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CAUGHT BETWEEN  
A ROCK AND A  
HARD PLACE: The  
Plight of Low  
Income Students in  
Socio-Economically  
Deprived Contexts

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It is common knowledge that higher education is going through a process of profound metamorphosis. In very recent times this heretofore tranquil field of human endeavour seems to have been hit by a land mine, which profoundly altered its overall configuration and reshaped its various contours. Thanks to the mighty shakeup, the epistemic enterprise has witnessed the broadening of its scope, the rethinking of its purpose, the diversification of its stakeholders, the modification of its structure, the shifting of its traditional support base, etc.

Although far-reaching in its implications, few players in the higher education industry seemed prepared for the dropping of the earth-shattering bombshell. As Francis Steiner has

shown, in several countries--(developed and developing)- -the formulation of a vision for the tertiary education sector that attempts to take into full account the new realities is a very recent development. In the examples supplied by Steiner the earliest study goes back to 1997.<sup>1</sup> Neither were things different at the institutional level. Analysts in the field have pointed out that often institutional response has been more like a reaction prompted by external exigencies than intentional reform resulting from self-critical reflection and analysis.<sup>2</sup>

Closely linked to the question of readiness is the issue of attitude. Responses to the new development vary, with receptivity ranging from

enthusiastic embrace to reluctant acceptance. While some view the current state of affairs as a welcomed corrective to a system considered lethargic, non-responsive and complacent, others seemed more concerned about the non-salutary, impact it is exerting on the educational enterprise than the possibilities that it holds. Amongst other things they worry about what they regard as anarchic expansion, the erosion of institutional autonomy occasioned by increasing deference to business interests and the dictates of the state, the uncertain future of a venture whose fortune is deemed too closely tied to the interplay of market forces.<sup>3</sup>

That such a dramatic change in a sphere so essential to human advancement, national development and the progress of civilization evokes so divergent a response should come as no surprise. At stake are deeply held values and cherished commitments, which are considered worthy of vigorous debate and stout defense. But while the intellectual war is being waged on the merit of the new phenomenon, it should be borne in mind that there may be valuable insights to be gained both from the adulations of the cheerleaders and the laments of the critics. It is very possible that when the duel is over the victor will stand on neither extremity of the spectrum but somewhere between its opposite poles, reading a declaration that is likely to blend elements of the outgoing paradigm with those of the encroaching one.

But while the pendulum swings erratically from left to right seeking rest at that happy median point, there is a sub-sector in the higher education enterprise, which will continue to experience discomfort. I refer to that group of students who belong to the lower socio-economic stratum of the societies where economic deprivation IS the dominant feature of the landscape. For them the occurrence of the grand metamorphosis is like the proverbial two-edged sword whose blade cuts on either side. Its non-occurrence would be problematic~ but its occurrence is also fraught with challenges. A summary examination of select features of the educational

paradigm which is rapidly gaining ground will illustrate the unhappy situation faced by the students belonging to the lower rungs of the socio-economic ladder.

### **Bias Toward Lower Educational Levels**

Of the four basic levels of the educational experience, policy-makers in the majority world have, for some time, turned the spotlight on primary education. Accepting the premise that “universal literacy is the heart of development”,<sup>4</sup> countries in the developing world challenged themselves to expand access at that level with the aim that universal enrollment and completion would result. Universality is achieved when more than 50% of the age cohort is enrolled in, *and* successfully complete primary education”.<sup>5</sup> Lately, taking seriously the scientific evidence which shows the critical importance of the early years life for the intellectual development of the human person, educators in some developing countries have been calling for the extension of the focus beyond primary to early childhood education.

No one would contest that the vision of universal provision of education at the lower level is a laudable one. Socially, the thrust is more progressive than an elitist approach that caters only to the few chosen ones. Problems arise, however, when one moves from desirability to affordability. For countries already lagging behind in the provision of education and which continue to experience rapid population growth, opening up the lower sectors along the lines suggested was no small task. The fulfillment of the ambitions mandate necessitated far greater levels of resources than most developing countries were able to commit. The 2004 World Development Report candidly acknowledges this reality when it stated that: “Even with adequate fiscal effort . . . many countries do not generate enough resources to achieve universal completion”<sup>6</sup>. Indeed far from increasing, resource allocations for education remain stagnant for the past 15 years — a mere 4% of GDP for the poor countries.<sup>7</sup> Although such limitations have not resulted in total lack of progress toward the set goal, they did cause serious setbacks to its fulfillment. The report quoted goes on to assert that notwithstanding commendable strides, if countries continue only at their present pace of progress “universal primary completion would come only after 2030 in South Asia, and not in the foreseeable future in sub-Saharan Africa”.<sup>8</sup>

In the face of a woefully inadequate funding for education in general efforts to expand access at the primary level could not but compound the inability of the public sector to satisfy the fiscal demands of quality higher education. In some countries budgetary allocations for the tertiary sector remained unchanged or even declined.<sup>9</sup> The fiscal dearth, in turn, created enormous material constraints, which force many an institution to resort to coping mechanisms often inimical to the interests of poor students. Of the

several tough measures which have been adopted (programme cutbacks, limits on enrollment to name but a few), cost-sharing has been the most keenly felt by the students of low socio-economic status.<sup>10</sup>

Cost-sharing requires students to pay a percentage of the cost of their education. In many developing countries, this feature was a novelty. Its introduction created no small stir among students in general and the poor in particular. Whether on ideological grounds or on the basis of national development, many third world countries, including such economically-challenged nations as Haiti and Bangladesh, provided higher education free of cost.<sup>11</sup> The practice became so ingrained that over time it gave rise to a culture of privilege and a mentality of entitlement which became difficult to change. It is not surprising therefore that resistance to the measure would be mounted on a purely historical ground. But for the student belonging to a family who lives below the poverty line, the resistance could not be merely ideological or historical. Objection to the measure was an effort to salvage what fee impositions however modest, threatened to banish into the realm of the unreachable. As the 2003 Human Development Report has shown, when fees become part of an educational system the marginalized face formidable access difficulty.<sup>12</sup>

Even when access is achieved, continuation is often a struggle for many students. This can be seen from the ongoing problem of outstanding fees owed by students and the high attrition that occurs when economic conditions worsen. There is here a dilemma that stares us in the face. While the expansion of access at the lower educational levels tends to benefit the "have nots",<sup>13</sup> it contributes to the problem they later encounter at the tertiary level. Thanks to the progressive policy, an enlarged cohort of tertiary candidates is produced. But when they seek to advance to tertiary level of education, they find a sector unable to satisfy their aspirations due to the weakening it has suffered - a weakening in which the generous policy itself has a share. So then, to students who are kept from pursuing their higher education dreams, the benefits made possible by the expansion of access at the primary level may be seen as a "cash advance" given *against* their higher education experience. They would have suffered if it had not been introduced. But they suffer too, (though perhaps to a lesser extent) because it was introduced.

If we are asked by someone, annoyed by our apparent lack of gratitude for small blessings to consider the alternative of no education at all, we answer the rebuke at two levels. Firstly, on a personal level we invite the indignant party to consider the plight of a hungry person who is served the appetizer but denied the main course. The current high demand for tertiary education would seem to support this point. Secondly, if the push for universal primary coverage was a strategic step taken to foster economic development, the policy would seem to be outdated. In an increasingly

knowledge driven economy, progress toward the fulfillment of that objective requires greater intellectual sophistication and professional competence than can be provided at educational level. Indeed, recently the sheer force of this reality has led policymakers in several developing countries to call for increased access to tertiary education!"<sup>14</sup>

The point of this analysis is not to criticize the effort to expand enrollment at the lower levels, but to argue that if this is done to the neglect of the tertiary level, it is a lopsided approach which is fraught with difficulty. The way forward lies neither in educational elitism nor educational populism. Francis Steier seems to hit the nail on the head when he argues that what is needed is a "comprehensive approach to resource allocation" which ensures a "balanced distribution of resources and a sequencing of investment across the sub-sectors of the educational system" based on a 'country's level of educational development pattern of economic growth and fiscal situation".<sup>15</sup>

#### **The Privatization of higher Education**

As indicated above, although the goal of universal coverage is far from being reached, the project has not been a failure. While coverage remains incomplete, access has been expanded considerably. For example, in the thirty year period which began in 1965 the primary gross enrollment in the low income countries has doubled with literacy moving from less than 50 percent in 1965 to 20 percent in 1995. Simultaneously, this expansion was translated into the expansion of the secondary sub-sector. In countries such as Brazil, Nigeria and Pakistan gross secondary enrollment at least doubled during the same period.<sup>16</sup>

The strains under which the tertiary subsector reels and which, in many ways, have contributed to its weakened condition, have not fortunately prevented its continuing growth. The growing recognition of the importance of advanced knowledge and the need for ever sharper skills for both national development and personal advancement has aroused such an interest in, and a demand for, higher learning that the field of higher education has become, "the new frontier of educational development" <sup>17</sup> Despite its birth pangs and travails, the sector has extended itself beyond capacity in its attempt to respond to the growing demand.

According to the UNESCO Task Force on Higher Education and Society, tertiary education took a giant leap forward during the fifteen year period that extends from 1980 to 1995; During that short time-span tertiary enrollment grew by 51 per cent, ~ovingfr0m 28 million to 47 million.<sup>18</sup> To accommodate this sudden and phenomenal influx of students, countries in the developing world moved quickly to establish huge tertiary education systems for which there was often no commensurate infrastructural and monetary support. This has caused great

discomfort for school administrators who rightfully complained of having to do more with less.”<sup>19</sup>

But while the public segment of the tertiary education subsector was groaning under this increasingly unbearable weight, the private segment whose role has heretofore been, for the most part, stepped into the fray with renewed vigour and energy to help meet the challenge. It increased its involvement considerably and, as a result, in a relatively short time-span, institutions of higher learning operated by private providers began to spring up throughout the world- ~particularly in the developing countries. They number several thousands and represent various types of institutions. ”<sup>20</sup> With varying degree of numerical strength, they penetrated every region of the world, including the Arab world and mainland China.<sup>21</sup> Enjoying in some cases the support of government and the recognition (though sometime reluctant) of their public counterparts, the private institutions have contributed significantly both to the diversification and renewal of the subsector by adopting alternative approaches to programme delivery, flexible schedules, and innovative partnerships.<sup>22</sup>

Compared to the public institutions which are normally large and super-size, the private institutions tend to be small and medium-Sized establishments with enrollment ranging from under one hundred to several thousands. However, despite their size, the input of these newly emerging institutions has not been meagre. They claim a sizeable share of the student population of the developing world.<sup>23</sup> In Latin America and the Caribbean for instance, the percentage of students attending private institutions has reached over 40 per cent, superseded only by the South East Asian region where the percentage exceeds 50 percent. In individual countries such as Brazil, Indonesia, India, the Philippines and South Korea, private institutions claim the lion’s share of the student population with enrollment ranging from a low of 50 per cent to a high of 80 per cent! ”<sup>24</sup> Small wonder, the UNESCO Report characterizes the growth of the private institutions as “the most striking manifestation”<sup>25</sup> of the expansion being experienced by the tertiary subsector. But when considered from the perspective of the poor what may be said of this increased role of the private sector in the provision of higher education? Here one must begin by acknowledging the role of the private institution in the transformation of higher education, particularly in the developing world, from an elitist undertaking reserved to a privileged few to a more open enterprise accessible to a wider cross-section of the populace. Access has been particularly enhanced in the instances where the new institutions are established in areas removed from the traditional centers of higher learning and/or in places with a high concentration of the poor and the marginalized. Moreover, some of these institutions have been able to bring to the educational enterprise an element of creativity and flexibility which has tended to be more considerate of the condition of the poor.<sup>26</sup>

But these considerations notwithstanding, privatization, in and of itself, does not seem to alter substantially the plight of many a current tertiary student or aspiring tertiary student hailing from the “have not” stratum of society. The reason is not difficult to detect. With notable exceptions, private institutions tend to be more dependent on fees for their viability than the public ones. Because of this, their fees are normally higher than those charged by institutions, which receive subventions from the public purse. Unless students from poor households find a way to afford private tuition, the availability of private institutions, however enticing cannot be translated into access. Many an aspiring student who is among the 2 billion souls of our socioeconomically lopsided world forced to live on \$2 per day will smell the sweet savor of a private institution, salivate as a result, but yet unable to darken its door.

This scenario is not ill-founded speculation. A demographic analysis of the tertiary education population in the developing world has revealed “major imbalances between urban and rural areas, rich and poor households, men and women, and among ethnic groups”.<sup>27</sup> This is telling. Despite the phenomenal growth of the tertiary subsector, and socioeconomically the expansion at the lower levels should send a substantially higher number of students from the lower socio-economic stratum to the tertiary level, high income groups continue to be “heavily over-represented in tertiary enrolments”.<sup>28</sup> While the inability to pay is by no means the only reason for this, it is a major factor for the persistence of this situation of inequality.

Beside the undesirable reality of uneven representation linked in part to the inability to pay, there is an anomalous situation which confronts many students from the lower classes who do manage to enter the tertiary system through the private door. The anomaly is this: though socioeconomically deprived, these students, normally, end up paying more for their education than students from well to do households who access the system through public institutions. The point is not academic. In several countries students from the lower rungs of the economic ladder are in the private institutions while those from the upper echelons are over-represented in the public institutions where fees are lower or in some cases non-existent. The anomaly would be tolerable if it were the result of a choice. But it is a problem when it is thrust upon students by the forces of unfavorable circumstances. Such is the case when all public institutions are clustered in one area (usually the capital city) or when the student’s work schedule conflicts with that of the public institution, or when the institution does not offer the course of study desired by the student.<sup>28</sup>

Increasingly, the harsh economic realities are pushing students to work while studying. Schools have responded to this trend by adjusting their schedules, typically offering courses in the evenings or weekends. While

the combination of work and study somewhat helps alleviate the economic problem, it puts serious pressure on the working student's ability to perform to his or her best. Even the most gifted find it difficult to respond to the competing claims placed on their time by work, family and study.

Clearly, if privatization is to bring optimal benefits to students from the lower classes, measures designed to make it work for them must be adopted. One such measure would be for government to extend to the private institution the same concessions given to the public ones: tax exemptions, waiver of custom duties, land grants or leases for educational purposes, et cetera. These concessions reduce the cost of operation and consequently impact favourably on fees. Additionally, government could extend to needy students attending the private institutions the same financial assistance accorded those in public establishments. Scholarships, grants and soft loans should be available to needy students regardless where they are in the tertiary system. This makes perfect social and economic sense. It reduces inequity in the tertiary system; it also allows the expansion of the system at minimal cost to the public purse and relieves the pressure on the public institutions.

### **The Commercialization of Tertiary Education**

In the previous section, I spoke of the private tertiary institutions in a manner that could convey the impression that these institutions constitute a homogeneous group. The truth is they are not. In reality, the private education sector is quite heterogeneous, embracing institutions different in nature, scope, focus and level of offering. Perhaps for the purpose of this paper the most significant distinction pertains to the motive that drives participation in the sector. Within the private group there are institutions which dispense education on a purely philanthropic and non-profit basis, and those which are avowedly profit-seeking in intent.<sup>29</sup> In the expansion and the buoyancy the sector has experienced in recent times, the latter category features very prominently. Indeed, their impact has been so keenly felt that analysts have not been hesitant to see 'n their emergence the advent of a new paradigm in the provision of higher education. Labeled the "commercial" model,<sup>30</sup> the new approach is credited for dislodging the "social transformation model" which was prevalent in the 1960s and 1970s and which was known for its populist orientation.

There is here a significant shift in understanding that must not be missed. Whereas in the past, tertiary education was seen, in the main, as a public service provided by the state for the satisfaction of a multiplicity of needs, the new perspectives essentially, views it as a commercial product or commodity to be purchased primarily for the economic value it represents to the purchaser--be it the student, the business sector or the state. Thus understood, education becomes closely tied to the market. It becomes

market sensitive, market responsive and market driven. It takes on only what the market will bear and goes only where the market leads.

Although not a total novelty, the approach took on a universal dimension and rose to prominence in the aftermath of the General Agreement on Trade and Services (GATS). Introduced in 1994 and signed by several countries, the OATS had the boldness to include education among the services to be liberalized. It obligates its signatories not only to deregulate the sector but also to open it up to foreign providers, and remove high subsidization of local institutions so that the playing field may be leveled. According to Harry Patrinos of the World Bank, the advent of the OATS has transformed the field of education into a gigantic global market estimated at over two trillion dollars and employing 2-5 percent of the world's labour force.<sup>31</sup> A sizeable portion of that mega market is represented by developing countries.<sup>32</sup>

An examination of the impact of the commodification or commercialization of higher education on tertiary education in general and the poor in particular brings to light both encouragements and concerns. In the first instance the opening up of the sector would seem to create the possibility of increased interchange among nations--an interaction with the potential of generating economic dividends and cultural enrichment for all involved. However, given the current configuration of our global village, the mutuality that is latent in the commercial model is yet to become manifest. Ten years into the experiment the educational currents are flowing one direction: southward. The beneficiaries of the lucrative market and those poised to enjoy cultural dominance as a result of their advantageous positions are the developed countries. At the moment, as in many other commercial ventures, the United States leads the way in the provision of cross border educational services, with France running a close second.<sup>33</sup>

Secondly, in the eyes of the political directorate the commercialization of tertiary education has provided a way out of the acute funding problem faced by many developing countries. To governments unable to satisfy the growing demand for higher education (though persuaded of its critical importance for national development) the idea of the private injection of capital into the sector could not be resisted. This enticement plus the pressure to comply with the prescriptions of the new global economy explains the easy acceptance received by the GAT.

But wisdom and care must be exercised here lest the solution of today contribute to the problem of tomorrow. It is well known that commercial ventures are driven by the bottom line. What is likely to happen if the profit motive becomes the dominant concern in the provision of higher education? Is it far-fetched to surmise that in such a scenario, areas of knowledge deemed unprofitable by the providers, but considered vital to

national development will be neglected? What if in response to the market the sector were to concentrate on the impartation of skills and technical know-how and shy away from painstaking and time consuming training in research and the hard core disciplines? Isn't it justifiable to fear that this would widen the knowledge gap that already exists between the rich and poor countries to the further detriment of the latter? Indeed, the UNESCO Task Force is categorical that countries which miss out in the knowledge game may not be in the economic development race at all:

*The winner-take-all character of investment of knowledge demands a high level of existing knowledge and skills even to enter the fray. Few developing countries possess this knowledge. In this way, the knowledge gap will effectively preclude many upper-middle-income developing countries from participating in, and enjoying the benefits of, a growing and highly profitable set of economic activities. This issue is less relevant to low and lower-middle-income countries, whose focus will be on developing the capacity to access and assimilate new knowledge.*"<sup>34</sup>

Thirdly, focusing directly on the impact of commercialization .on the student from the lower stratum of society two observations seem appropriate. The first is that—increasingly--commercially oriented institutions seek to address the affordability question raised above by offering loan financing to students. This makes it possible for those who cannot come up with their tuition upfront to study. While this may be attractive to some, its dark side must not be overlooked. Unless loans are very soft, ongoing financing is a very expensive way to cover the cost of education. Indeed, even when concessionary rates are secured, debt repayment becomes an issue. In contexts of high unemployment, where academic credentials do not easily lead to lucrative jobs, such commitment can be a real problem. Jamaica, for instance, has instituted a loan scheme in its effort to facilitate access to tertiary education. But securing loan repayment has been a real challenge. In an effort to alleviate the burden, some suggest that the mortgage approach to debt repayment be replaced by the less stringent "income contingent loan system"<sup>35</sup> approach which ties repayment to actual employment. This is certainly student friendly. But this is viable only in contexts where there is a reasonable chance of securing meaningful employment within a reasonable time frame following graduation. of too many graduates remain unemployed for too long, the scheme will collapse.<sup>36</sup>

The second area needing exploration is quality. It is conceded that commercialization has made higher education more available and more accessible to the poor. For instance, thanks to the GATS it is possible for the student living in remote areas of many a developing country to earn credentials from institutions in the developed world. In the past, such an opportunity would be open to the precious few who were privileged to travel and able to pay the high cost of study abroad. But this very accommodating feature can be a problem for tertiary education in the majority world. As a rule, the market goes to the customer with what he/she desires and can afford. Often the quality of what is offered depends on the status of the demand. Applied to education, where the market is the driving force, it is not far-fetched to conceive the coming into being of “graded” institutions well-equipped and well-staffed high grade establishments designed for the well to do, and lower grade or “garage” establishments designed for the poor. The institutions in the latter category could not but offer a sub-standard educational product whose cash value to those unwise enough to acquire it is nil. “To the extent that competition is driven by cost alone, it is likely to abet the provision of low-quality education”.<sup>36</sup> The field of higher education is changing at a rapid pace. The meaning and significance of the shake-up which has overtaken the sector is yet to be fully sorted out. Vital questions are yet to be answered. What role should government play in the new dispensation? How should the various types of institutions that constitute the tertiary system be treated? What quality assurance control needs to be put in place to avoid the deterioration of the system? While attempts are being made to address these and many other issues which are rocking the system, the position of students belonging to the lower rung of the socio-economic continues to be precarious and unenviable. For many the benefits reaped at the lower educational levels due to the expansion of access seems to be canceled out by the inability to graduate to the tertiary level. Privatization provides an open door into the system for some but at a much greater cost to them than to their better off colleagues. How can this inequity be rectified? If commercialization counters by offering a product that suits the small purse of the poor it is likely to be of so poor (no pun intended) quality that its

value is questionable. Surely the poor is caught between a rock and a hard place.

### END NOTES

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4. World Bank, World Development Report 2004 (Oxford, New York: Oxford University Press, 2004), p 111.
5. See Errol Miller, "Access to Tertiary Education in the 1990s." In *Higher Education in the Caribbean*, Glenford D Howe, ed., (Kingston, UWI Press 2000), p 125.
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8. World Development Report 2004, p 112.

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10. Steier, p 162.
11. Ibid. p 161.
12. UNDP Human Development Report 2003 (New York, Oxford: Oxford University Press, 2003), p 114.
13. Ibid. p115.
14. In the Caribbean, for instance, CARICOM governments have decided that 15% of school graduates should be enrolled in tertiary education by 2007. This represents a doubling of the percentage that existed in 1997 when the decision was taken.
15. Steier pp 167, 168.
16. Force, p. 29.
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19. Ibid.
20. Steier, pp 159-161; Joel Carpenter, "The New Evangelical Universities," *Mission Frontiers* (March —April) : 6-7.

21. Task Force, p 30; Steier, p 160.
22. Steier, p 161; Carpenter p. 7.
23. Steier, p 161.
24. Ibid. UNDP Higher Education C p. 30.
25. UNDP, p.29.
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28. Ibid. p. 30.
29. Steier, p. 163.
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32. Ibid.

33. Hirtt, p.16.

34. Higher Education, p. 36.

35. Steier, p. 179.

36. Higher Education, p. 35.