

Exploring Alternative Sources of Financing Higher Education

Higher education holds the key to “inclusive growth” and to lead in the world of knowledge production. The mode of financing higher education is crucial for understanding how higher education is provided to society and at what price. Despite recent increases in budgetary allocation for higher education, the importance of exploring alternative sources of financing higher education remains. This paper reviews literature on government intervention in education and discusses the pros and cons of some alternative sources of financing higher education from the point of view of social justice and efficiency in allocation of resources. It argues that keeping in mind India’s imperatives, the government has to continue to play a leading role in the provision of higher education. Among the measures suggested, fee enhancement and education loans are of limited significance in a country like India.

SAUMEN CHATTOPADHYAY

The mode of financing higher education in the public sector is central to higher education policymaking because it reflects how education is provided to society and at what price. It also, therefore, indicates the policy stance of the government towards higher education. In the present context, the issue of financing assumes importance as the government realises the importance of higher education to consolidate India’s strength in the world economy and to ensure social mobility and social cohesion. To attain this, the centre is gearing up to double enrolment in higher education. However, higher education policy is being formulated against the backdrop of the ongoing fiscal reform as evident in the sincerity of the government to honour the Fiscal Responsibility and Budget Management (FRBM) Act. As a result, the centre is still grappling with tension and the dilemma to fulfil its social commitment to ensure access to higher education to all those who are willing to pursue higher education on one hand, and the tendency to view higher education as a private individualised commodity (or service), whose provision can be subject to market forces, and the financing of which should primarily rest with the household sector on the other hand. The increasing dominance of neoliberal ideology is very much evident in policymaking.

The issue of financing and other related aspects deserve attention in the present context as the mode of financing would determine the emerging contour of the higher education system in India. However, in view of a steady increase in the demand for select areas of higher education, notably market-oriented courses, responses forthcoming from private providers have been positive. Concomitantly, public support to higher education has been suboptimal in real per capita terms. The question is how best the government can tap various sources of financing higher education based on international experiences. Though the union government has raised budgetary allocation for higher education in the budget for 2007-08, the question of looking for other sources of financing remains in view of the rising demand and fiscal constraints being faced by the states, in particular, under the ongoing fiscal reforms programme. There is a trend the world over for

governments to explore options for raising more resources from higher education with the main objective of pruning the extent of subsidies accruing to those who do not deserve by the government. Further, under the General Agreement on Trade in Services, there is an attempt to create space for international providers as well. Globalisation of higher education, therefore, further complicates the evolving scenarios.

This paper focuses on the options that are being tried out the world over to raise more resources from higher education and feasibility of trying out some of these options for a country like India. This paper is divided into five sections. In Section I, we deal with the question of economic value of education as it has been viewed in different strands in literature. In the next section we take up an issue, which is fundamental to address the issue of mode of financing higher education. We distinguish between the concepts of public goods, mixed goods and merit goods with reference to higher education. Associated with this, in Section II, we also discuss the rationale behind public support for higher education. In Section III, we give some evidence of public support to higher education, both for India as well as for other countries. In the next section, we discuss the pros and cons of different sources of financing higher education and their feasibility in a developing country like India. In the concluding section, Section V, we raise certain questions, which are to be addressed while designing policy that determines the mode of financing higher education in India. The paper ends with a direction towards which future financial reform of higher education may be carried out.

I Economic Value of Education

Education has been conceived of in various ways in several strands of economic theories. Each characterisation implies different emphases. The characterisations may be summarised as follows [Gradstein et al 2005]:

(i) Education as a human capital approach, which emphasises on learning skills to raise productivity;

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1. Understanding the eBook The Literature Of Higher Education 197
 - The Rise of Digital Reading The Literature Of Higher Education 197
 - Advantages of eBooks Over Traditional Books
2. Identifying The Literature Of Higher Education 197
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an The Literature Of Higher Education 197
 - User-Friendly Interface
4. Exploring eBook Recommendations from The Literature Of Higher Education 197
 - Personalized Recommendations
 - The Literature Of Higher Education 197 User Reviews and Ratings
 - The Literature Of Higher Education 197 and Bestseller Lists
5. Accessing The Literature Of Higher Education 197 Free and Paid eBooks
 - The Literature Of Higher Education 197 Public Domain eBooks
 - The Literature Of Higher Education 197 eBook Subscription Services
 - The Literature Of Higher Education 197 Budget-Friendly Options

6. Navigating The Literature Of Higher Education 197 eBook Formats
 - ePub, PDF, MOBI, and More
 - The Literature Of Higher Education 197 Compatibility with Devices
 - The Literature Of Higher Education 197 Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of The Literature Of Higher Education 197
 - Highlighting and Note-Taking The Literature Of Higher Education 197
 - Interactive Elements The Literature Of Higher Education 197
8. Staying Engaged with The Literature Of Higher Education 197
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers The Literature Of Higher Education 197
9. Balancing eBooks and Physical Books The Literature Of Higher Education 197
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection The Literature Of Higher Education 197
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine The Literature Of Higher Education 197
 - Setting Reading Goals The Literature Of Higher Education 197
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of The Literature Of Higher Education 197
 - Fact-Checking eBook Content of The Literature Of Higher Education 197
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements

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