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Qinxu Jiang

Social Contexts and Policies of Education, Faculty of Education, University of Hong Kong, Hong Kong, China

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Corresponding Author: Qinxu Jiang, jiangviolet86@hotmail.com

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International Medical Students' Financial Security in China: Lessons from an Individual Case Study

Qinxu Jiang*

Social Contexts and Policies of Education, Faculty of Education, University of Hong Kong, Hong Kong, China

Abstract

Financial security affects international students' success and wellbeing and is a cause for great concern. However, it is still understudied in the literature. This is an especially important issue in countries where most international students are self-financed and/or originate from developing countries. This is the case in China, which hosts a large number of international students, and where such research is still lacking. This exploratory study was a case study of a high-achieving international medical student in China who experienced (and overcame) financial difficulties. Findings of the study have important implications for policy and practice, and call for Chinese universities' policy concerning the financial needs of disadvantaged international students and supporting them with financial resources. The implications also include the need for Chinese universities to reduce overreliance on commissioned agents to recruit international students and strengthen the supervision of said agents.

Keywords: International education, International medical students, Financial security, Student success, Educational policy, Mainland China

Introduction

With the advancement of China's "One Belt, One Road" Initiative and the deepening of the internationalization of higher medical education, countries along the "One Belt One Road" route have become the driving force for the growth of international students studying medicine in China (Zhou, 2022). In 2018, about 68,600 international students came to China, accounting for 26.58% of the total number of students studying in China that year (Zhou, 2022). International medical students have become the largest group of international students in China except for language categories (Zhou, 2022). These students who are mostly from low-income countries of Asia and Africa try to seek a degree of Bachelor of Medicine and Bachelor of Surgery (MBBS). Their success is critical as they are likely going to constitute potential healthcare professionals in their home countries, where human resources for health are in great demand (Liu et al., 2017). The MBBS program is significant as it is the only program that is under the direct supervision of China's Ministry of Education (MOE) offered to international students. For examples, China MOE decides the annual recruitment number of authorized universities based on evaluation of their program quality. There are forty-five authorized universities including "985", "211" and other qualified provincial higher education institutions. One of the attractions of the six-year MBBS program taught in English is that host universities approved by the MOE are recognized by the Medical Council of China and WHO in the directory of World Medical Schools (China Education Center, 2020). Other advantages include the relaxation of admission requirements, affordable tuition fees, available scholarships and internship opportunities, China's medical expertise and equipment, and a perceived stable and safe society (Zhao, 2018).

* **Corresponding Author:** Qinxu Jiang, jiangviolet86@hotmail.com
ORCID: [0000-0002-7881-3349](https://orcid.org/0000-0002-7881-3349)

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Statistics by 2018 show medical degree-seekers who were granted Chinese government scholarships excluding provincial government scholarships accounted for only 8% of the total population of 55,225.¹ However, these scholarships cannot cover all fees (Liu & Qian, 2021). It is estimated that approximately 9 out of 10 international medical students are fee-paying. The local government scholarships for international students in China are only for merit-based scholarships, and there are no scholarships for those in need (Zhang, 2017). China still has most of its international students from economically underdeveloped countries and regions (Zhang, 2017). For those whose financial conditions are really difficult but fail to apply for the full scholarships, the local government scholarships for international students lacks work-study supporting policies, which cannot ensure that poor students with excellent academic performance can complete their studies (Zhang, 2017). At institutional level, compared with the scholarship system for domestic students, the types, scale, and coverage of such scholarships specially set up for international students in China are relatively limited (Liu & Qian, 2021). When poor international students encounter financial hardships, off-campus part-time employment is forbidden in China, which may further exacerbate their conditions (Gao et al., 2016). Therefore, financial security can be of great concern to self-financed international medical students.

Literature suggests that international students are likely to encounter many challenges and problems in a new environment (Sherry et al., 2010). Financial difficulties are one of the salient issues. Some general factors contributing to international students' financial hardship include (but are not limited to) low family finance status, political or economic changes in the students' home countries (Okusolubo, 2018), financial emergencies triggered by robbery or loss of paid work (Sawir et al., 2009), theft, fines, accidents or tenancy requirements (Marginson et al., 2010), costly health insurance (Yan & Berliner, 2013), changing exchange rates (Banjong, 2015), part-time employment restrictions, expensive tuition fees, cost of living and textbook prices (Okusolubo, 2018), and limited access to financial aid (Poyrazli & Grahame, 2007), unforeseen critical incident like the COVID-19 global pandemic (Study International Staff, 2020). Another cause can be related to intermediary misconducts. For example, Yang (2018) found that local agents in India charged students interested in studying for an MBBS in China 'seat-booking fees' on a 'first come-first serve' basis. They also used the information to which they were privy in order to manipulate students into choosing universities they recommended to serve their own interests.

Negative consequences brought about by the financial difficulties of international students can be detrimental to the students' wellbeing and quality of life, especially in relation to their health. Financial stress often pushes international students to seek mental health counselling (Banjong, 2015). They are likely to have trouble concentrating on their academic studies or taking an interest in social activities (Yan & Berliner, 2013). Kono and colleagues (2015) found that in Japan, international students who were not covered by scholarships were more prone to depression. Yan and Berliner (2013) noted that some international students reported additional stress from being unable to afford expensive nutritious food. Similarly, Nasirudeen and colleagues (2014) found international students from China, Myanmar, Nepal, India, Indonesia, Vietnam and Malaysia studying in Singapore experienced financial challenges due to high living expenses. In the same study, students who had more limited finances reported higher acculturative stress than those who received over one thousand dollars per month through scholarships and other sources of income. In Forbes-Mewett and Sawyer's (2016) study, university personnel in Australia reported that some international students experienced extreme financial strain and worked long hours to make ends meet, resulting in loss of sleep.

Financial problems can also affect international students' academic performance and ability to complete their studies. Banjong (2015) found that international students who had financial difficulties tended to demonstrate weak academic performance. Okusolubo (2018) found that fee-paying African students attending US universities tended to struggle with tuition fees, health insurance, housing, food, clothing, and many other necessities that were basic requirements for survival in the US. Consequently, they became distracted from their academic studies and failed courses (Okusolubo, 2018). Sherry (2010) found over half of the international students experienced financial difficulties in a U.S. university, which

¹ An internal document of Department of International Cooperation and Exchanges of Ministry of Education.

took a toll on their studies and life. Other studies found that some international students engaged in illegal work off campus without a work permit (Okusolubo, 2018; Yan & Berliner, 2013), potentially putting themselves at risk of exploitation or deportation. For instance, in China, international students who worked illegally to support themselves experienced exploitation but were afraid to ask help for fear of being held accountable (Zhao, 2008).

Theoretical framework

Human security, defined by Marginson and colleagues (2010) as “maintenance of a stable capacity for self-determining human agency” (p.60) lays the theoretical foundation for this study. The term “security” embraces both economic and social aspects of international students’ experiences concerning finances, work, housing, health, personal safety, immigration, universities, language, family and friends, loneliness and intercultural relations (Marginson et al., 2010). The focus of the present study is the financial aspect of international student security (i.e., financial security).

Financial security is recognized as one of the most critical determinants of international students’ success and wellbeing (Devlin & McKay, 2018; Smith & Khawaja, 2011), yet Marginson and colleagues (2010) maintained that “financial security concerned many international students but interested few researchers” (p.92). Research has been conducted in Australia, the UK, and Zealand regarding the financial experiences of international students (Marginson et al., 2010; Sawir et al., 2009), but latest studies are scarce. As the world has been changing rapidly, it is of great significance to keep studying this field to better understand international students’ financial experiences. Moreover, in the context of mainland China especially, there is little research delving into this field.

Research Questions

As indicated above, financial security is critical to international students’ success, yet little is known about international students studying in China. This study thus attempts to fill this gap by highlighting a unique case of how a high-achieving international MBBS student encountered and overcame unexpected financial difficulties while studying in China to realize his dream of becoming a doctor in his country. Three overarching research questions guided this study:

- i. What were the causes of the participant’s financial difficulties?
- ii. How did these financial difficulties affect the participant’s experience of studying for an MBBS in China?
- iii. How did the participant overcome these financial difficulties and successfully obtain his degree?

This study, although limited to one case, significantly contribute to the knowledge-based on financial security of international students in two aspects. First, while previous studies have been focused on the Western context, this study may add to relevant literature by providing empirical evidence in China. Second, it may be the first time that insights into the issue of financial security of international students are obtained from a unique case in a socialist society.

Methodology

The present study used a single case study design to look at events, collect data, analyse it, and report the results (Yin, 2012). The case concerned an international medical student, who served as the main unit of analysis. It is argued that the lived experiences of this single case are unique, unusual, and intrinsically interesting (Merriam, 2009), so gaining an in-depth understanding of this case is worthwhile (Punch & Oancea, 2014). The purpose of this study was not to generalize the results to a wide population but to explore, and gain a deep and holistic understanding of, the financial difficulties and the issues entailed that an international medical student encountered in China. It neither aims to glorify this case, but rather use it to demonstrate the challenges and difficulties that many similar students with comparable backgrounds and motivations face as international students pursuing their dreams and education.

The Participant

The participant was from a developing country in South Asia. At the time of this study, he was working as a licensed clinical doctor fighting against COVID-19 in the biggest public hospital in his country after

having graduated from a medical school in China. The researcher used to work at the same university where this participant was enrolled in the MBBS program and had established good rapport with him.

This participant was purposively selected for this study because of his experiences, which were “unique, atypical, perhaps rare attributes or occurrences of the phenomenon of interest” (Merriam 2009, p. 78). He had endured financial difficulties throughout his six years’ study in China yet had succeeded in his studies, passing the medical licensing examination in his home country at his first attempt and finding a job in a renowned public hospital in his hometown. Some of his peers also underwent financial hardships, but they either terminated their education or were fortunate enough to suffer only a temporary setback, which ultimately did not affect their studies. The choice for this single case is also related to the difficulties in finding students, successful and unsuccessful, with similar characteristics that are willing to share their difficult experiences while studying abroad with expected and unexpected financial difficulties. Besides, the rareness and uniqueness of this individual’s experiences is believed to provide insights in understanding motivations, actions, and reflection on the whole experience of being an international student in his condition.

Data Collection and Analysis

Before the study commenced, ethical approval was obtained from the author’s university. The participant was debriefed in detail about the study and signed a written informed consent form before any data was collected. To protect the participant from being identified, his demographic information has been altered, and all the data collected was encrypted during the interview and further secured by means of password protection only available to the author.

Data was collected using the email interview method (Rosalind & Holland, 2013). The participant was unavailable for a face-to-face interview because of the geographical distance between interviewer and interviewee. Due to the participant’s limited Internet access at home and a hectic work schedule, web interviews or telephone interviews were also difficult. Consequently, a mutual agreement was reached whereby the participant would respond to the interview questions in English via email. Based on the participant’s initial responses, the researcher raised further questions for elaboration and clarification purposes, thus making the data collection an iterative process (Zucker, 2009). The email interviews spanned from late July to late August 2020 with an overall email exchange of 16.

This approach, although laborious and time-consuming, was perceived as the most convenient, comfortable, and flexible for the participant. The advantage of this asynchronous approach is that it “allows participants greater scope to think about any questions asked and, as such, often encourages more descriptive and well thought out replies” (Lewis, 2006, p. 5, as cited in Rosalind & Holland 2013) and also gives “both researcher and participant time for reflection on the responses, and on the future direction of the research” (Edward & Holland, 2013, p. 49). Furthermore, this method of spatial separation might decrease the chances of embarrassment for the participant and is considered less intrusive (Rosalind & Holland, 2013).

Thematic analysis approach was used to analyse the data in this study (Braun & Clarke, 2006). Analysis was conducted manually. Key words and sentences were identified as initial codes. The author and a graduate student majoring in public health coded the interview transcript separately and then cross-checked to generate initial codes. Similar codes were combined to form a theme. The initial themes were carefully discussed until a consensus reached. The theme framework was further revised until a final category was formed.

Trustworthiness

Member checking was conducted with the participant to validate whether these categories and themes were accurate. External auditing was carried out with the help of a faculty member from the author’s university. Self-reflection was conducted to try to minimize any possible researcher bias as the researcher’s subjective feelings and working experience may influence the interpretation of data (Creswell, 2012).

Limitations

There are several limitations of the study. First, the data only came from a single source: the participant, albeit based on several email interviews that took several hours. Therefore, the results of this study cannot be generalized to a wider population and are not intended for such a purpose. Second, the findings of this study may not be applicable to other populations, contexts, or situations. Third, researcher bias, or the researcher's own subjective feelings, might have affected the interpretation of the findings. Fourth this case was unique and most likely difficult to replicate. Finally, yet importantly, the information gathered was based on participant retrospection, which might not have been completely accurate due to potential memory errors. Despite these limitations, the study has contributed to the scholarship of international student financial security, especially in a Chinese context.

Results

Section One: Causes of Financial Difficulties

Low SES background: The participant was from a low-SES family with a limited annual income. The father was a farmer and the mother a housewife. His siblings went to school aiming to overcome their family poverty through education, in the belief that education would provide promising career opportunities and upward mobility, but one of the two siblings had to quit school later as a result of the family's financial difficulties. The participant was placed on a waiting list for a medical institution offering a scholarship in his own country and had hopes of obtaining a place for free. His choice to become a doctor stemmed from both his desire to improve his family's finances and an awareness that it could lead to a better life, not only in his home country but also abroad. Unfortunately, corruption in the educational system meant that the participant would be obliged to 'buy' a vacancy at a price he could not afford. This adverse situation pushed the participant to seek less expensive medical education opportunities elsewhere, namely, in China, as the participant mentions:

I wanted to choose a field which can lastly provide me and my family a good life not only in my country but all over the world...I chose China as my study destination because the full scholarship application cost nothing other than the processing charge.

When the participant applied to his host university, there was no direct online admission system in place. Applicants of his cohort were recruited through commissioned agents partnered with the university. All the information that the participant learned about his admission and the university came from this particular agent, who informed him that he had been granted a provincial government scholarship operated via the university. The participant's family thus made a financial plan for his prospective six years' study in China before his departure, which they assumed would work.

The agent told us that we had to pay nothing, except for flight tickets and paperwork charges which could be paid later after arriving at the college.

Agent fraud: The agent scammed him, precipitating his financial predicament after he arrived in China. The fraud was committed twice. First, although the scholarship granted by the host university was essentially free, the agent forced him to pay a substantial sum of money for the agency charges as well as a scholarship seat fee. The university trusted the partnering agent to inform the participant about the scholarship, but the agent held back vital information and took advantage of the information gap to line his pockets by 'selling' the scholarship place to the participant at an exorbitant price.

The agent was supposed to do all the paperwork and gave us all the information. We agreed because my friend was already studying in that college. So, we had no doubts. We managed to obtain the money for the flight ticket. Everything was going smoothly and the way we planned...after my arrival, then agent started calling and showed us the money we had to pay. I thought we were done, but that was just the beginning. we were asked to pay around 66,000 RMB for this full scholarship seat and agency charge. This was the point where we got cheated. My class started already, and my family had no money to pay. Agency and agent started threatening to us that they would cancel my registration and I had to return back leaving my study.

The participant once attempted to confirm the scholarship information with the student affairs office at the university, but the staff member in charge of his cohort brushed him off and refused to become involved. He even suggested that the participant should quit school if he could not afford the tuition fees.

I wanted to talk with dean about this situation, but the staff member in charge started scolding us saying not to be a troublemaker. He said ‘You have no rights to talk with our dean and school leaders’, deal with the agent. Or you can leave [China] if you cannot afford tuition fees.

The participant was left with no choice but to pay the agent as he wanted to continue his education in China. His family borrowed money from relatives and paid the agent, but even at this point the solution was not sustainable on a short-term basis as recognized by the participant:

Then my family talked to the agency, requested a lot to decrease the amount. Finally, they decreased the fee by 20,000rmb. They asked us to pay 46,000rmb within one month time which also we could not manage it.

Second, the provincial government scholarship that the participant received did not cover all of his tuition and accommodation fees (which the agent promised it would), something the participant only discovered later from the staff member in charge. This was contrary to the agent’s verbal promises that his scholarship would encompass all fees and expenses. As a result, the participant was hit with an additional unanticipated expense of 4,500 RMB fees payable to the university each year. This was an additional financial burden on his family, who were already in debt. To make matters worse, the currency exchange rate between his national currency and the Chinese RMB was unfavourable.

Overall, the participant indicated that the agent was the main reason why he had experienced financial distress in that the agent had not only deliberately provided the wrong information regarding the scholarship, but he had also failed to inform the participant about the information regarding the remaining fees payable (after the scholarship coverage) per year. The agent’s deception not only ruined his family’s initial financial planning but also consequentially severely and negatively affected every aspect of his life and studies in China, as the participant concluded:

We made a plan for everything, but nothing worked as planned. Conditions and situations were totally different from what we imagined and planned. I can say the only factors leading to financial difficulties were misguiding and wrong information provided by the agent.

Section Two: Impact of Financial Difficulties on Study, Life, and Wellbeing

The participant found it difficult to concentrate on his daily studies because of his constant worries about paying his fees and managing money for food, insurance, visa, and other daily expenses. The participant was unable to afford basic study materials like medical textbooks, which were typically more expensive than non-medical textbooks. Without study materials, his academic learning and performance were adversely affected. All these setbacks led the participant to consider giving up his studies. This sense of insecurity was stressed by the participant:

Every time I felt insecure and did not know what would happen next. As a result, I could not give 100% to my study, could not get the expected result and grade too... I was unable to buy proper books and notebooks which was essential for study... not being able to pay tuition fees, not being able to manage study materials, books, foods and clothing as I had no options left...I thought of giving up the degree many times.

This lack of funding also led to difficulties in meeting his daily needs concerning clothing and food, which augmented the risks to his health and constrained his lifestyle, conditions that are often associated with the plight of poor people (Okusolubo, 2018). Similar to the social isolation that poor people tend to suffer, the participant was driven into social isolation, since his financial difficulties also hindered his social relationships. He had to cancel or avoid involvement in social activities that required money to

be spent, as socializing typically required financial input. In desperation, he resorted to borrowing some money from friends but was not able to repay them. Eventually, he was unable to maintain ties with his existing circle of friends, which ultimately had a negative impact on his emotional and mental health. This is contrary to the basic expectation that international university students immerse themselves in the local culture and build social networks (Leong, 2015).

I could not eat the normal and healthy food...It directly degraded my health and put me in high risk and getting sick anytime... Whether it was cold or summer season clothes, I had to manage with the same clothes for 2 to 3 years. I lacked everything.

Friend circles became bad as I became unable to return their money which I asked and took from them as a help during difficulty times. They started disliking me. They stopped helping me, they put you out of the friend circle at last and started avoiding me.

Throughout this period, he was mostly unsupported by the university services, who were well aware of his plight. He felt prejudiced and discriminated against because of his financial situation. During his 1st and 2nd years, when he tried seeking financial help from the university service in charge of international students, he was rejected, humiliated, and warned by the staff member in charge not to bother the university services, as he recounts:

I already had a bad impression with him during the starting of my college regarding my admission and agency. This time he said, "you are not supposed to ask help in here, this is against rule... You came here on your own, you are supposed to do everything by yourself, you are the one who choose to study abroad, not us. So, it is better for you to manage yourself. We can do nothing for you." He also warned me, "if you come to disturb me again with such shameless issue, you will get punishment letter and you will lose all your scholarship." Not only this, when I got help from my friend in paying tuition fees, he even investigated me how suddenly I paid the fees. I explained him that my classmate helped me. Then he called my classmate in office and asked so many questions about why you helped him and later suggested her not to help as this is inappropriate and against the rule.

Surprisingly, this same staff member exposed the participant's financial predicament indirectly in a class meeting consisting of other first-year classmates in the same cohort; as a result, some of his classmates started avoiding him and excluding him from their circles. During his last year, when he was unable to pay the remaining tuition fee, he tried seeking help again from the student affairs office. There was now a different member of staff in charge, who also rejected his request for assistance.

She denied saying she has no any right to do so and help me. She added, "this is against the rule if I help you and this is not fair." I even asked her that it was my last year, my whole career depended on this but as usual she showed no interest in helping me. Instead, she asked me to pay as soon as possible as I was one of the last one doing internship without paying fees... She gave me two options, first pay the fees. Second was to leave the college, go home, manage to raise more money.

He later tried appealing for assistance from a higher authority in the university, who verbally agreed to help him but failed to keep her word. Instead, she became suspicious of how he had paid the previous tuition fees and started investigations into the participant similar to the previous member staff.

I did not know why, but I was called twice in the office and was investigated how much money I got before and what I did with that. Instead of helping, they kept investigating me about all help which I got previously. After that, I waited 1 month, still no response from any staff member.

During his last (6th) year of study, the participant was unable pay off his tuition fees of around 4,500 RMB. As the university had failed to assist him yet again, he was fearful that he would be forced to terminate his studies, so he participated in an off-campus advertising event to earn some money. This is an illegal activity for international students in China, and the police caught him and one of his friends from the same course. The case was subsequently dropped, and neither student received any punishment as it was considered a minor case.

This incident underscored the participant's desperate financial plight. Despite this, the university's management continued to dismiss his appeals for any form of financial assistance. In fact, there was further discrimination against the participant, and even punishment in the form of refusals to provide essential paperwork he and his friend needed for their licensing exam or job application after graduation.

The staff member in charge started treating us like criminals. I did not want to talk further about how the management treated us. It was the moment where our good academics, grades, our all performances, our all help and work we did for office and school was nothing...When we asked help, the staff member in charge along with that previous member of staff in charge started laughing. This was one of the many embarrassing moments...I knew that quick job was a mistake...but the member of staff in charge never focused on what led me to do it... they would never understand what conditions I gone through, how much I cried, how much I apologized, never felt the cold I felt during winter and the hardships I went through.

As highlighted earlier, the financial difficulties took a toll not only on the participant's academic learning and social life but also on his general wellbeing and mental health. He experienced an array of negative feelings of helplessness, negativity, fear, loneliness, loss of self-efficacy, hopelessness, depression, even suicidal thoughts, during extreme situations as he reflected:

Difficult times made you feel helpless, worthless. You had no any choice and idea how this would go, how to fight back with it, how to survive this crisis and move on...Loneliness would occupy you. You lost self-confidence. Negativity kept on building as friend circles and normal life drastically changed. It seemed you had no one to help you and you had no support and hope whether you would be able to get out from these difficulties or not...You began to fear from the staff members, thinking when they would start asking you to pay fees, when they would ask you to leave your study and go home. This fear kept on building. You began to live a different life totally which only included negativity and bad thoughts... Feelings of loneliness, negativism, depression and suicide surrounded me for a very long time.

Section 3: Factors Promoting Survival and Resilience

Support from family and friends: The participant's family was unable to provide further financial help after their initial efforts, but they continued to give solid emotional support to him with encouraging words. At first, the participant received some help from friends, but as he was unable to pay them back, his friends gradually avoided him. However, he had one special friend, the only classmate who was able to sympathize with the participant's plight, who helped him consistently both financially and emotionally through their six years of study.

My family was helpless like me but still they used to say do not worry, everything will be ok. My family's helped me a lot. They tried different ways but could not manage money for my tuition fees but still they used to say be strong, not lose hope... I used to talk with my family about all the things.

My [special] friend helped me in paying my first, second and third-year tuition fees [after scholarship] ... with foods, notebooks, buying [second-hand] laptop, the best tool for study notes without books ...clothes, pocket money, insurance fees, visa fees...friendship helped me in improving my health and confidence.

Support from a special staff member: Another administrative staff member, not in charge of this participant's cohort, noticed he was in dire straits and approached him to check if he needed assistance. She extended a helping hand, helping him from his 3rd year and onward by personally providing him with not only financial assistance, including money, food, clothing, textbooks, and other life necessities, but also the emotional support he most needed until he graduated. A few other staff members also provided their instrumental support after hearing his story from this special staff member. Her involvement marked a life-changing turning point for him. When the participant was in extreme difficulty managing tuition fees for his 6th year, this staff member helped him out once more by utilizing her personal savings.

Throughout my journey, this person kept motivating me. When we were in bad condition, we needed someone who showed hope, who showed support and help, who motivated and encouraged us...she helped me to overcome my difficulties not only financially but also psychologically...She was the one behind my success, happiness, good results and finally leading me to achieve my dream of graduation. That special staff member was there for me every moment. I thank her for changing my life.

I sent the money for my parents' medicines and treatment which this person used to give for my family. If she would not be there my family would not have received treatment and medications. As a whole our family would have been collapsed in the middle of the journey (of my studies).

The special staff member, as a bridge connecting international students and the university, also obtained help from the university to aid the participant financially during his 3rd and 4th years. Through this special person's efforts, the university's aid effectively mitigated the participant's tuition fee pressure; they also offered him a part-time campus job with monthly pay for some time.

University is the one who made me what I am today. The special staff member played the most important role in nurturing my life...I can say university and the staff member has played most important and vital role in overcoming my difficulties. It is the staff member and the university who plays the biggest role in helping we students having financial difficulties as our future depends on it.

The university's support was provided on an exceptional basis and was all due to this particular staff member, meaning that this support was more an exception than the rule. It also indicates that if a staff member wishes to help international students at the university level, he/she could actually make a difference. However, as soon as the special staff member had been transferred to another post after the student's 4th year, the university support ceased. Thus, the participant once again fell into financial difficulties and had trouble paying his tuition fees in his 6th year.

Resilience & religious beliefs: Besides receiving social support from his family, the special friend and the special staff member, and university financial support, the participant's own coping mechanisms of resilience and religious beliefs also equipped him with the drive and motivation to face and overcome challenges and difficulties to realize his dream of becoming a doctor.

Life teaches us everything if you are not to quit. Later you will come to know how beautiful life is when you achieved what you tried and worked hard for.

Overall, this study has found that agent fraud and the mere provision of wrong information – specifically, about the participant's scholarship and university fees – was the root cause of the participant's financial difficulties. Though the actions were few and of negligible concern to the agent, it had a significant impact on the participant, causing a snowball effect to the extent that his studies, quality of life and even mental wellbeing were affected almost to a breaking point. His difficulties were further compounded by the lack of empathy and biasness shown by multiple parties – whom we should note have a duty of care towards students such as the participant – that the participant had tried to turn to for assistance. It was only with the support from his family and friends, his own resilience, and the extraordinary efforts by an administrative staff from his school, that the participant was eventually able to complete his studies and graduate successfully with a MBBS degree.

Discussion and Conclusion

This case study explored a high-achieving international medical student's unique experiences of financial difficulties and his resilience and survival in China. It provides new insights into the financial challenges experienced by a low SES background student and the financial security of international students in China. This is worthwhile research because the topic has seldom, if ever, been investigated among a population of international medical students who need financial assistance during their years of studies.

This study has extended the literature by highlighting the negative aspects of universities' use of commercial education agents to recruit international students. In China, the practice of using third party commissioned agents is a prevalent and dominant recruitment method among universities (Lin & Liu, 2022; Ma et al., 2018; Pan & Bai, 2020; Shi, 2019). For instance, Shi (2019) indicated over half of international students were enrolled by agents in one comprehensive university in his study. On a positive note, the use of agents, considered as a cost-effective measure by universities (Choudaha, 2013; Lin & Liu, 2022;), has helped universities recruit international students to fulfil their marketing goal (de Wit, 2016), and some universities and students seem satisfied with the agents (Parr, 2014). Nevertheless, reliance on the use of agents can have a negative effect on interests of both students and institutions (Lin & Liu, 2022; Ma et al., 2018; Shi, 2019). Choudaha (2015) points out that the use of commissioned agents to recruit international students remains controversial as the quality, reliability and ethical conduct of agents can differ greatly (Feng & Horta, 2021). Intermediary agencies, which are profits-oriented, ask applicants and universities for intermediary fees, which increases the economic burden of both students and universities (Lin & Liu, 2022). Since there is competition for students among universities, this would lead to a vicious phenomenon of increased fees by agents (Shi, 2019). Due to a lack of strong supervision on intermediaries, dishonest intermediaries may engage in corruption, and even conduct false propaganda and deception, which could increase the risk of damage to quality of students and institutional image (Lin & Liu, 2022; Ma et al., 2018). This situation and the apparent lack of will by the hosting university to solve this student's agent/financial related situation may relate to more generalized cases of corruption that may still be found in Chinese society and academia (as argued by Welch (2020)).

The findings are in line with those of previous studies showing that financial hardships can adversely affect international students' academic performance, completion of studies, and psychological wellbeing (Banjong, 2015; Yan & Berliner, 2013). The study also confirms that "finances are a common source of insecurity and distress" among international students (Margison et al. 2010, p.91). However, the finding that the international student in the present study experienced prejudice and discrimination on the part of university management and peers as a result of his poor financial condition is new to the literature. The findings of the present study also indicate the importance of support from family and friends, confirming that social networks and friendships are an important component of sufficient safety in literature (Potter & Lee, 2012). Social support provides effective and essential resources that international students rely on to cope with difficulties and achieve life satisfaction (Jiang et al., 2020). In line with those of previous studies (Philip et al., 2019; Wang, 2009), the present findings revealed that the participant's resilience and religious beliefs were major factors enabling him to persevere in his studies – such that it led to his academic and career success. He was able to maintain a high academic standard despite years of difficulties; if the circumstances had been more favourable, it is entirely possible that he might have achieved much more.

Undoubtedly, many international students do manage to persevere in their studies despite the difficulties involved, although not all have the support and help of their family, special friends, and student affairs personnel (Marginson et al., 2009), or religious beliefs. There are other factors that contribute to inner resilience and perseverance, for example, humour (Gebhard, 2012) or a positive attitude towards solitude (Sawir et al., 2009). Nevertheless, not everyone is strong-willed or has an inner strength. When facing a difficult situation, some students may give up and withdraw from their studies (Gebhard, 2012). Should universities simply dismiss the plight of these students just because of their financial situation or for other reasons? Universities should nurture such students so that they can reach their full potential for they have the potential to excel with appropriate efforts, encouragement, and support. "International students are not a vulnerable population lacking agency and rights" (Marginson et al. 2009, p. 450), but should have the consumer rights and human rights to access financial security from the governments and universities to complete their education (Marginson et al., 2009).

The findings highlight the importance of the institution's role in influencing international students' financial security and in supporting them and changing their lives, whether for better or worse, which is in accordance with Cho and You (2015) and Leong (2015). Compared with local students, international

students generally are more vulnerable and have less backup in a crisis (Marginson et al., 2009). The present study supports Jiang and colleagues' (2019) claim that when universities provide students with support, students' school-life satisfaction and psychological wellbeing could increase. Ironically, universities can also become the source of difficulties for students when the latter ask for help: "the solution is the problem; the problem is the solution" (Marginson et al., 2009, p. 293). International student tuition fees are an important source of a university's revenue, but this in no way justifies the university treating the students as 'cash cows' (Choudaha, 2017) and leaving them in a "sink or swim" situation. It is also irrational and morally reprehensible for student affairs personnel to interpret students' seeking financial help as 'making trouble'. Pressurizing a high-achieving international student to quit his studies and career dreams during his last year for the sake of 4,500 RMB instead of trying to understand and help him, as was the case in the present study, is not a humane act on the part of a university. It is also unethical and can negatively affect the institution's or the nation's international reputation, creating an impression of the institution as a purely commercially driven entity (Marginson et al., 2009) rather than a bastion of higher education that universities should aim to be – to facilitate student internationalization (Horta, 2009). Universities should not leave the responsibility of security and safety to the students themselves; they need to identify and protect the financial security of international students (Marginson et al., 2009).

This study indicates that enhancing international students' financial security to help them succeed can also benefit the university itself. How universities respond to international students' security needs may affect their opportunity of "investing in their students who later become their brand ambassadors" (Choudaha 2016, p. III) as word-of-mouth referral can influence students' application decisions (Schulte & Choudaha, 2014) and whether they choose to study in China. Besides this, the passing rates of international medical students' licensing exams largely determine China's reputation regarding the quality of its medical education (Banerjee, 2015). This, in addition to students' achievement in their careers, their satisfaction with the university management, facilities, safety and so forth, affects students' decision to select China as their study destination. Hence, Chinese higher education institutions should maximize their efforts to support and help students not only to enable them to pass the exams but also to ensure their overall wellbeing during their stay under their care in China. In the case of the participant in this study, his home country, where doctors are in great demand, has been blessed with the efforts of a talented young doctor who is now playing a significant role in saving patients during the COVID-19 pandemic crisis. Helping international medical students succeed in their studies so that they can give back to their home country or to the world: this should be the mission and humanitarianism of international medical education.

Implications and Recommendations for Policy and Practice

There are several implications of the study for policy and practice. First, it is found that commercial agents can be a curse to harm international students' benefit if without proper supervision from institutions. When universities rely more on agents to disseminate information to prospective students, they would give a chance to them to take advantage of students. These findings suggest that institutions hosting international medical students in China should provide clear current and accurate information through their English websites to prospective students (Liu, 2015; Shi, 2019). Information such as admission criteria, scholarships, estimated living costs, employment and so forth will help students make informed decisions and plan their budget, and should thus be detailed and easily accessible on the institutions' websites. Direct online admission facilities should be set up to protect prospective students' benefits. Universities using commission-based agents should take care to choose trustworthy legal agents, reduce their reliance on them and carry out the eliminate and renew intermediary agencies according to their service quality (Pan & Bai, 2020). They should provide transparent information on their websites, such as a list of companies and agents that they work with and share legal responsibilities for the international students that these agents bring to the university. This will ensure that the universities become major stakeholders and will encourage them to "monitor" the students.

Second, the findings of this article show that the hosting university lacked awareness of the participant's financial difficulties and was not ready to provide financial assistance. These findings are aligned with the argument by Forbes-Mewett and colleagues (2009) that the Chinese government and universities

need to develop tailored policies and practiced to provide a financial safety net for vulnerable international students. Proactive and strategic financial support mechanisms can be cultivated to empower students to overcome their financial crises and enhance their financial security to achieve academic and wider success (Devlin & McKay, 2018). Such mechanisms could include the provision of on-campus part-time jobs or more scholarships and funds, especially for high achievers (Yang & Meng, 2009). To facilitate international students' academic studies, careers and wider success, universities should invest time and effort proactively (Choudaha, 2016). There should be a portfolio of international medical students from low SES backgrounds after admission so that the department in charge can monitor their lives and wellbeing to provide timely assistance and counselling if necessary.

Third, as the findings show, some of staff members failed to acknowledge the participant's financial hardships and refused to provide help when needed due to lack of empathy and bias against him. By contrast, when the special staff member recognized this issue, she was able to not only help the participant with financial assistance but also comfort a wounded soul. These findings indicate that it is essential that international office personnel be trained to meet the human security needs of international students (Marginson et al., 2009) by helping them develop cultural sensitivity, observation skills, empathy, sympathy, and intercultural competence. This could make a difference in international students' lives. In Chinese universities, student affairs personnel are usually responsible for coordinating various aspects of international students' affairs (Jiang & al., 2020). They have direct interactions with students and play a critical role in care work and in their lives and success. Encouraging these staff to spend more time caring for and listening to students will allow them to increase their capabilities and improve their understanding of the financial difficulties international students might be experiencing. Their words, attitudes and behaviours may mould the way international students feel about the host institution and Chinese education. Potential bias and discrimination against students due to their economic hardships should be replaced with a mindset of respect, empathy, and compassion.

Last but not least, more research into international student finances in China is warranted as knowledge of the phenomenon remains unclear. In other popular countries hosting international students, such as the UK and Australia, researchers have commenced studies on the sources of international student income, how and where the students spend money and how they cope financially (Marginson et al., 2010; Study International Staff, 2020). As one of the major education providers of international students in the world, such studies are urgently needed in China.

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