

# Trapped in debt

by Amy Lyons

Imagine waking up in 50 years time, and still be paying off your student debt.

For graduates like Fleur Fitzsimmons and 250,000 other female borrowers in New Zealand, this nightmare could be a reality.

"I never thought that this would be the case when I took out a student loan," she says.

Ms Fitzsimmons, co-president of the New Zealand University Student Association (NZUSA), moved six years ago from Hawkes Bay to undertake a bachelor degree in Wellington.

Like two-thirds of all tertiary students, Ms Fitzsimmons was not eligible for a student allowance while she was studying.

Ms Fitzsimmons was forced to borrow money from the student loan scheme to cover her living costs to survive.

She graduated in 2003 with a BA (Hons) and a \$44,000 debt to the New Zealand Government via the student loan scheme.

This debt, according to the NZUSA, will take her nearly twice as long to repay and cost twice as much due to interest repayments, that of a male with the same loan and qualification.

It is on these grounds that Ms Fitzsimmons and the NZUSA believe the student loan scheme unlawfully discriminates against women.

In September 2003 in a class action on behalf of all New Zealand female borrowers, Ms Fitzsimmons, the NZUSA and the Tertiary Women's Focus Group, lodged a formal complaint to the Human Rights Commission (HRC) against the Government.

"There are some structural sexual discrimination within society which mean women do take twice as long on average to repay their loans," says Ms Fitzsimmons.

Camilla Belich, women's affairs officer for NZUSA, agrees.

"By taking twice as long as men to repay student loans, women are paying thousands of dollars more for their qualifications in interest payments."

The NZUSA identifies pay inequity, raising children, not valuing unpaid work and gender segregation as some reasons why women take longer to repay their debt.

Women in full-time employment earn on average 16% less than men.

The situation is worse for Maori and Pacific Island women who could end up paying a whopping 111% of



UNIVERSITY STUDENT: Neha Juara, of Massey University Albany, protests against student debt.

their initial borrowing in interest.

The HRC announced in December 2003 that the NZUSA could have a case against the student loan scheme and agreed to investigate it further.

To date the Government has received the complaint and the NZUSA is awaiting its response.

The Government and the NZUSA will then meet and go into mediation over the issue.

"The mediation is a very robust environment. It is not a soft option where people sit around and have cups of tea and be nice to each other," says Mervin Singham, Human Rights

Commission disputes resolution manager.

A date has not yet been set for the mediation.

"We think [the Government] should come to the table immediately and start discussing this with us," says Ms Fitzsimmons.

## University funding changes to PBRF

by Jessica Mutch

The new performance-based research funding system for universities is flawed, says Dr Joce Jesson, director of research at the Auckland College of Education.

PBRF "is hugely expensive with no effective return. It's an incredibly expensive political process", she says.

Dr Jesson says traditional universities felt their funding was being undermined by new universities and they wanted government to distinguish between the two, so the new system was created.

In a report, John Codd, Professor of Policy Studies in Education at Massey University, says: "Any expectation that a cumbersome and costly ranking system will improve the quality of research is misguided, as the British experience has shown."

"The Research Assessment Exercise has certainly intensified competition amongst British universities and has merely encouraged researchers to focus on the quantity rather than the quality of research," says Prof Codd.

Dr Jesson says some universities may hire lecturers on their research skills rather than their teaching skill.

"Universities that undermine teaching levels will undermine their future," she says.

However, director of research at Auckland University of Technology Dr Brian Chrystall says this will absolutely not happen. He says PBRF is a fair way to allocate funds.

"AUT is committed to increasing research and will continue to do so, but will not sacrifice what it has been doing for students," says Dr Chrystall.

Under PBRF universities will no longer be allocated research funds by the number of student enrolments, but rather on the quality of their research.

The money provided by PBRF should be a top-up of research funds, says Dr Jesson.

"Really good research is rewarded," says Dr Jesson.

# International students need more peer support

by Nick Thodey

More peer support is needed to integrate international and local high school students, according to an Auckland University study.

It found that international high school students want to be accepted by local peers and have their cultural differences respected.

The 2003 study of 400 predominantly Chinese, Korean and Japanese students from six Auckland high schools was conducted by Dr Hans Everts, a senior lecturer in education at Auckland University.

The survey asked them about their experience of kiwi peer culture, and the way they are treated by local students and teachers.

The findings reveal international students want a change in attitude from local peers and teachers, and there has been no significant improvement over the past seven years.

Some of the survey respondents painted a very negative picture of the local attitude towards international students, including one student who found it very difficult at school.

"We (Taiwanese/Chinese students) are bullied and teased by Kiwi kids... it is so unfair to us. I wonder how they would feel if they were treated like this in a new country. I think they believe that Asians are not deserved to be treated as human beings."

Other answers claimed that "local students have unnecessary negative impressions of Asian students", "more international student helpers are needed" and "teachers speak too fast".

"The most difficult problem is the perceived attitude of local peers and teachers. Attitudes are one of the hardest things to change, because attitudes people hold come from home," says Dr Everts.

Two main problems stand in the way of international and local stu-

dents integrating, says Carol Andrews, an international student support officer from the Ministry of Education.

"It's hard to make friends because of the language barrier"

"It's hard to make friends because of the language barrier, and secondly, international students generally lack the confidence it takes to break into already formed peer groups."

School activities integrating different cultures and nationalities are needed, as well as improvements in

school-based pastoral care programmes, such as the Peer Support programme.

The Peer Support Programme, which exists in many schools around the country, takes year 12 students through a two-week course in preparation to meet the needs of year nine students the next year.

"Peer Support does create friendship networks for newly arrived third formers, but fails to achieve mutual understanding between the different cultures," says Dr Everts.

The study found that the programme needs to be altered to directly address multicultural issues, deliberately mix students from different cultural and nationality backgrounds, and create a buddy system to provide immediate support for international students.

It is the responsibility of all of us to embrace new cultures into our peer groups and communities, says Mrs

Andrews.

"Let's focus on all of the positives that we can learn from one another and build relationships."

At a tertiary institution, such as AUT, international students appear to feel more welcome.

Sudesh Kissun, a Fijian journalism student at AUT, says building relationships with local students is a two-way process and he has had no problems integrating into the Pakeha-dominated course.

"One thing that has really helped me in New Zealand is the way my classmates have treated me. It has made it very enjoyable. It is 50 per cent how you behave, and then they reciprocate."

This feeling was shared by AUT international student support advisor Rohit Hazra, who says many international students do not put in much effort to build relationships with local students.

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