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Enhancing accessibility of higher education through the system of educational credits

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Abstract

The aim of the study is to investigate enhancing accessibility of higher education through the system of educational credits. The methodological basis of the present research were theories, doctrines and approaches of scientists, studying the problem of educational crediting and accessibility of higher education. In result, the model of the educational crediting system with the state support consists of three blocs: the bloc of agreement (№1), the organizational-functional bloc (№2), the receiving credit bloc (№3). In conclusion, these blocs enable us to determine the functions and responsibility of each system structure.

Key words: credits, accessibility, higher education, state.

Mejora de la accesibilidad de la educación superior a través del sistema de créditos educativos

Resumen

El objetivo del estudio es investigar mejorar la accesibilidad de la educación superior a través del sistema de créditos educativos. Las bases metodológicas de la presente investigación fueron las teorías, doctrinas y enfoques de los científicos, que estudiaron el problema de la acreditación educativa y el acceso a la educación superior. En consecuencia, el modelo del sistema de crédito educativo con el apoyo estatal consta de tres

bloques: el bloque de acuerdo (№1), el bloque organizativo-funcional (2), el bloque de crédito que recibe (№3). En conclusión, estos bloques nos permiten determinar las funciones y la responsabilidad de cada estructura del sistema.

Palabras clave: créditos, accesibilidad, educación superior, estado.

1. INTRODUCTION

Reforming the system of higher education in Russia develops along certain problem lines, connected, first of all, with its accessibility, the quality of student education, increasing the cost of education, the growth of competition among the higher educational institutions and other corresponding issues, arising before the state management bodies, higher educational institutions and the population. Accessibility of higher education in Russia for a long time has been a special issue, especially for categories of citizens with low income, who cannot enter higher educational institutions with budget providing and have to pay for their education from their household means. At the same time it is closely connected with social-economic processes, taking place in the society, and hence, has a high degree of importance for the population of the country and national security (Lukmanova & Sirazetdinova, 2016), in general, and for each its region.

Nevertheless, the most topical issue for social-economic development of Russian regions is the point of accessibility of higher education, in particular, because each employer recruits highly skilled and literate, cultured specialists. The representatives of economics for several decades have worked at the doctrines, according to which the result of the educational activity is materialized into the cost through the work of

higher quality and production, performed by a more skilled professional at his working place. The works of Smith and Marx are devoted to this research. Also, these issues were studied by the Nobel prize winner G. Becker in his theory of human capital.

The theme under consideration is discussed not only by the academics, researchers, management bodies, teachers; it is topical on the level of immediate consumers of educational services: for schoolchildren, matriculants, students and parents. The education of skilled specialists is topical both for the employers and the state, in general. No doubt, we can say that the studied issue touches upon almost the whole Russian society and the world community, at large. The problem of higher education accessibility, with the use of the educational loans is studied by Evseenko, by the groups of academics from the Independent Institute of Social Policy under the guidance of Shishkin (2005), from the Ural State University under the guidance of Klyuev (2002), by the researchers' group of the Higher School of Economics under the guidance of Belyakov, as well as in the works of (Karpenko, 2011). The analysis of education accessibility in Russia and Europe was carried out by (Mikhailova, 2004; Sulistyono & Fernandez, 2019). The problems of inequality in getting higher education and the research in the field of stratification processes were studied by Ivanova and Mkrtchyan.

Also, the influence of educational loans on the academic processes is studied by foreign scientists. Zhang Bing in his paper studies the influence of educational loans on the academic life of the students, on their choice of the higher educational institution (Bing, 2012). In his

paper, Zhang Bing draws the conclusion that educational loans enable the person to choose the educational institution, according to the needs of the student, but limits his chances to find employment after the studies, due to the fact that it is necessary to find a job quickly to pay the loan. Alex Usher and Amy Cervenak make research in the field of accessibility and prospects of using educational loans by the students of different countries. In the framework of the study, it becomes clear that in Sweden there are the most accessible educational loans, in the Netherlands and Finland the programs of crediting are also accessible, but less differentiated. In other countries of Europe, there are programs of crediting the higher education, but they are far less accessible than in the mentioned countries. In the United States, Canada and Australia there are different programs of crediting higher education, but they are not so popular as in continental Europe, because of a wide range of programs, including grants, to support students in the countries with higher national incomes. The United Kingdom and New Zealand occupied the lower part of the rating, due to the low accessibility of the educational credit system.

It is interesting to assess the upshot of students' education with the help of educational crediting and the students' realization of their choice in this way to get a higher education. Such research was carried out by Rajeev Darolia and Casandra Harper (Darolia & Harper, 2018). In the course of the investigation, it was found out that not all the students realize the possible burden in servicing the credit after getting education and employment. Many students after graduating from a higher educational institution initially find a low-paid job. which encumbers payments in educational credits. A way out of this situation, i.e. perceiving the future outcome of getting an educational loan, can be seen in a debt

letter, which is offered to the students before they take credit. Within the framework of the research by Monks, it was clarified that loan payment arrears in educational credits do not influence the student's propensity to continue his education in higher levels (Monks, 2001). This fact testifies that it is mainly those students, continuing their studies, who initially realized the difficulties of paying back the credits after the course of education. It is noteworthy, that the system of educational loans has also gender aspects. For example, women-graduates from higher educational institutions have more problems in coping with educational credits, than men. The multilevel and multifaceted character of this problem enables us to speak of its hot topic. We should suppose that the reasons for arising of this accessibility issues in higher education were not studied thoroughly. Further, the authors of the research put forward the classification of reasons for the arising issue under consideration.

Every year the importance of higher education increases, it becomes the inalienable condition for the competitiveness of a person in the labor market and is one of the factors to form his social growth and well-being in society. The high-quality higher education presupposes real help in career growth. Undoubtedly, higher education is one of the leading factors of personal success in modern society. The country's economic growth, as well as the prosperity of a single person, depending on the level of education development (Johnstone & Schroffmeta, 2001). The necessity of investments into education is dwelt upon in the works of (Leslie & Brinkman, 1988), that sustain the necessity of higher education in order to increase the individual income, besides, the growth of education level in the population favors the economy and social life, at

large. In modern situation, existing at the labor market, the level and quality of education enables the citizen to claim for more prestigious jobs and the appropriate rate of wages. It is obvious that the situation, formed in the sphere of higher education has a tendency, when the number of matriculants, wishing to get a higher education, increases. Here, there formed a new trend, dictated by the labor market. Getting further education and improving one's qualification (second higher education, courses) becomes more and more popular. Turning to the history of the issue, it should be noted that the idea of continuing education as a scientific issue was first expressed in a systematic form by B. Yeaxlee in his work *Lifelong Education*, published in 1929 (Yeaxlee,1929). Lindeman laid the foundations for a new understanding of education as an inalienable aspect of everyday human life (Lindeman, 1926).

At present, the increase of requirements to the specialists' competences is so high that a person constantly has to enlarge his knowledge – the fact that did not take place even at the early 21st century. A stagnant personality with fixed duties, who was earlier required by society, in the future can represent a social burden, leading to stagnation. Hence, there is a necessity of constantly improving one's education level at any age, of renewing the knowledge, performance and competences, aiming at sustaining professionalism. The objective situation is such that a person, in order not to become an outsider, has to study constantly. In Sweden, even the elderly people take courses in foreign languages, literature, attend computer classes and so on. The growing problem of the staff mobility requires the change of the occupation. This fact presupposes the necessity of an effective system of re-qualifying and improving the staff.

The issue under consideration requires special decisions and certain social-economic mechanisms of balancing. One of the variants to solve this problem of higher education accessibility is educational crediting. Although, as the practice has shown, the programs of educational loans, worked out in Russia, proved not so necessary on the part of potential customers. When putting them into practice, certain drawbacks and failures were found out in the legal substantiating of the educational crediting issue in Russian higher educational establishments. Also, drawbacks were found out in the interaction of economic agents, participating in the program of educational crediting (banks, institutes and universities, organizations, enterprises and other participants), as well as psychological barriers of the service customers (doubt and so on), etc. The results of educational crediting programs implementation into Russian practice of educational financing proved unrequited and unpromising. It is noteworthy that introducing educational crediting exclusively as an instrument to accelerate the accessibility of higher education, in the authors' opinion, was a misleading path. The forming of every phenomenon (be it social, economic, political or another one) presupposes the process of its evolution, development and complexity (an element – a system of elements – an institute (interaction of several systems)).

The foreign system of educational crediting has already passed the formation stage and has a practically completed Institute of educational crediting. For example, in the USA educational credits first appeared in the 50-s of the 20th century, but they became widely accessible in 1965 (Geiger, 2011). In the following years the accessibility of educational loans only increased, the noted periods in this line were 1992 (enlarging

the circle of persons, taking educational credits) and 2007 (decreasing the interest rates in educational credits) (Baker et al., 2017). Nowadays 47% of students, who have entered the Bachelor's studies for the first time, made use of the Federal educational credits and other 6% - the educational credits of private persons, non-commercial organizations, and educational establishments and so on, except the Federal ones. Speaking about the figures, 41,5 mln. of Americans service educational credits, totaling more than the US \$ 1,2 bln.

Speaking about Russia, according to the official statistics data, the number of students, using educational credits from 2002 to 2014 increased from 9,14 ths. People to 53,0 ths. People, that is approximately six times. The amount of issued credits for education also has a positive tendency (Khozueva, 2015). It is obvious that educational credits system development in Russia is at its initial stage. The original point of educational credit accessibility in the Russian educational system consists in misinterpreting the essence of educational crediting and the lack of a conceptual approach to its formation. Although, it should be noted that in Russia there are two trends of educational crediting: the first trend – crediting by commercial banks; such a credit is issued as a consumer's credit, because it is in less demand; the second trend is the issue of educational credit with state support, which has already worked for 5 – 6 years, but still with little effect. Thus, in Russia at present, there is an issue of educational loans low accessibility, and the state support of the educational crediting system practically does not work. In this respect, the aim of the present research is working out the model of the effective system in educational crediting in Russia that is why it is necessary to solve the following problems:

- To point out the essence of educational crediting;
- To clarify the reasons of diminishing educational crediting effectiveness in Russia;
- To work out the conceptual model to develop the system of educational crediting in Russia with the state support on the base of the Federal law, using the Russian and international experience, aiming at providing the real accessibility of higher education.

2. METHODOLOGY

The methodological bases of the present research were theories, doctrines and approaches of scientists, studying the problem of educational crediting and accessibility of higher education. The theoretical bases were the functioning legal and normative documents of the Russian Federation and its regions, particularly, of Bashkortostan republic. While carrying out the research, the authors used general scientific, structural-functional methods, approaches and techniques: historic-logical, structural-functional, systemic, generalization, cause-effect relations analysis as well as the traditional methods of grouping and comparison.

3. RESULTS AND DISCUSSION

Educational credit is, first of all, an independent economic category, which cannot function separately – as a product, but has to function in the system, because only in this way it will be able to cope with certain tasks and functions. Trying to use educational credit to pay for the students' education in higher school the governing bodies and departments of corresponding business did not consider the fact that the educational loans were not legally investigated and that is why any change in the outer and inner environment could destroy its principal aim – to diminish the financial burden on the household and to provide the real accessibility of higher education. It happened so in 2016. The Sberbank postponed the issue of loans with the state support due to the legalizing of the government decision №702 from July 20, 2016, on using the basic indicators while counting the parameters to subsidize the credit rate from the means of the Federal budget.

This decision led to increasing the risks on the part of educational credit consumers. Another reason was that the Central Bank of the Russian Federation withdrew the license from the Rosinterbank, which also issued credits with the state support that again slowed down the issuing of credits. Also, it is a surprising fact that only 15% of Russian higher educational institutions signed agreements with the Ministry of Education and Science of the Russian Federation and banks on the programs of educational loans with the state support. Only these three facts already testify to the unrequitedness of this program and a certain stagnation in its development. It is noteworthy, that the program of crediting, existing earlier, worked in some way. From July to September

2016, according to the crediting programs, credits were issued on the total sum of about 480 mln.roubles, which is twice as much as during the same period of 2015. The Ministry of Education and Science plans the renewing of this program for September 2018. The main reason for the loans program slowing down is that the program itself is only the instrument to achieve a certain aim. The authors of the paper present the worked out a logical scheme to clarify the reasons, decreasing the effectiveness of educational crediting programs (Fig. 1).

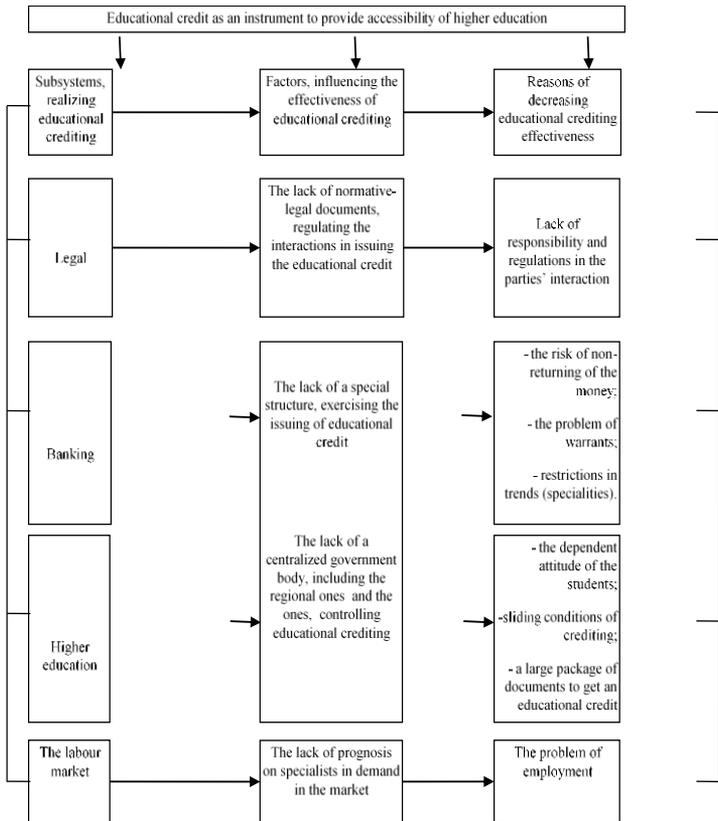
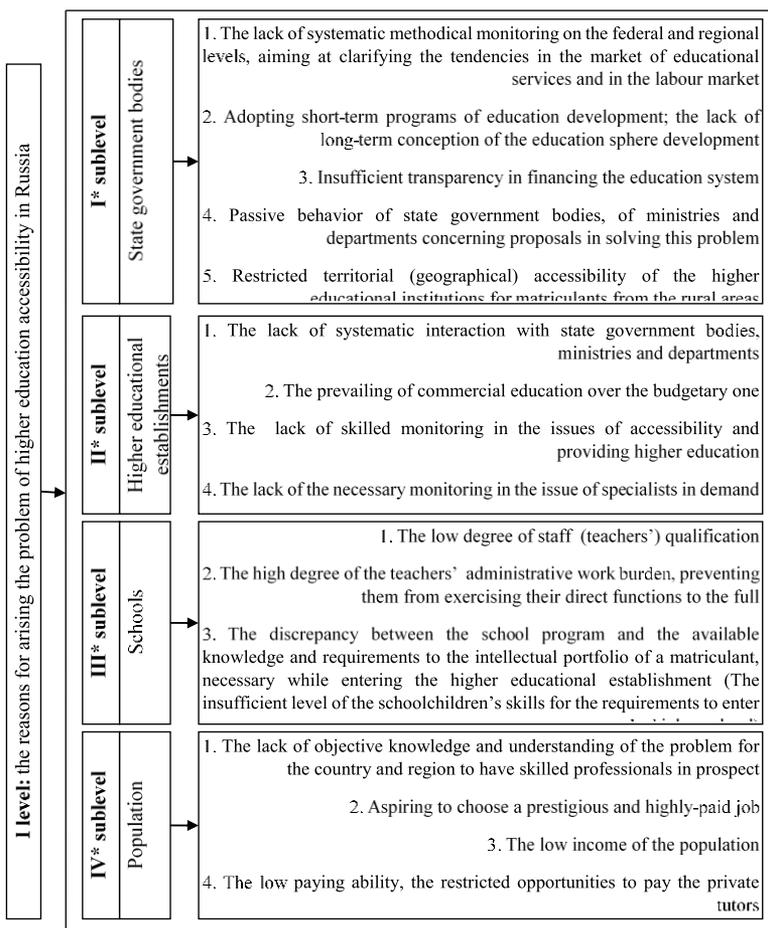
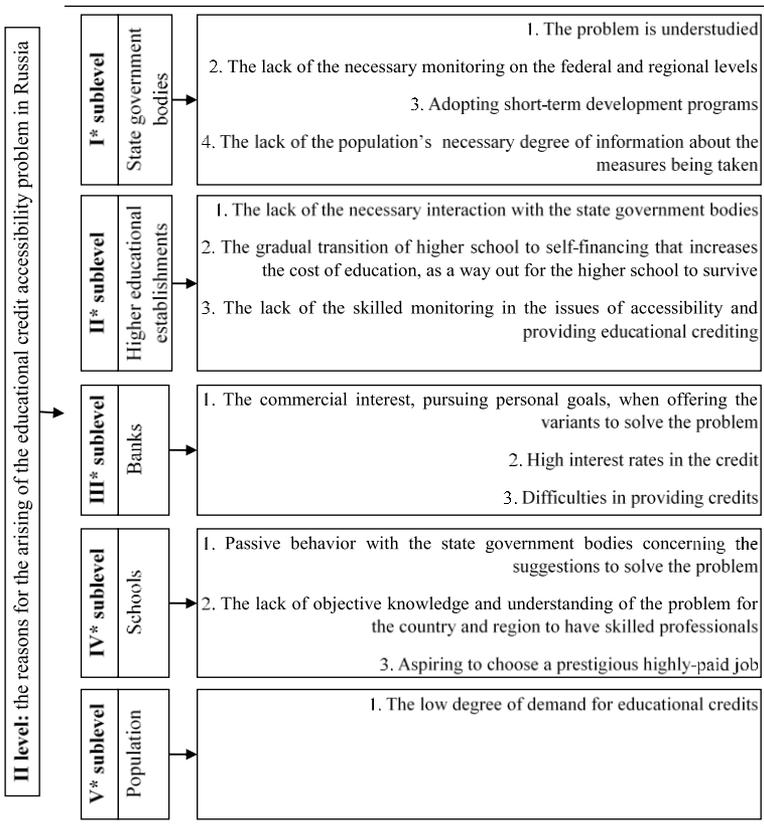


Figure 1. The logical scheme to clarify the reasons, decreasing the effectiveness of educational crediting Worked out by the authors

The analysis of the factors, influencing the effectiveness of educational crediting enables us to determine clearly the reasons of its decrease, and also to compare them with the corresponding levels of management and subsystems, and to point out the structures, responsible for the arising of these reasons (Fig. 2).



Worked out by the authors



Figure

It is difficult to picture a new tool (product) in economics, which should become the component part of several systems, not to contradict

the laws of their main activity and with this – to produce a positive effect. From the point of view of current economic laws, it was initially a mistake to introduce educational crediting as a separate tool (product), which was to link the customer and such systems as legal, educational, banking ones, the labor market and through this to provide accessibility of higher education. Why did the question of complex functioning and underwork in the sphere of educational crediting arise? It arose, because it is very difficult to regulate legally a single element, as in the process of putting into practice a separate element there arises contradictions with other systems. It is easier to regulate the interrelations within a homogeneous system, in our case – within a system of educational crediting. The absence of a homogeneous system of educational crediting became the cause for arising a new issue – the problem of accessibility of the educational credit itself, through this decreasing the accessibility of higher education. Let us study each of the above-mentioned levels in more detail. The first level is represented by the state government bodies. In this case, before taking any measures to provide accessibility of educational credits for the Russian population, it is necessary to study most meticulously the basics of the problem itself. Here the necessity of thorough monitoring of a number of indicators, influencing the accessibility of the educational crediting is implied:

- The geographical position of the region, providing territorial proximity;

- The incomes of the population on the regional level, providing financial and price accessibility;

- The number of children in the family, of disabled persons, of the working people and a number of other indicators, providing social accessibility.

The second level is represented by higher educational institutions. As it was noted above, it is very important to have a proper degree of interaction with the state government bodies, aiming at a maximally objective estimation of the present situation. The difficulties in putting into practice the programs of educational crediting in Russia are obvious. For example, in the conditions of information asymmetry there is the rebel performance of the sellers of educational services. They make use of the fact, that the matriculant and his family by the moment of getting the educational service cannot be sufficiently informed, whether the received knowledge will be demanded in the professional activity and whether it is possible to restore the money, spent on education (Hansmann 1990). It was mentioned above about the necessity of holding a monitoring on the part of the state government bodies, but we should consider the fact that for the maximal realizing of the situation essence, it is necessary to monitor it on the local level.

The third level is represented by the banks, issuing educational credits. In their very nature as commercial structures, there is initially the cause of measures ineffectiveness in the sphere of accessibility of educational crediting, because the bank is aiming at getting profits, i.e. the profits from the realization of educational credits. Hence, the following reasons, which include: the commercial interest, pursuing personal aims while offering the variants to solve the issue; high-interest rates in the

credit; risks; difficulties in providing credits. On the fourth level, there are schools. At present schools also face difficulties, which in some way influence the matriculant's ability to get higher education in the necessity to choose the educational credit as a form to pay for getting further education. On this stage, the important part is played by the interaction with the government bodies. It is also necessary to pay attention to the necessity to comprehend the task, related to the lack of objective knowledge and perceiving the country and region's need for certain specialists.

The fifth level is represented by the population. Often the matriculants, choosing a future profession, choose highly-paid jobs, ignoring the regional lack of certain specialists. In its turn, the problem consists in the fact that highly-paid jobs at present are not the most important for the development of this or that life trend. In reality, we have the situation, when an economist or an accountant has a higher salary than a teacher or a doctor. Hence, there is a demand on the part of the matriculants in the professions, guaranteeing their further employment and being highly-paid. With this, the population rarely pose themselves a question of oversaturating the labor market with specialists in certain fields. It is also noteworthy, that there is a possibility of other organizations, participating in the system, interested in solving the arising issues – the accessibility of higher education and educational crediting. We often face the situation, when the possible organizations-participants pursue their commercial interest while offering the variants to solve the matter.

It is obvious that the reasons for the arising of the accessibility of higher education issue have a cause-effect relationship with the reasons for educational crediting accessibility and to a certain degree stipulate them. Most obviously the cause-effect relationships of the higher education accessibility problem transformation into the problem of educational crediting accessibility are represented in Figure 3, closely connected with Figure 3.

Level – sublevel* (point)	Cause-effect relationships	Level – sublevel* (point)
I - I* (1)	→	II - I* (1), II - I* (2), II - I* (3), II - I* (5), II - IV* (2)
I - I* (2)	→	II - I* (3), II - IV* (1)
I - I* (3)	→	I - I*(6)
I - I* (4)	→	II - I* (1), II - I* (2), II - I* (4), II-III* (3), II-IV* (1)
I - I* (5)	→	
I - I* (6)	→	II-III* (1), II-IV* (1), II-IV* (2)
I - I* (7)	→	
I-II* (1)	→	II-I* (2), II-I* (3), II-I* (4), II-I* (5), II-II* (1), II-II* (3), II-III* (1), II-IV* (1), II-IV* (2)
I-II* (2)	→	II-II* (2), II-V*(1)
I-II* (3)	→	II- I*(3), II- I*(4), II- II*(1), II-II* (3), II-IV* (1), II-IV* (2)
I-II* (4)	→	II-IV* (2)
I-II* (5)	→	
I-III*(1)	→	
I-III*(2)	→	
I-III*(3)	→	
I-IV* (1)	→	II-IV* (3)
I-IV* (2)	→	
I-IV* (3)	→	II-V* (1)
I-IV* (4)	→	II-V* (1)

Figure 3. The interpretation of the cause-effect relations of the higher education accessibility problem transformation into the problem of educational credit accessibility, Worked out by the authors.

Note: Any influence on one of the levels I, I* leads as a result of cause-effect relations to the change of all other sublevels II*, III*, IV*, V*, that results in the decrease of effectiveness in educational crediting. This is the drawback of the current crediting programs

. The study of the foreign experience demonstrates that with the predominance of market relationships practically in all spheres of human life most of the developed countries faced a similar problem in education. One of the most optimal schemes to solve this problem could be the system of educational crediting, reflecting structural interactions of the scheme participants and it could determine each participant's responsibility (Fig. 4).

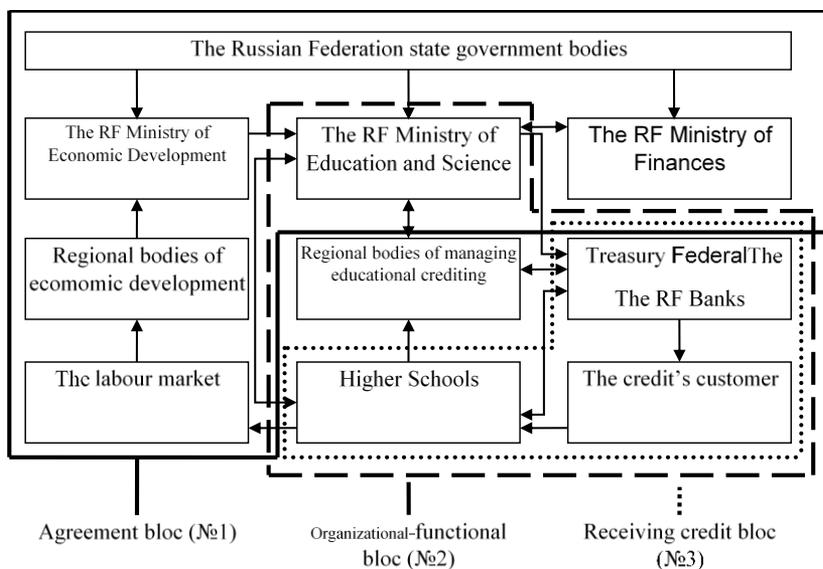


Figure 4. The model of subjects' interaction in the system of educational crediting, basing on the state support of the Russian Federation, Worked out by the authors

The model of the educational crediting system with the state support, offered by the authors, consists of three blocs: the bloc of agreement (№1), the organizational-functional bloc (№2), the receiving credit bloc (№3). The government bodies, particularly, the Ministry of Economic Development of the Russian Federation studies the regions' need in educational credits, according to the strategy of regional social-economic development and submits the information to the Russian Federation Ministry of Education and Science. The Ministry of Education and Science, while forming the state order (test figures of the students' admission into higher school on the budgetary basis) in order to train the staff in the higher educational institutions of the regions determines the quotas of educational credits with the state support for every region and subject of the Russian Federation and then, together with the Russian Federation Ministry of Finances forms the portfolio into the Russian Federation government to assign the money for these purposes – the money that comes under the management of the Russian Federation Ministry of Education and Science. This is a part of interaction in the model of educational crediting with the state support that is designated as the agreement bloc №1.

The Ministry of Education and Science of the Russian Federation invites tenders to attract organizations of the Russian Federation banking system in order to put into practice educational crediting on all the territory of the Russian Federation. Then it signs

direct agreements with the higher educational establishments of the Russian Federation, wishing to participate in the program of the students' educational crediting. Also, in the structure of interaction between the Ministry of Education and Science of the Russian Federation and higher educational establishments, there are regional centers of educational crediting, exercising consulting functions, including control ones (regional monitoring of educational crediting). In the model, these relations were denoted as an organizational-functional bloc (№2). After the bank receives the money from the Ministry of Education and Science, the third bloc starts to work. It is denoted in the model as the bloc of receiving credit (№3). In this bloc, the customer signs an agreement to get an educational credit, including the relations between the bank (as the creditor), the customer (the student) and the higher educational institution (as the producer of an educational service). According to the law On education in the Russian Federation from 29.12.2012. №273, a student has the right to receive the proper credit, providing his life activity. The amount of this credit is determined by the social-economic development of the territory, i.e. it has a regional character. This type of credit is issued locally and is controlled by the local government body of educational crediting, This model reflects the interaction of all the participants in the system of educational crediting and enables the authors to formulate the definition of educational crediting with the state support.

Educational crediting with state support is the system, reflecting the integrity of social-economic relations (including the credit ones), regulated both federally and regionally in the legal system, arising among the dependent (the student or his family members), the state (as the customer to train the staff), the system of education (higher educational establishments as the producers of educational services), the banking system, the labour market, according to their competences, through issuing the educational credit with the state support to the dependent and granting real accessibility of the higher education for the population. Analyzing this definition, it becomes obvious that it is necessary to work out a separate Federal law On educational crediting in the Russian Federation.

The historical development of educational crediting in Russia testifies to the fact that the educational loans are still issued to the students, according to the main educational programs of the higher and secondary professional education. There is no doubt, that on this level the educational crediting system development will not stop. Considering the demographic decrease of the population in the Russian Federation, i.e. the decrease of the working people, it is necessary to have additional models of crediting, aiming at the support of the working resources on the proper level. Still more such a need will grow due to the aims, set before the Russian Federation economy by its President V.V. Putin in his message to

the Federal Assembly in March 2018. For the realization of these tasks, it is necessary to create a whole system of further education not only for the young people, but for the mature ones as well. In Figure 4 the model of subjects' interaction in the educational credit system with the state support in the Russian Federation will be saturated with the structures, regulating the quality of labor resources in the regions through the system of improving the qualification and further education by means of educational crediting with the state support.

4. CONCLUSIONS

In the present article, the essence of educational crediting with state support is divulged, together with the factors and causes, decreasing its effectiveness. As a result of comparing the reasons for the students' low crediting benefit, the authors come to the conclusion that the problem of higher education accessibility transformed into the problem of educational loans' accessibility. There is the authors' definition of educational crediting with the state support – as the integrity of all the system participants' relations: the state, the system of higher educational establishments, the banking system, the labor market and the credit's receiver, enabling us to structure the system of the students' crediting management. The further use of the authors' definition of the educational crediting with the state support in scientific research

will make a significant contribution to the theory of loan development.

The represented conceptual model of educational crediting system realization, consisting of three blocs: of agreement bloc, of the organizational-functional block, of receiving credit bloc enables us to determine the functions and responsibility of each system structure. The represented model will make it possible to determine the movement of financial currents and to organize the control over the effectiveness of the budgetary means use. The development of a separate Federal law code in the sphere of educational crediting will make it possible to solve a number of social problems, connected with the further development, regulating and enhancing the quality of the labour resources that will lead to the solidifying of the country's economy and increasing the well-being and the living standard of the population. This will sustain the transition of educational crediting development in the Russian Federation to a new stage. The prospects of educational crediting development will be connected with its institutionalization, aiming at regulating the quality of the labor resources in separate regions while realizing there the institutes of improving the qualification, getting further professional education and re-qualification.

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