies began to suffer as well as her own personal wellbeing. She was referred to see her personal tutor to discuss assignment extensions, back to the Benefits Agency, and to the Discretionary Fund.

PP 29: Ruth a young single, full time, undergraduate fourth year student, was experiencing severe financial hardship. She was in receipt of Incapacity Benefit but had multiple debts, including debts to family and friends. She was currently living with her father, who has poor health, after her mother had died the previous year. Her father's health had made her responsible for household duties and his care, unofficially. She was desperately trying to economise and keep control over her work-load at University. She was referred to counselling, tutors and Discretionary Fund; and also trying to attend the Writing Buddy Student Funding Welfare Action Group.

PP 30: Gemma a third year, undergraduate, female student in the Business School was struggling financially. Her husband was an asylum seeker and was trying to sort out Tax Credits, Partner Grant, and any other potential sources of funding. Her husband could not help to bring money into the household as he was restricted by the Government from working.