



The Commonwealth
Education Hub



Ushirika wa Maendeleo ya Elimu Barani Afrika
الرابطة لأجل تطوير التربية في إفريقيا
Association for the Development of Education in Africa
Association pour le Développement de l'Éducation en Afrique
Associação para o Desenvolvimento da Educação em África

Funding Education: the role of scholarships, bursaries and other mechanisms

Discussion Summary

This e-Discussion was conducted by The Commonwealth Education Hub between
7 April 2016 and 29 April 2016.

Funding Education: the role of scholarships, bursaries and other mechanisms

Introduction

Financial exclusion from education is an issue across the Commonwealth, with direct and associated education costs prohibiting individuals from accessing education. While progress has been made, such as the near-universal provision of basic free education ([2015 Global Monitoring Report](#)), user costs remain a significant barrier to education access. These costs often differentially affect lower income families and learners, feeding a cycle of disadvantage, and are a key issue in addressing equitable access to quality education.

At the 19th Conference of Commonwealth Education Ministers, ministers voiced their agreed support of continued and expanded access to scholarships, and the importance of “ensuring that [they] are awarded to the most able, but meet the needs of the most deserving”, as articulated in the [Nassau Declaration](#). Target 4.b of Sustainable Development Goal (SDG) 4 similarly echoes the need to substantially expand the number of scholarships available, particularly to those who are most likely to be financially excluded. A growing body of research exists around the cost-effectiveness of investing in education, not only for economic, but social and environmental benefit, and achievement of the SDGs. Attention is also being paid to the role of state and non-state actors in financing education, recurrent capital costs and exploring alternative financing options (including scholarships, bursaries, grants, etc.).

In partnership with the [Association for the Development of Education in Africa](#) (ADEA), the Education Hub ran an eDiscussion on individual funding mechanisms for education. The objective of the four-week discussion was to bring together practitioners, academics and policymakers to discuss how to increase availability and access to funding for education.

About The Education Hub

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Conceived as a ‘network of networks,’ The Commonwealth Education Hub is intended to promote knowledge sharing and collaboration among policy-makers and practitioners across the Commonwealth. Through its virtual ‘one-stop-shop,’ the Hub offers an array of online knowledge services designed to enable easier access to relevant information and resources, as well as to strengthen the collaborative context within which approaches, solutions, and best practices can be shared and adopted at scale across the Commonwealth, and perhaps even more widely.

www.thecommonwealth-educationhub.net

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The discussion reached out to over 740 participants, comprising representatives from Education Ministries, development organisations, the private sector and academia. Responses were received from 11 countries across the Commonwealth and beyond, and were moderated by Ms. Chemwi Mutiwanyuka, a Programme Analyst with the [ADEA Working Group on Education Management and Policy Support](#).

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Discussion Summary

Key points

- There is a need for a variety of funding options to be available to ensure increased and equitable access.
- Different funding mechanisms have different weaknesses and strengths, and further development should be explored within the context of the country and education system.
- Collective responsibility exists to ensuring access to financing, not just of government.
- No one-size-fits all solution exists, whilst expanded access and increased availability and variety of financing options must consider long-term sustainability, efficiency, effectiveness, flexibility and resilience.
- Particular focus needs to be placed to those most in need of financial assistance to ensure support and equitable access. Raising awareness and providing support is critical to increasing access to those who are disadvantaged, marginalised and/or at risk of missing out.
- Government not only has a financial role to play, but an enabling and coordinating role in developing other funding sources and mechanisms.
- Greater collaboration is needed to support cross-border funding and student mobility.

Issues discussed

Distinguishing between different forms of financing education

A plethora of funding options were discussed, with contributors pointing out that whilst scholarships are often the first to come to mind, there are advantages and disadvantages to all types. It was considered important to distinguish between the different options, ensuring that alternative options to scholarships received equal weight in the discussion, balancing sustainability, efficiency, equitable access and adapting to different contexts and individuals.

As was highlighted by Mr. Peter Williams, traditional scholarships are narrow in scope, used to “attract talent and encourage/reward effort”, whilst bursaries and other options, including needs based scholarships, offer much broader access to the education system, helping to cover direct and indirect expenses, and not as narrow in academic focus. Likewise iterated by Mr. Nasir Kazmi, “scholarships are most commonly known and practised solutions, but one of the key issues is that they are not cost-effective, therefore will never be able to meet the growing demands”. Various contributors stressed the importance of reducing dependency on scholarships and of ensuring a broad mix of financing options to meet growing demand.

A consensus was reached that provision of alternatives is critical to ensuring funding is adaptable to different contexts and that students most in need of financial assistance are reached, to support increased and equitable access to education. Various other funding options were discussed, including student loans, bursaries, teaching assistantships and other on-campus work opportunities, paid internships and placements. Different types of loan schemes discussed included income-dependent repayments, which highlighted flexibility with student capacity to repay loans (e.g. Australia), and

bonded service, which demonstrated the potential to use individual financing mechanisms for wider social benefit (e.g. professionals practicing in underserved areas).

Collective responsibility

Echoed throughout the discussion, was the fundamental right to education which is not solely the responsibility of individual governments, but the collective responsibility of all within and across borders. Contributors discussed the need for greater involvement from all stakeholders, including the global community, the private sector, tax payers and education institutions, amongst others. This collective focus speaks to the inclusiveness of SDG4, and target 4b which seeks to substantially expand the number of scholarships available to developing countries.

To support the case for collective responsibility, contributions stressed the need for stakeholders to understand direct and indirect benefits of education, and the need for ownership with greater involvement of all stakeholders. The link between education and economic growth supported this perspective. As stated by the first contributor to the discussion, Dr. Benedict Valentine Arulanandam, “education has the power to pluck societies out of poverty.” Developing skilled citizens is not only beneficial for individual wellbeing, but influences other dimensions of development, including increased civic engagement, and economic growth and livelihood generation.

Stakeholder roles

Participants contributed various ways in which government increase funding, whilst ensuring those most in need have access:

- Government incentives for development of education funding, including tax incentives in the form of exemptions, exclusions, deductions and credits for corporations, groups and individuals.
- Direct investment through tax revenue and offering of government grants and contracts.
- Government monitoring and regulatory control, including potential accountable task forces to channel scholarships appropriately to those in need.
- Investment in research and development.
- Act as a centre for coordination of information and activities, ensuring fair and effective dissemination and enhanced internal and external student mobility.
- Adoption and promotion of work opportunities such as internships to support study.
- Investment into alternative education options, such as e-learning and distance education, which decrease cost and increase access.

Whilst the role of government as a primary source of funding was recognised, discussion focused on government’s role in fostering and enabling environment for private sector investment and other collaboration, and regulating and administering collective action. As with different forms of financing mechanisms, hybrid solutions and a mix of financing sources were discussed. As synthesised by Ms. Chemwi Mutiwanyuka “public sources can and ought to be augmented with contributions from other sources such as the private sector.”

The role of the private sector and corporate social responsibility was frequently raised, with suggestions that these offer a significant and largely untapped source of potential funding, including the ability of multinationals and international agencies to facilitate increased cross-border funding and

education, and the potential within foundations. Tax incentives and public image were seen as means to encourage private sector uptake.

Also suggested was the need for education institutions to be socially motivated rather than profit motivated; ensuring that the students most in need have access to scholarships and aid programs.

Sustainability, effectiveness and efficiency in financing

Challenges in sourcing funding and appropriate options for financing turned to the wider issue of sustainability, effective and efficient implementation, and equitable access; not simply about injecting money, but where it goes and how it is used and regulated. Various issues were raised, including exclusionary scholarship criteria, financing schemes operating differently than designed, and billions of dollars in student loan debts, as was exemplified by the United States financial crisis.

Discussions highlighted that there is no one-size-fits all solution, and that long-term sustainability, efficiency and effectiveness must be pursued within the context of the country, and be flexible and resilient within the rapidly changing education landscape and global education system. Improvement to and sustainability in financing must also take into account and benefit the interrelationships between education and development. Mauritius was presented as an example of a country which uses Labour Market Information Systems to inform forward education planning, as well as the Kenyan Higher Education Loans Board (HELB). Both of these combine market understanding with education to allow for the channelling of student financial support towards critical sectors and those experiencing or expected to experience skills shortages. Financing which is successful in promoting wider development will be viewed as more effective and sustainable in the long-run. Also, as was exemplified in the description of the HELB programme, regular monitoring and review is important for ensuring improvement and effectiveness in implementation.

Other examples presented as successful models of student financial aid services included the Australian income contingent student loan repayment scheme, which was noted as having significantly expanded access to higher education and as having been replicated outside of Australia.

Increased and expanded access to educational financing is likely to require greater investment of time and resources into research and development of sustainable, effective and efficient financial aid services, but accepted to have greater long-term payoff.

Reaching those in need

Many contributors noted that scholarships often do not reach those most in need, primarily because of academic focus and secondarily as wealthier students are more likely to have had access to better education and parental expectations for further education. This was also thought to be magnified at an international level where international scholarships are most likely to benefit those who are more affluent rather than those that are most in need. Many felt that marginalised and disadvantaged students are less likely to perform well academically, making them less likely to be able to fulfil demanding application requirements.

Key areas explored by participants as ways of increasing access and ensure dissemination of financial aid to those most in need and those most at risk of being excluded included:

- Raising awareness amongst those most in need, including teacher/leadership training and promotional campaigns which target those most in need.
- Ensuring an assortment of funding options are available to meet individual circumstances and requirements, including financial mechanisms which target those with the greatest financial need.
- Implementation of monitoring structures to ensure diffusion of financial aid.
- Simplification to or assistance in completing the application process.
- Use of research and surveys to understand barriers to access and uptake.
- Government taking the lead on publicising scholarship opportunities

Cross-border financing and mobility

The discussion highlighted a greater need for collaboration in cross-border financing and student mobility. The ability to partake in cross-border education was considered an enriching student experience, fostering diversity, tolerance and cross-cultural understanding, and helping to shape international leaders. In line with the general discussion around increased funding sources, governments, educational institutions, and multi-national organisations were all discussed for their potential in supporting increased cross-border financing and mobility.

Significant discussion centred on the Commonwealth Scholarship and Fellowship Plan (CSFP), both in terms of successes and shortcomings, and in showcasing the importance of such financing mechanisms. Contributions were received from former recipients, professionals formerly involved in the programme, and others with knowledge of the programmes. With over 35,000 alumni, the CSFP was seen to benefit the Commonwealth by promoting Commonwealth values and building understanding and connection across the Commonwealth community. Conversely, it was suggested that the CSFP could potentially be refreshed to better maximise this potential and improve the opportunities available through the programme.

More broadly, a call was raised to move beyond the traditional South-North exchange and reduce the dependency of a small number of countries to support this interchange. Also raised was the need for increased cross-border financing and collaboration in research activities, with the [ERNWACA Grants Scheme](#) highlighted as an effective approach.

Commonwealth & other Case Studies

Commonwealth Scholarship and Fellowship Plan (from Peter Williams, United Kingdom)

“The Commonwealth Scholarship and Fellowship Plan (CSFP) is an international programme under which Commonwealth countries offer scholarships and fellowships to citizens of other member states. The CSFP was established by Commonwealth education ministers at their first conference in 1959. Since then, Commonwealth Scholarships have become one of the most prestigious and best-known international scholarship schemes. Over 30,000 individuals have benefited.” <https://www.acu.ac.uk/scholarships/commonwealth-scholarships/about-csfp>

Higher Education Loan Program, Australia (from the Moderator, Chemwi Mutiwanyuka)

“The Commonwealth Government’s Higher Education Loan Program (HELP) provides income-contingent loans to Australian students enrolling in eligible university courses. HELP aligns the costs of higher education with its benefactors. The alignment of public and private costs with public and private benefits lays the foundation for an efficient and fiscally prudent higher education funding regime. Repayments are connect to a graduate’s ability to pay, not the amount of the loan, or its age. If a graduate loses [their] job or takes time out of work, no repayments are required.” [Policy Note: HELP: Understanding Australia’s system of income-contingent student loans](#)

Scholarships Focal Point, Mauritius Ministry of Education and Human Resources, Tertiary Education and Scientific Research (from Ricaud Auckbur, Mauritius)

The Ministry has set-up a focal department within the Ministry to ensure “effective and fair dissemination to the public through spoken, written and electronic media.” <http://ministry-education.govmu.org/English/scholarships/Pages/default.aspx>

Higher Education Loans Board, Kenya (Charles Ringera, Kenya)

The Higher Education Loans Board (HELB) was established by an Act of Parliament CAP 213A in 1995. The aim of the Board is to provide competitive financing to all Kenyans pursuing higher education. The mandate of HELP includes: 1) disburse loans and bursaries to needy Kenyan students pursuing higher education; b) recover all outstanding university loans given to Kenyan students since 1974; c) establish a viable and sustainable revolving fund; and, d) to source for funds to disburse to Kenyans pursuing Higher Education.

<https://drive.google.com/file/d/0By8T-PuCsqpbN05CM2puaXo2Q0k/view?pref=2&pli=1>

Study Webs of Active-Learning for Young Aspiring Minds (SWAYAM), India (from the Moderator, Chemwi Mutiwanyuka)

The Government of India has developed SWAYAM to offer free, open, online education in India via a Massive Online Open Courses (MOOCs) to broaden access to cost-effective and quality education within the country. Ms Mutiwanyuka notes that SWAYAM provides a feasible example of scaling up access to MOOCs.

ERNWACA Grants Scheme (from Yves Benett, United Kingdom)

<http://www.ernwaca.org/web/Call-for-proposals-ERNWACA-1305?lang=fr>

Related Resources

From Charles Ringera, Kenya

- [Report to the Chief Executive Officer](#), Kenya Higher Education Loans Board
- [Sustainable Funding Higher Education](#), Kenya Higher Education Loans Board

From Nnenna Eluwa, Nigeria

- Agboola, B., & Ofoegbu, F., 2010, [Access to University Education in Nigeria: A Review](#), University of Benin.
- Daudia, R., 2007, 'Female education and Nigeria's development strategies: Lots of talk, little action', Indian Journal of Gender Studies, Vol. 14, No. 3, 461-479.
- [Gender in Nigeria Report 2012: Improving the Lives of Girls and Women in Nigeria](#), British Council Nigeria, 2nd Edition, 2012.
- Uzochukwu, B., Onwujekwe, O., Uguru, N., Ughasoro, M., & Ezeoke, O., 2010, '[Willingness to pay for rapid diagnostic and treatment of malaria in Southeast Nigeria: Ex post and ex ante](#)', International Journal for Equity in Health, Vol. 9, No. 1.
- The World Bank, 2004, [School Education in Nigeria: Preparing for Universal Basic Education](#), Africa Region Human Development Series, No. 53, The World Bank, Washington.

From the Moderator, Chemwi Mutiwanyuka

- Guille, M., '[Student loans: a solution for Europe?](#)' European Journal of Education, 12/2002.
- Looney, A., and Constantine, Y., '[A crisis in student loans? How changes in the characteristics of borrowers and in the institutions they attend contributed to rising loan defaults](#)'. Brookings Papers on Economic Activity, BPEA Conference Draft, September 10-11, 2015.
- Mohadeb, P., *Higher Education in Mauritius: An Analysis of Future Financial Sustainability*. Napier University thesis submission, May 2013.
- Montanini, M., '[Supporting tertiary education, enhancing economic development: Strategies for effective higher education funding in Sub-Saharan Africa](#)'. Istituto per gli Studi di Politica Internazionale, Working Paper, 49/May 2013.
- [Policy Note: HELP: Understanding Australia's system of income-contingent student loans](#). May 2014. Group of Eight Australia.

From The Facilitation Team, Education Hub

- Commonwealth Scholarship Fund (CSF): <http://cscuk.dfid.gov.uk>
- Draft Policy Brief: [A sustainable, cost-effective approach to delivering education policy for the SDGs](#), Commonwealth Secretariat.
- SDGs & Education: <http://www.un.org/sustainabledevelopment/education>

Discussion Question

Subject: [edu-hub] DISCUSSION: Funding education (the role of scholarships, bursaries and other mechanisms) - discussion ends 29 April 2016

Dear Colleague,

Financial exclusion from education is an issue across the Commonwealth, with direct and associated education costs prohibiting individuals from accessing education. While progress has been made, such as the near-universal provision of basic free education ([2015 Global Monitoring Report](#)), user costs remain a significant barrier to education access. These costs often differentially affect lower income families and learners, feeding a cycle of disadvantage, and are a key issue in addressing equitable access to quality education.

At the 19th Conference of Commonwealth Education Ministers, ministers voiced their agreed support of continued and expanded access to scholarships, and the importance of “ensuring that [they] are awarded to the most able, but meet the needs of the most deserving”, as articulated in the [Nassau Declaration](#). Target 4.b of Sustainable Development Goal (SDG) 4 similarly echoes the need to substantially expand the number of scholarships available, particularly to those who are most likely to be financially excluded. A growing body of research exists around the cost-effectiveness of investing in education, not only for economic, but social and environmental benefit, and achievement of the SDGs. Attention is also being paid to the role of state and non-state actors in financing education, recurrent capital costs and exploring alternative financing options (including scholarships, bursaries and grants).

Progressing from the August/September 2015 eDiscussion on financing education [summary report available [here](#)], the new eDiscussion opening today focuses on financing streams for the individual learner, by way of scholarships, bursaries and other similar financial supports and systems available; in line with the overall goal of universal access to education. Financial aids such as these offer an alternative stream into education within limited resource and constricted budgetary environments, and represent an opportunity for those that may otherwise be financially excluded from the education system. Examples within the Commonwealth include the [Commonwealth Scholarships Fund](#) (CSF) and the [Commonwealth Scholarship and Fellowship Plan](#) (CSFP).

The following questions will be used to guide this discussion:

1. Keeping in mind the various financial contributors to scholarships (including governments, education institutions, the private sector, and NGOs), how can governments increase availability of and access to scholarships and other similar financial support? Do you know of any policies, strategies or collaborations to this end?
2. How can greater intra-Commonwealth and international collaboration be fostered to increase the availability of cross-border scholarships?
3. How can access and support to these financial mechanisms (scholarships, bursaries, etc.) be improved for those most in need?
4. What strategies can be employed to increase scholarships to developing countries (in line with target 4.b of the SDGs)?

When responding, please indicate if you are responding to question 1, 2, 3 or 4 above.

This discussion is being jointly run with the Association for the Development of Education in Africa (ADEA), and will close on April 29th. To participate in the discussion, please email your contribution to eduhub@commonwealth.int.

We look forward to an engaging and productive discussion.

With best regards,

The Facilitation Team

The Commonwealth Education Hub

Email: edu-hub@groups.thecommonwealth.info

Full Responses

Participant responses:

1. Benedict Valentine Arulanandam, Malaysia
2. Peter Williams, United Kingdom
3. Ved Goel, United Kingdom
4. Kingsley Kapito, Malawi
5. Nasir Kazmi, The Commonwealth
6. Ricaud Auckbur, Mauritius
7. Rumbidzai Mashavave, Zimbabwe
8. Remmy Nweke, Nigeria
9. Charles Ringera, Kenya
10. Monia Raies Mghirbi, Tunisia
11. Stephen Brobbey, Ghana
12. Katherine Ellis, The Commonwealth
13. Rumbidzai Mashavave, Zimbabwe (2nd response)
14. Avijit Sankar, India
15. Yves Benett, United Kingdom
16. Peter Williams, United Kingdom (2nd response)
17. Emmanuel Ojo Ademola, United Kingdom
18. Bala Chandra, United Kingdom
19. Christopher Beukes, South Africa
20. Nnenna Eluwa, Nigeria
21. Yves Benett, United Kingdom (2nd response)

Dr. Benedict Valentine Arulanandam, Malaysia

My points of discussion are as follows and as per the 4 areas of discussion mentioned;

Discussion No. 1

It is rather peculiar that the globe is addressing such issues in the 21st Century, but this is certainly a reality and we cannot ignore such fundamental rights to education to everyone, no matter their age, race, background or religion. This is not something new that governments across the globe do not know about. So, the question we need to ask is, what is happening or why is there such a drag in helping the poor in every country. In my opinion, governments can increase the availability of scholarship and other financial support through the following measures;

1. Getting corporations in their respective countries to be involved. This can be further motivated via tax incentives for the establishments of scholarship funds. Then again, there has to be proper regulatory control, to avoid any leakages. Accountable task forces has to be set up by governments to locate the truly hard core poor and channels these scholarships appropriately.
2. Before (i) can be accomplish, there has to be a massive campaign to inspire these corporations to get connected in social responsibility matters. Many corporations are so engross in increasing their respective share valuation, which is important too, but the very essence of the needs of the poor must be met, especially in education. Someone said that “education is next to food”. As much as food is important to our livelihood, education helps a human to stand tall in any circumstances. It is a duty and an obligation for every nation to reach out and help the poor, even across borders.
3. Education institutions should not be profit motivated but rather socially motivated. In many countries, education is a business, which is wrong approach. There are many institutions which are very profitable, but not doing enough to reach out to the poor via scholarships and aid programs. The shareholders are enjoying themselves with loads of dividend payments. Again, governments must interfere to instil the need that education entities should not extricate their profits but to channel such excess towards the poor within the respective countries. A good example of such institution in Malaysia is the Sunway Education Group, where every year, huge amounts are given as scholarships and financial aid to students. The need for equal education for all is a holistic engagement between every machinery. We not only need to educate the current generation but the future generations on sustainable development. Education has the power to pluck societies out of poverty.

Discussion No. 2

To foster greater intra-Commonwealth and international collaboration, there needs to be;

1. Effective dissemination of information through proper channels, which reaches to the very core of the need. We see many examples in certain countries, where the poor do not know of such financial education aid. This could be done via government machineries.
2. Bringing “Corporate Into Villages” approach. This is more than “adopting a village” approach. Corporation should be held accountable to reach out to the poorest of the poor villages and offer education facilities including nurturing the young. This requires a macro cooperation from every corporation in the vicinity, coupled with governmental efforts.

3. Shared information between Commonwealth nations should be further enhanced. A greater workforce should be connected in order to achieve Target 4 of SDG. Bureaucratic systems which hinders such sharing and reaching out to the poor should be addressed head-on. Every human being is made in the image and likeness of God, hence every human being in this planet has the right to equal opportunity and this includes education.

Discussion No 3.

The access and support of these financial mechanisms could be improved by:

1. To conduct inroad surveys by governments and NGOs' to understand the hindrances to such accessibility. Some villages are so remote, there is almost an impossibility to get anything across.
2. All schools in all nations must be informed on such availability of funding on education. The channel or process should not be too complicated or else it could be open to leakages. Many poor nations whose schools are blind to many financial aid programs.

Another good example is in my country, Malaysia, where all schools are given proper information on financial aid and scholarships. The respective classroom teachers are empowered to help these children through welfare schemes and with the help of the school's principal, the poor students' needs are addressed. Frequent courses are conducted by the respective Ministry to update the teaching force on such matters. This is a good example where information reaches the people who engage with students directly. According to World Bank report, Malaysia is one of the successful countries to reduce her poverty percentile to a low level and one of the key factors is education.

Discussion No. 4.

The strategies are;

1. As explained in Discussion No 1, above, is to get more corporations involved with a pure social responsibility agenda
2. Education syllabuses should cater for the various levels of progress with connectivity towards scholarships. This should not end there, such scholarship should have a job or entrepreneurship attached so that the child as he/she completes his/her education realises that they have the capacity to earn or even employ others in their entrepreneurship endeavours.
3. Mandatory contributions by corporations, including SMEs' to a fund where, for every dollar contributed, governments would provide a percentage of their GDP towards the same fund. It has to be properly regulated with transparency to ensure the dissemination of these fund reaches to the poor for the purpose of education. Take a simple example, if a country has 1 mil corporations, a USD 100 per corporation would sum up to USD100 million. If a government were to include a percentage of their GDP into the same fund. We are looking at a huge amount sufficient to help a sizeable poor in education and education infrastructure, provided there are no leakages. On top of that, governments could provide tax incentives to such corporations on these contributions.

I hope the above ideas are fruitful and I sincerely hope that it will be truly a global effort to address the needs of the poor.

Moderator's Note: Chemwi Mutiwanyuka

Q1: Should we look at how Governments can be expected to encourage, enforce and police social responsibility in more detail? The Panama papers seem to indicate that many corporates, government officials and elites are going to great lengths to shield their wealth from taxation despite being aware of their obligations. So how do we counter this with more than just rhetoric?

Perhaps a truly compelling economic case can be made for increasing access to higher education through scholarships and funding. We need think tanks that can conduct this kind of research and be used in the 'massive campaigns' spoken of above.

Q3: I agree with the above. The Government should take the centre stage and the Malaysian example sounds like an area for further study. Dr. Arulanandam mentions challenges associated with remote villages and poor nations. It is especially important that solutions for mass dissemination of data be tailored to meet those most at risk of losing out.

Q4: Lovely comments. It would be interesting to hear from countries which have successfully managed to implement such strategies e.g. the Education Cess in India.

Peter Williams, United Kingdom

Dr Arulanandam is surely right in suggesting that the intrinsic self-interest of education institutions, corporations and individuals in sponsoring scholarship and bursary awards can be usefully reinforced by public policies in the form of tax incentives, matching grants and the like. In subtle ways too (e.g. national and civic honours systems, public recognition on important occasions) ways can be found to reward generosity with conferment of social prestige. The United States is much better than most Commonwealth countries at encouraging private generosity for scholarship funding and charitable giving more generally. Allow me to contribute a few additional thoughts to this debate:

A. Do we need to distinguish in this discussion between 'scholarships' which have traditionally been used to attract talent and encourage/reward effort, and 'bursaries' which carry more of a connotation of assistance to the needy with covering the direct and indirect expense of study? Provision of bursary support can be vital for poorer families.

B. Should we not also extend our discussion to an increasingly common form of financial support for tertiary education, which is student loans? In many parts of the world students are relieved of expense while studying, but are expected to repay the cost later either by financial repayments or through bonded service to the community. Given that the already privileged have a tendency to appropriate scholarship support - because their family background and superior school opportunities give them the edge in (ostensibly equitable) competitive exams - society has a right to expect something extra back from recipients of public scholarship schemes.

C. A particularly pertinent aspect of the current discussion is that a Task Force has been established this year to review the Commonwealth Scholarship and Fellowship Plan (CSFP) which is one of the two major 'Flagship' programmes of Commonwealth inter-governmental educational co-operation, the other being the Commonwealth of Learning. Feedback from participants in this Hub discussion could therefore exert influence in a rather practical way. The 57-year-old Plan, with its 35,000 alumni/alumnae is widely praised as a successful example of Commonwealth collaboration.

Yet the original Plan, reinforced eight years ago by the CSFP Endowment Fund to support the offer of awards for study in less developed member countries, is facing many challenges, partly reflecting changes in the political and socio-economic environment since 1959 when the Plan was launched.

- Only a few countries really pull their weight in the offer of awards, even though all now have national or regional higher education institutions where awards could be held. Two prominent wealthy Commonwealth member states - Australia and Canada - are among those not for the time being participating as donors to the main scheme, though both have given generously to the Endowment Fund. Since the Plan was built on the principles of mutuality and reciprocity we need to be revisiting the question of how we can restore its pan-Commonwealth character.
- Ideals of fostering intellectual distinction and promoting academic and cultural exchange have tended over the years to give way to the more utilitarian goals of skill development for economic growth and national competitiveness and to treat the CSFP as a form of 'aid'. Is it time for some rebalancing?
- Ordinary citizens in some member countries have a sense that officials and members of the elites can use the apparatus of national scholarship agencies for their own advantage and can appropriate scholarships for their own groups in society. Can/should more open selection mechanisms be instituted allowing individual applicants in some or all cases to bypass official machinery?

D. Would there be any mileage in linking study loans with the Commonwealth Plan? Might one explore whether receipt of a Commonwealth Scholarship in another member country should involve an obligation to contribute to a home-country Commonwealth Scholarship fund on one's return home, say (for illustrative purposes) at the rate of 1% of earned income for each year studied. Thus, if 'A' from Sri Lanka receives a Commonwealth Scholarship for 4 years in New Zealand, she might be required to contribute 4% of income for say 15 (or 20 or 25) years to a pooled fund financing the offer of Commonwealth Scholarships in Sri Lanka; if 'B' from Grenada has a Scholarship for a one-year Masters course in UK he would contribute 1% of earned income for 15 years to a fund in Grenada or at the University of the West Indies to provide a Commonwealth Scholarship tenable in the Caribbean. Does the administrative/fiscal machinery exist in developing countries of the Commonwealth to collect and apply loan repayments for a beneficial scheme of this kind? Is this a realistic possibility or 'pie in the sky'?

Moderator's Note, Chemwi Mutiwanyuka

A. Separating bursaries from scholarships is an interesting idea especially for the purposes of this discussion. Does this suggestion not in a wider sense bring to the fore the notion that addressing the financial needs of students in the Education sector requires a mix of solutions and options tailored to the different contexts of the students they are meant to assist? Developing varied choices will no doubt require greater investment but will this not pay off in terms of numbers reached? The difference in scholarships and bursaries also calls our attention to the differences in cost of educating students in different countries. In many parts of the world uniforms, textbooks, class trips place a prohibitive burden on parents who want to send their children to school even where scholarships are available. In order to expand access, perhaps it may be pertinent to consider the minimum requirements of an education system and provide scholarships and bursaries covering just these costs.

B. The question of whether to use student loans as a means of expanding access to education is complex and would depend in large part on the manifesto of each country. We have examples of the efficiency and impact

of student loans from which to borrow ideas the most topical example being the current US student loan crisis, brought about in part by “changes in the characteristics of borrowers and in the institutions they attended.”¹ On the flip side, we have the Australian example based on income contingent repayments which has been replicated outside of Australia has significantly expanded access to higher education the country. It must be said that both countries have witnessed a profile of significant student debt. In Australia for example, only 9 per cent of debt is paid in any year and in 2017 will be expected to exceed \$42 billion dollars. Given these figures and the fact that student loans raise student financial participation, it is critical that well thought out student loan schemes be provided in a manner that does not burden the public or students. Peter has noted an important point, that of whether less developed countries have the capacity to monitor and enforce repayments especially in places where high graduate mobility is experienced. This capacity or lack thereof will have a bearing on whether or not loans schemes are feasible. Readers can see several studies which discuss various aspects related to student loans in different contexts.²

C. Reading this response reminds me of the Pareto principle. Quite likely, 80 per cent of the awards of the CSFP Endowment Fund are offered by only 20 per cent of Commonwealth member countries. Perhaps this pattern can be exploited in other ways. What other ways can Commonwealth countries contribute to the endowment fund specifically? Publicising the plan? Organising the alumni? Etc. Perhaps these niche areas can be used as a launch pad to secure greater participation from member states. Peter has also mentioned rebalancing the CSFP from its current status as a perceived form of aid. How might this be done and by whom? The CSFP can offer lessons on the status of inter-Commonwealth and International collaboration. More generally collaboration across regions is taking place in isolated cases, country to country and perhaps these can be studied to see how greater collaboration for cross border scholarships can be fostered. Are there any examples of successful inter-country or regional scholarships that can inform this discussion?

D. The previously mentioned Australian example and examples from Sweden etc would seem to indicate that there is room for the linking of study loans with financial aid schemes such as the Commonwealth Plan. How feasible would it be to study and pilot such schemes across a sample of representative Commonwealth member countries? Such a scheme would also require the buy in of the Governments expected to enforce the student loan repayments. It would be interesting to hear from recent graduates and current students in developed and developing countries on how best to administer loan schemes.

References:

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[https://go8.edu.au/sites/default/files/docs/publications/help_primer_-_](https://go8.edu.au/sites/default/files/docs/publications/help_primer_-_understanding_australias_system_of_income-contingent_student_loans_-_final.pdf)

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Ved Goel, United Kingdom

I feel the discussion would benefit if distinction is also made between scholarship and fellowship, the way distinction between bursaries and scholarship has been made. I also think there is a need to clarify that in most case/countries bursaries and student loans are available for undergraduate studies whereas scholarships are available for postgraduate studies.

There is further need to look at the administration of scholarships. In the United States of America students receive postgraduate scholarships in the form of Teaching Assistantship/ Research Assistantship. In lieu of the payments received, the scholars either help in the research or teaching for a fixed number of hours per week. They are normally attached to a professor and help in research teaching. On the teaching side they take tutorials classes of undergraduate students/supervise lab work and mark the examination scripts. This work tremendously helps scholars academically. I feel that such or some similar kinds of arrangements are missing in many other countries. Besides their own studies the Universities engage scholars minimally in other academic work in lieu of the payments received by the scholars. It may perhaps be since universities contribute little to the scholarship fund.

Kingsley Kapito, Malawi

The issue of funding Education is very relevant to my country as one of the least developed countries in the world. This problem is mostly seen in secondary and tertiary education as we have universal primary education in Malawi. Findings of ministry of education have shown that 30 percent of students' withdraw cases in the first year of secondary education are students' inability to pay for their school fees. Just recently, one of the weeklies here claim that 50 percent of students who withdraw from a certain public university do so on the same grounds.

As you can see, this is a pertinent issue. Of course we are just looking on one side of the divide. Government on the other part is struggling to ensure that access to quality education is improved... I would like if government had put in place measures that would encourage for inclusive partnership in how we educate the young. The private sector is a huge beneficiary of education and so is the society hence there is a need for greater involvement of all sectors and stakeholders. Tentatively, governments should consider creating an enabling environment for the culture of Foundations to grow by giving incentives to private and individuals who wish to establish foundations whose proceeds will go directly to education. We can borrow a leaf from developed countries.

The other issue that exacerbates the problem is lack of ownership of education sector by the society. In a country where employment rates are ridiculously low, you will expect poor patronising of education processes. Most parents think the government have the whole obligation of educating citizens. With this mentality, people especially in rural areas wait for government to find relief for their wards in school. With deliberate efforts in educating the masses about the need for active participation in funding children's education at communal level, levels of students dropping out of school due to this problem can go down. In countries where the suggested remedies sound remote, the government can introduce special education levies on some products and services like the Internet, entertainment or other industries to collect funds that can go directly to the affected areas.

Nasir Kazmi, The Commonwealth Secretariat

In a relatively less structured way, I am attempting to address Q1.

In many advanced economies there are successful models of student financial aid services being practiced. These need to be practised in many developing Commonwealth countries, as ensuring provision of equitable and fair access to education, particularly at tertiary level, will remain a challenge without rolling out financial aid services. Scholarships are most commonly known and practised solutions, but one of the

key issues is that they are not cost-effective, therefore, will never be able to meet the growing demands. On internationally offered scholarships, I also agree with one of Peter William's perspectives, i.e. it benefits those more who come from a relatively affluent background supported by better schooling and educated or conscious parents.

To enhance more equitable access, there should be an encouragement, and where appropriate opportunities for capacity building, for universities both from public and private sectors to rollout various student financial aid mechanisms and reduce dependency on scholarships. Commonly used financial aid mechanisms, more prominently visible and practiced in developed economies than developing Commonwealth economies include: student loans; universities offering paid internships and placements; opportunities to work on campus; initiatives such as work study programmes and more flexible degree programmes; and need based scholarships. I have not come across many universities, both public and private, effectively practising these basic tools in developing Commonwealth countries. University advancement and development should be taken up much more formally by the tertiary institutions in the Commonwealth than it is currently now, there should be offices on campus for university development and advancement guiding students, and in doing so there should be proper relations established with respective Alumni. North American universities have particularly benefited by engaging with their well-placed alumni, such practices could be in a more structured way taken forward at a Commonwealth wide level with a focus on supporting one or two key initiatives such as need based scholarships and also introducing a culture of Giving.

At a Commonwealth level, I am a keen advocator of Commonwealth Scholarship and Fellowship Plan (CSFP) or any other international scholarships programme, as its benefits are far more enriching than a local scholarship programme, and it does certainly, in addition to imparting education, exposes young people to varied cultures and social values and by doing so creating mutual understanding and respect for diverse cultures. However, currently the flow of south-south and north-south scholars is not as evident as perhaps the CSFP envisaged when it was established. I see a role for us all to encourage tertiary institutions across Commonwealth to advocate for a stronger flow within the Commonwealth, and I know from experience offering a couple of places by many well-known institutions that exist in all five of our regions will not be a challenge, as long as there is a well-planned and structured process to support this.

I therefore, see a role for all universities within in the Commonwealth to play their part in enhancing access, making it sustainable, and by doing so reducing dependency upon a few countries to support scholarships within the Commonwealth.

Moderator's Note, Chemwi Mutiwanyuka

All three contributors have noted the need for special arrangements, i.e. student loans, work-study facilities that would support students at the tertiary level. This would again point to the suggestion that a wide mix of alternatives would need to be available in order to address the requirements of students in different contexts. The contributors have also cited examples from developed countries. There is evidence of similar initiatives in developing countries. However, they do not seem to have produced results on a similar scale. This begs the question of why? Could it be the result of massification? To illustrate, statistics show that enrolment in tertiary education grew faster in sub-Saharan Africa than in any other region over the last four decades. Could it be miss matched policies or budgetary constraints? Despite the availability of information on funding mechanisms, not all of these have found universal acceptance. Kingsley raises an excellent question on ownership. Perhaps the lack thereof can to some degree explain why funding in education

continues to be dominated by governments and donors in many countries. It would be interesting to hear concrete narrations with specific examples on why the expansion of higher education funding opportunities has been slower in some regions of the world.

This discussion so far seems to have highlighted two trends. The first is the focus on funding tertiary education through loan schemes which increase student participation and place an expectation of the recoupment of costs after the completion of the degree on them. Previous comments have singled out the American and Australian systems for consideration. The second is opportunities for work-study arrangements, bursaries, scholarships, paid internships etc. A third but not yet expanded view is a situation where the government pays for the greater part of tertiary education as is the case in Germany and Mauritius. How have these two governments managed to fund education and can we hear the practicalities of these arrangements? It may also be good for us to question the long term sustainability of all of three scenarios given the rapidly changing landscape of the education system globally. Readers may want to see papers indicated in the footnotes.

http://ifs.se/IFS/Documents/Conferences/ISPI_TertiaryEducation_AFRICA_2013.pdf
<http://researchrepository.napier.ac.uk/3863/1/Mohadeb.pdf>

Ricaud Auckbur, Mauritius

This note is in response to Question 1.

1. The notion of Governments providing and coordination of opportunities of enhanced financial support is very topical in Mauritius at a moment where internal and external mobility of students is on the rise, and students are faced with an ever increasing array and choice of public and private services of funding to choose from.

2. It is thus important that coordination and information mechanisms are well in place to ensure that students and the public at large are constantly informed of offers under way. Mauritius has done this through the setting up of a focal department for all scholarships in Education, ensuring effective and fair dissemination to the public through the spoken, written and electronic media.

3. It is also important that Governments private sector and NGOs diversify scholarship offers without unduly focusing on degree education only, in particular through a balanced framework of offers at Undergraduate, Postgraduate, TVET programmes along with short professional programmes for those already in employment. This balance between offer categories focussed on local needs in Mauritius can be achieved through the development of a national list of Indicative Priority Fields of study. This has been a relevant exercise in the context of Mauritius as a small state, since mobility of Mauritian students is high overseas, and we need to ensure that students on the move (through scholarships or otherwise) engage in relevant courses of study.

Moderator's Note, Chemwi Mutiwanyuka

Ricaud has illustrated a fine example of commitment to publicising financial assistance opportunities. One of our previous submissions noted that scholarship schemes tend to be manipulated by the people who need them the least - that is students from wealthy and influential families. So let us keep in mind that it is not

enough just to provide financial assistance. It is also critical that the necessary structures be put in place to allow them to be properly run. This again raises questions around capacity and presenting us with a chicken and egg dilemma. Do we wait until the necessary structures are in place or do we implement financial aid programmes and hope that these can continuously improve as we go along? By noting the government's coordination role, he also expands on the idea of providing a variety of different financial arrangements for varied students' contexts and housing these under one roof.

Ricaud has also noted the need for equity in the provision of scholarships. The current drive in the STEM sector, while pertinent, may very well create a shortage of skills in other areas. This can be guarded against by following the example of countries like Mauritius which are using Labour Market Information Systems tools to plan ahead. By so doing the return on investment on the money we channel towards scholarships is likely to be higher.

Rumbidzai Mashavave, Zimbabwe

Question 3: I propose that the criteria for selecting the final recipients for scholarships has to be changed -In reference to the criteria used in selecting final recipients among applicants who meet the requirements From my personal experience, every scholarship, or fellowship I have applied for has been denied on the basis that I did not qualify (I did meet the criteria stipulated) When you find out who qualified its people with a substantial amount of years of experience, probably applying for a second masters program, or have worked in different countries. Surely if scholarships are targeting the most at need, it should be those who have achieved less highly likely it is due to limited resources and high unemployment.

Remmy Nweke, Nigeria

In my own opinion, I think we should compare note on how and why other continents like Europe and Germany precisely tend to offer more scholarships to Commonwealth countries than CSC, even if it means conducting a structured research on this.

Secondly, the conditions and especially the aspect that insist that Commonwealth citizens must obtain one letter from their Ministry of Foreign Affairs or another. My thinking is that such conditions should be expunged from criteria/modalities of application and or accepting an application from a bona fide citizen of Commonwealth states.

Just my few observation for now.

Charles Ringera, Kenya

These our thoughts on how we can increase scholarship funds by making them revolving scholarship funds. This will guarantee sustainability in to the long future.

[Sustainable Funding Higher Education
Higher Education Loans Board Report](#)

Monia Raies Mghirbi, Tunisia

Question 1: In addition to government budgets and other funding mechanisms, I think governments can work on 3 levels to increase availability and access to scholarships:

- A) Encourage business, via fiscal incentives or other, to « adopt » a number of students, even if partially – adoption to include not only financial but also internships or other complement to studies at a public or private school
- B) Make info on opportunities available to all and hence improve access, & improve selection process to ensure selected candidates have the prerequisites for success
- C) Work on providing infrastructure and finance for e – learning (part of the cursus), which can lower the cost of studies and increase number of beneficiaries

Stephen Brobbey, Ghana

I have followed ADEA's programmes since my days as the Executive Secretary of Ghana Book Publishers Association for over 10years before resigning 6years ago. I must commend you for all your efforts aimed at getting more and more of our people into schools.

I have been receiving your newsletters and articles for some time now but on this occasion, I felt the need to add my voice (few points) to the discussion on Funding Education and the role of Scholarships....

2. How can greater intra-Commonwealth and international collaboration be fostered to increase the availability of cross-border scholarships?

We need to probably develop a scheme that allows us to rate and recognize multi-nationals which operate in our region on the number of persons they sponsor on scholarship across our borders. Once this is done, they will strive and compete for recognition if we can fix particular days and periods within the year to announce which of them supported education the most.

3. How can access and support to these financial mechanisms (scholarships, bursaries, etc.) be improved for those most in need?

Access can improve if we can use a system to select the wards of parents in deprived communities but it should definitely be moved away from politicians who turn to abuse almost every good thing.

Moderator's Note, Chemwi Mutiwanyuka

Rumbidzai's personal experience on the receiving end is definitely food for thought. Do the criteria we put in place in advertently exclude those most in need? Students who experience deprivation are in many cases less likely to perform very well academically which is one of the key requirements for scholarship applicants. Nor are they able to fulfil demanding application requirements. Consider for example from Remmy's contribution on the need for a letter from the Ministry of Foreign Affairs and how this may serve to exclude some from access to scholarships. If we want to expand access, perhaps we need to consider simplifying or aiding the application process.

Our colleague Charles has shared two instructive documents on the Higher Education Loans Board (HELB) in Kenya which readers should take the time to study. The documents highlight the great lengths which Kenya has gone to in order to expand access to education. Some of the more salient points of the HELB system are that;

- Expansion is incremental with more students gaining access every year.
- The board is pursuing a process of continuous improvement on its loan repayment rate.
- The board is making use of technology to improve the disbursement ratio and consequently effectiveness.
- It seeks to collaborate with partners such as parents and private entities. By making use of financial contributions from quasi-government and private bodies, the HELB will be under greater pressure to ensure that loans are repaid. This should hopefully result in a better repayment rate.
- The available funding has been channelled first to skills sectors that are critical and that are experiencing shortages making a worthy case for the widespread and continued support of the scheme.
- Various financial aid packages are available

This example answers the question as to whether developing countries can offer and manage loan schemes to which the answer is clearly 'yes'. It remains to be seen whether other countries possess the necessary will required to put in place and maintain such a well thought out system of financial assistance.

To close, Stephen has proposed the need to incentivise the involvement of multi-nationals in the education system. Multi-nationals are perfectly placed to offer cross border scholarships because of their global reach and this suggestion should be given greater consideration. It must be noted that many multi-national companies already offer cross border scholarships. Perhaps this then becomes a matter of such organizations increasing the number and value of scholarships across borders on offer. This is where the Commonwealth itself may be able to come in on an advisory or coordinating capacity. This is a welcome contribution given that the discussion has to date been focused mostly on how to expand access to education (questions 1 and 3). Stephen's contribution if implemented could also result in a greater number of scholarships in developing countries in response to question 4.

Katherine Ellis, The Commonwealth

Commonwealth Scholarships play a significant role in promoting Commonwealth values. When scholars travel internationally to take up programmes of study in other Commonwealth countries, the experience exposes them to social-cultural contexts that are different from their home environment. This exposure promotes sharing and appreciation for diversity, tolerance, peace and security and other values of the larger Commonwealth family. Owing to the fondness that people often develop for the places they live and study, the scholarships build understanding and connection across the Commonwealth. This promotes a sense of community and belonging to the Commonwealth, which are key features of social cohesion and peace.

Commonwealth Scholarships also plays an important role in facilitating connections between and among Commonwealth leaders - one of selection criteria for the scholarships is 'demonstrated leadership or leadership potential'. The scholarships convene current and future leaders from all over the Commonwealth and provide a shared platform to form strong and lasting bonds. In addition to informal efforts via social media, there are also formal alumni groupings that are sustained to maintain the network and connection of scholars after their studies. Many current leaders at the highest levels in member countries are Commonwealth Scholars, and frequently profess their appreciation of and connection to the Commonwealth.

There are a growing number of institutions in countries such as the USA, China and Venezuela which are increasing their scholarship offerings, bursaries and other similar financial supports and systems, and targeting the best international students, including Commonwealth citizens. It is vital that the number of Commonwealth scholarships is restored and even increased, or we risk losing the brightest talent from across the Commonwealth to countries with different value systems, networks and institutions.

We must maximise and capitalise on the significant role that Commonwealth Scholarships can play in fostering the values, connections and the spirit of community among the people of the Commonwealth.

Rumbidzai Mashavave, Zimbabwe

The people in need of scholarships are firstly not aware of them or are discouraged to apply because of the "have to know someone to get in" mentality. Dissemination of scholarships should be spread to reach everyone and not the ones sensitized about them already.

I would suggest a partnership with established consultants for knowledge transfer. In tackling opportunities for youth, issues of funding and opportunities should be part of the opportunities. This could be feasible by partnering with youth organizations, particularly grassroots that could also disseminate the information, or even arrange a meeting were youths gather and educated about the various financial mechanisms.

Moderator's Note, Chemwi Mutiwanyuka

We kick off this week with two contributions which acknowledge the importance of the Commonwealth and other scholarship programmes. The contributions also deal a little with the details of what these mean to those who have benefitted from them. Katherine notes that many eminent persons today are previous recipients of Commonwealth Scholarships and buttresses this point by pointing out that a failure to restore and increase Commonwealth scholarships also puts us at risk of losing 'the brightest talent from across Commonwealth'. We have noted though that sometimes, the brightest are not the most in need, creating a conflict of sorts. One contribution from a previous writer noted that the Commonwealth Scholarship Fund Plan is currently being re-evaluated. Perhaps this disjuncture can also be considered during the evaluation. A second aspect would be to increase the availability of funding for publicity efforts designed to reach even the most remote even while scholarship opportunities are being increased.

Avijit Sankar, India

Question 3:

In present day scenario the easy access to education is very important. Open education resources (OER) and massive open online courses (MOOC) are solution of easy access of the education to the developing countries. E- materials are become popular in every space of education system .From the primary level students should got the knowledge of education technology so that free access of education materials be useful for them.

Granting agencies, companies should come forward to digitalised the whole education system and take necessary steps for free access of teaching learning materials.

Yves Benett, United Kingdom

My background

I thought I would participate in the discussion about Question 2 even at this late hour, as I was one of the first university graduate beneficiaries of the Commonwealth Scholarship Fund for Science teachers in 1960 and thus obtained the Commonwealth Teachers' Certificate at Hull University, England.

I was born and educated in Mauritius. I obtained the BSc (London) degree in the Physical Sciences in 1954 and taught at the Royal College, Port Louis, for 10 years. However, I subsequently resigned from my teaching post in Mauritius in 1965 and settled in England, as a Secondary School teacher in London.

On reflection

My Commonwealth Scholarship has been of benefit from the perspective of educational development world-wide. Thus, while still teaching in Mauritius I started to work for the external London MA degree (by research) which later in 1968 helped me secure a lecturing post at the Huddersfield College of Education (Technical), now the School of Education, Huddersfield University. Later, after obtaining the PhD degree, I occupied leadership positions: Director of the University's MEd. course attended by Education Staff from developing countries, Chair of the Research Degrees Committee for the School of Education, Editor of the British Journal "The Vocational Aspect of Education", Visiting Professor at the now University of Bolton, and External Examiner for In-Service Programmes for Educationists at Wolverhampton (UK) and Ulster (NI) Universities, respectively.

My career took a new turn when I became an International Education Consultant; for example, for the British Government education projects in India and Turkey, and for an ILO project in Ghana. Later still, I was appointed USAID Consultant for the evaluation of research projects in a sample of countries within the Educational Research Network for West and Central Africa (ERNWACA). Also, for the last 15 years or so, I have been the Scientific Adviser to ERNWACA (Gambia Chapter); and then, in 2011, I developed ERNWACA's five-year Regional Strategic Plan. At present, I am the Resource Person for the ERNWACA Transnational Project on the Employability of Upper Basic School leavers in Gambia, Nigeria and Senegal.

My publications have ranged over some 30 articles on Education in academic journals. I am bilingual (English and French).

My suggestions

Two suggestions flow from my professional experience:

1. it seems to me that more of the Commonwealth Scholarship funding for Education should be available not only for Higher Education taught courses and/or Research degrees, but also for specific Action research projects (undertaken by Research Networks/Centres) focused on evidence-based policy development and implementation at all levels of the policy-making process (that is, at the Central Government Level, the Strategic Level, and the Operational level). In particular, funding should be available from the Commonwealth Scholarship and Fellowship fund for education research to be undertaken by clusters of three or four developing Commonwealth countries in order to work on research agenda that are of transnational importance within these clusters. This funding strategy would build up Educational Research Capacity across the Commonwealth Countries and contribute to policy development and implementation.
2. I would suggest that a close up of ERNWACA's experience with its Grants Scheme for researchers is worth considering as an appropriate mechanism for the effective use of the Commonwealth Scholarship and Fellowship Fund. The scheme has in-built structures and mechanisms for Quality Assurance and for

critical response to products of research; and, as you know, ERNWACA won the 2012 ADEA's Education Research in Africa Award (ERAA) ----- and I was a major contributor to the application for the award.

Moderator's Note, Chemwi Mutiwanyuka

Massive Open Online Courses and Open Education Resources are receiving mention for what should be the third time in this discussion. It's especially good that this contribution is coming from Avijit in India where the Government has taken a proactive interest in the support of MOOCs through platforms such as SWAYAM <http://edtechreview.in/trends-insights/trends/1598-indian-hrd-ministry-launches-a-mooc-platform-swayam>. These and other countries offer practical examples of the feasibility of scaling up access to MOOCs. The possibilities of MOOC's in general for expanding access to education are only just scratching the surface and give us much reason to be excited. However it must be noted that MOOCs and OER come with their own sets of challenges. Central to this is their reliance on connectivity which often times the most vulnerable do not have access to. Secondly, while MOOCs have little trouble enrolling large numbers, retention and completion rates are really poor. The Wikipedia page on MOOCs cites research which claims that completion rates can be as low as 10 per cent. How does the Commonwealth under such circumstances leverage the vast potential that MOOCs have to expand access and still provide quality? What would it take for Commonwealth countries to combine their strengths to influence the development of MOOCs so as to meet these challenges?

Yves one of the eminent persons we were speaking about is living proof of the benefits of a Commonwealth scholarship. Yves also provides a really interesting solution to the question of how can greater intra-Commonwealth and international collaboration be fostered to increase the availability of cross-border scholarships. The contribution suggests providing "funding from the Commonwealth Scholarship and Fellowship fund for education research to be undertaken by clusters of three or four developing Commonwealth countries in order to work on research agenda that are of transnational importance within these clusters." Such a solution would compel greater cooperation and not just leave it to chance. It is also bound to lead to research which has the potential to positively affect larger numbers due to its cross border nature and benefit from economies of scale. Good food for thought. The example given, the Educational Research Network for West and Central Africa grant scheme fosters interaction between researchers in its grant scheme by providing funding for; research to teams, sharing of findings and interaction with other researchers.

Both of today's contributions give examples from developing and intermediate countries showing that it is possible to expand access under any circumstances as long as the will exists.

Peter Williams, United Kingdom

I was particularly interested in the following suggestion advanced by Yves Benett, and I hope the Task Force currently reviewing the Commonwealth Scholarship and Fellowship Plan (CSFP) of which Yves says he is one of the alumni (though given the details he provides, his award could equally have been made under the parallel Commonwealth Bursary Scheme devoted to teacher education that was unfortunately allowed to lapse as countries became more self-sufficient in teacher preparation?), will follow up.

Yves writes: *"it seems to me that more of the Commonwealth Scholarship funding for Education should be available not only for Higher Education taught courses and/or Research degrees, but also for specific Action*

research projects (undertaken by Research Networks/Centres) focused on evidence-based policy development and implementation at all levels of the policy-making process (that is, at the Central Government Level, the Strategic Level, and the Operational level). In particular, funding should be available from the Commonwealth Scholarship and Fellowship fund for education research to be undertaken by clusters of three or four developing Commonwealth countries in order to work on research agenda that are of transnational importance within these clusters. This funding strategy would build up Educational Research Capacity across the Commonwealth Countries and contribute to policy development and implementation."

I was Director of Education in the Commonwealth Secretariat at the time of third Triennial Review of CSFP undertaken in 1993 by a group meeting under the chairmanship of Sir Alister McIntyre, VC of the University of the West Indies at the time. The Review team suggested something very similar to the proposal from Yves, which one might try to cluster Commonwealth research awards Fellowships and Scholarships for doctoral studies under the Plan around issues of special concern to the Commonwealth. Their Recommendation 14 dealing with targeted awards reads "consideration should be given to identifying key subject areas of developmental importance, and also to specifying issues which might be addressed by clusters of award-holders working in groups".

There is no shortage of possible subjects of key collective concern to Commonwealth countries at the present time - climate change and the environment; issues confronting small states; combating extremism and violence; recovering tax from multinational corporations; migration and refugees; regulating/quality control of courses offered across national borders; safeguarding indigenous cultures and languages in face of globalisation. It does seem likely that Commonwealth agendas could be usefully promoted and advanced by assembling some of the best minds in the Commonwealth to work on issues of this kind, working in close touch with the Commonwealth's policy makers. At a time when the Secretariat itself is starved of funds, this could potentially represent a valuable intellectual reinforcement of Commonwealth capacity.

The 1993 proposals do not seem yet to have been picked up and perhaps the 2016 Task Force can take them forward. A partial explanation of why progress has not been made, is that the CSFP while multilateral in concept actually operates bilaterally, with individual donor countries giving awards for study in line with the interests and priorities of the bilateral partners. Central co-ordination in the Commonwealth interest is not well developed, an issue the Task Force and our new Commonwealth Secretary-General, Patricia Scotland, will no doubt address in concert with the countries supporting the Plan.

Of course this discussion does move us into rather different territory in discussion of the role of scholarships. At the start the focus was mainly on consideration of scholarships and bursaries in relation to the individual learner and their role in ensuring access for needy students and in incentivising and recognising outstanding performance. But then Katherine Ellis in particular has reminded us that Commonwealth and other scholarships for study abroad play a valuable political and cultural role in strengthening international relationships. And Yves has suggested another possible social purpose of scholarship schemes.

Moderator's Note, Chemwi Mutiwanyuka

A very thorough analysis of the issues from 'someone on the inside'. It is very interesting to see that many times, what we envision during planning processes does not always translate in reality. We have noted this with several examples during the course of this discussion; student loans amounting to billions of dollars in debt, scholarship criteria which endogenously exclude the most needy and Peter's explanation of scholarship

schemes which operate in a different manner than they were designed to. The Task Force re-evaluating the Commonwealth Scholarship Fund Plan has its work cut for it. However the good news is we have highlighted examples that have worked and it is up to us to take advantage of this kind of peer learning to make it work. Let us also keep in mind that all of us responsible for these kind of programs have a huge responsibility. As we often say, the cure for cancer may very well be stuck in the mind of someone who does not have access to education. On that note and because today is Friday, lets end with a feel good but thought provoking song on the anxieties associated with and joys of being able to clear ones Student loan 'Dee-1- Sallie Mae Back'. <https://www.youtube.com/watch?v=JqbXQa05Z6c>

Emmanuel Ojo Ademola, United Kingdom

From my perspective, higher education can be funded through both the public and private sources, in order to widen access and improve scholarly work:

- Public Source
- Government Grants & Contracts
- Tax accommodations crafted in a variety of forms, including exemptions, exclusions, deductions, and credits for donations made by individuals, groups and corporations towards achieving educational ends
- Private Source
- Private Gifts, Grants, & parents' tuition payments
- Endowment Income
- Academic, professional, and business collaboration (e.g., doing research across the university-professional-business divide)
- Sales & Services Income like the sort being generated, albeit on a small scale, from institutions across the globe

Bala Chandra, United Kingdom

How can greater intra-Commonwealth and international collaboration be fostered to increase the availability of cross-border scholarships?

Commonwealth countries operate at different levels and with different hats, as they are members of different treaty and non-treaty organisations (such as the Commonwealth). Efforts to enhance funding and, more crucially, the effectiveness of the funding for the benefit of the individual, community, country, and region have to follow these often overlapping identities and arrangements.

Multilateral principles/programmes are giving way to regional/continental (EU/ACP/CARICOM/ECOWAS/SAARC/BRICS, for example) and bilateral concerns. Further, the focus of educational funding/aid is changing from capacity building via the state to promoting education via private providers ('Low cost'/'Affordable' education)/or NGOs that take on 'service provider' roles. Another trend is the increasing use of technology for delivering education/training, especially through distance and online education by Open/Virtual Universities and online operations of 'bricks and mortar' (traditional) universities. These trends have to be taken into account while leveraging funding streams for building educational and skills capacity.

Commonwealth organisations contributing to SDGs, especially to SDG4, could maintain a one-stop dynamic web-based listing of funding for education, and educational resource/data for individual countries/regions/Commonwealth. This will support evidence-based policy making where countries can pursue principles of universality embedded in the conceptualisation and organisation of SDGs by including, but also by going beyond, fixed binaries of 'giving' and 'receiving' countries.

The above suggestions could help to respond to the question posed.

Christopher Beukes, South Africa

1. How can governments increase availability of and access to scholarships and other similar financial support? Do you know of any policies, strategies or collaborations to this end?

A direct portion of tax-payers money should go towards the future sustainability of a country through education of those who are academically-able but financially-disadvantaged. This applies to school as well as post-school education and training. These funds should predominately focus on filling the gap between academically-able, but financially-disadvantaged. They should also be focused on monitoring & support, as well as research & development.

2. How can greater intra-Commonwealth and international collaboration be fostered to increase the availability of cross-border scholarships?

If a fund is made available specifically for this purpose, it can then enable a database of those who are capable but need the funds to progress. From that database, each country could offer its contribution to specific qualifications. These would need standards in terms of political situation, local mentorship, enabling legislation, country infrastructure, and most importantly: Student Support.

3. How can access and support to these financial mechanisms (scholarships, bursaries, etc.) be improved for those most in need?

There is a need for a central mentorship service. This service should transcend the boundaries of point of physical academic contact to a point of support which can be web-based but also provided by a locally. This service would then pick up student challenges statistically and be able to proactively provide solutions to others at the time when their need arises in general.

4. What strategies can be employed to increase scholarships to developing countries (in line with target 4.b of the SDGs)?

A direct contribution from tax-payers funds would enable simple and clear performance indicators. Academically-able but financially-disadvantaged students could apply. The service will need to ensure an equal and fair distribution in terms of finances; equal quintile as well as equal "missing middle" fund distribution needs to be considered. This distribution must include local as well as international mentorship support as well as further monitoring, support, research and development.

Without a specific baseline of dedicated budget, it is difficult to predict the sustainability of the initiative going forward. It is a general tendency for solutions to fall short when it comes to sustainability. If not a core priority of a system, the solution will get limited airtime as well as budget. This can be to the detriment of a serious and looming employment situation in terms of the ratio of unemployed youth through your Commonwealth States.

Nnenna Eluwa, Nigeria

Funding of education has been a very great challenge in Nigeria. About 10.5 million children are said to be out of school in Nigeria. The Problem of education is compounded by fact that the curriculum is based on the three Rs- Reading, WRiting, and ARithmetic. This results in children and young people having a lot of mental knowledge with very little livelihood skills. When people see masters graduates going back to learn vulcanizing in order to survive, it leaves a lot to be desired of western education.

The following are extracts from the publication on "Gender In Nigeria Report 2012" published in Nigeria by the British Council with the assistance of the UK aid which gives an insight into the subject of funding of education.

'Due to the complexity of the financial arrangements in this area, it is difficult to see how much has been spent on education (Daudia, 2007; Uzochukwu et al., 2010). However, there is evidence that Nigeria has taken seriously the Education for All (EFA) challenge of Dakar 2000 and has been making investments to achieve it. The available data confirmed this. The World Bank (2004) found that total public expenditure on education in Nigeria rose significantly between 1998 and 2001, from 14.2% to 17.5% of total public expenditure. Although this translates to a significant increase in the share of GDP spent on education (from 2.3% to 6.2%), it is still below the 26% threshold recommended by UNESCO. Work done on a sample of nine States in 2006/7, based on data up to 2005, suggests that public spending on education was then between 4.7% and 5.2% of GDP. This is slightly above the median expenditure level for sub-Saharan Africa (4.4%) but still below South Africa (5.4%) or Senegal (6%). The report also showed that much of the funding (43%) came from State governments; the federal government and local government provided 31% and 26% respectively. Of particular interest, however, is the almost equal spread in share of expenditure across the education sector, between primary schooling (32%), secondary education (31%) and tertiary (30%). This implies that much more is spent per capita on tertiary education than primary, because nearly half of all enrolments are at primary level.'

'All three tiers of the state (federal, State and local government) play a role in the provision of education. Results from the Nigeria General Household Survey of 2010 showed that public sector provision of education dominated this sector, although some non-state actors provided complementary services. 51% of students attended state schools, 18.5% were in private schools, and 16.5% were in local government schools. Religious bodies provided for only 5.4% of students. Much of the country's education is delivered through 54,434 primary schools and 18,238 secondary schools, supported through State Universal Basic Education Boards (SUBEBs), to which the 774 local government education authorities report. Responsibility for Adult and Non Formal education is vested with the National Commission for Mass Literacy, Adult and Non Formal Education. Tertiary education is mainly the responsibility of the federal government. There are currently some 302 tertiary institutions in Nigeria including 109 universities. Of the latter, 36 are run by the federal government and 32 by State governments, while 41 are private. Only 8.1% of 18-35 year olds participate in higher education (Agboola and Ofoegbu, 2010).'

The government has adopted a policy of introducing entrepreneurship in Higher Education, but the policy needs to be better implemented, not just in tertiary education, but also in secondary education and primary education. It is only then that the value of education will be better appreciated. In addition to introducing entrepreneurship in the tiers of education, there is a need to establish frameworks that can help nurture the

micro enterprises established by the young people into maturity. A balance between education and employment is urgently needed in order to give the required value to education.

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Yves Benett, United Kingdom

1. The Commonwealth Scholarship Fund should be not only for taught courses & Research degrees, but also for Research Networks/Centres' Action Research projects about the policy-making process (at Central Government, Strategic, and Operational levels); and, particularly, for Education research projects undertaken by small clusters of developing Commonwealth countries in order to work on research agenda of transnational importance, to build Educational Research Capacity, and to contribute to policy development and implementation.
2. ERNWACA's experience with its Grants Scheme for researchers is worth considering as an appropriate mechanism (for the use of the Commonwealth Scholarship and Fellowship Fund), as it has in-built structures for Quality Assurance and for critical response to research products.

Moderator's Note, Chemwi Mutiwanayuka

Our final set of contributions speak a lot to the idea of a collective responsibility to fund education. Emmanuel, Bala, Christopher and Nnenna make explicit mention of Taxpayer contributions and Nnenna very kindly gives us proportional expenditure on education in Nigeria.

It is critical that this not be viewed as the panacea. In many countries a large chunk of tax payer money goes simply towards funding recurrent expenditure in the form of salaries and does not translate into the kind of gains we want to see. Thus it is good to see our contributors qualifying how to channel these funds. Christopher notes a hybrid of solutions that will help those in need to access those funds specifically for their education. Emmanuel also notes that public sources can and ought to be augmented with contributions from other sources such as the private sector. It is incumbent on the educational research community to come up with the best mix of all these options for each context. Perhaps we can come away from this discussion resolved to do more research in this area.

A starting point for research may very well be the instruments of collaboration that Bala has mentioned. Examples such as the ACP and the ECOWAS seem to have achieved some degree of success in the quest for educational collaboration and we should learn from these.

Bala and Christopher have both noted that technology can help us reach the most disadvantaged. This is however largely dependent on situations. In places where connectivity is limited, information made available primarily through technology is inaccessible. The good news is that even the most remote areas are on track to soon be connected.

One example is Facebook's plans to use satellites to provide internet connectivity to hard to reach areas. Such examples give us hope for the future. In the meantime, we are reminded that the challenge of providing appropriate education solutions remains and there will not be any one size fits all solutions.

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