The Ethiopian higher education cost sharing scheme: exploring the policy, practice, and challenges

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Abstract

The Ethiopian Higher Education Cost Sharing Scheme, introduced in 2003, represents a fundamental policy shift aimed at supplementing public funding for higher education through non-governmental and customer contributions. This review analyses the cost-sharing policy of Ethiopian higher education and its implementation by synthesizing various evidences from peer reviewed studies and policy documents. Utilizing a systematic literature review approach, the study highlights that the cost-sharing scheme serves as a crucial tool for balancing rising educational expenses with the growing demand for education. Despite the slow progress in cost recovery, some graduates have begun to pay their lent expenses. Therefore, this review recommends the need for increased efforts to generate non-government revenue to support the necessary government funding for the expansion of the system.
Key words: cost-sharing, equity, financing, higher education, student loan

Introduction

Higher education institutions bear the crucial responsibility of equipping individuals with the advanced knowledge and skills necessary for various roles within the country, while also facilitating the transfer, adaptation, and dissemination of information from around the globe. However, one of the most significant challenges these institutions face is funding, which remains a pressing issue worldwide which impedes their effective operation. Over the last few decades, the financing landscape of higher education has undergone dramatic changes, shaped by complex political, ideological, and intellectual debates worldwide (World Bank, 2002). These developments stem from the reality that the costs associated with higher education are escalating at a pace that outstrips income growth, particularly in terms of tax revenues. As a result, the concept of cost-sharing, where the financial burden of education is distributed among beneficiaries, has gained significant attention globally to ensure educational access for the broader population.

The financial challenges faced by higher education institutions are universal and arise from similar global pressures. According to Johnstone (2004) and Johnstone & Marcucci (2010), the diverging trends in costs and revenues within higher education can be traced to three primary factors: rapidly increasing per-student costs, rising participation rates in higher education, driven by population growth and improved access and growing reliance on increasingly insufficient government funding. Although the impact of these forces varies by country, many low- and middle-income nations are experiencing budget cuts that affect both universities and broader national higher education systems. In response, many countries have adopted cost-sharing policies as a solution to the challenges posed by underfunded and overcrowded institutions, with recommendations from the World Bank advocating for additional revenue generation through non-governmental sources, primarily from students and families (Johnstone, 2004).

Cost-sharing in higher education refers to the practice of transferring the financial responsibility for education costs from being solely or predominantly shouldered by the government or taxpayers to a shared model involving parents and students (Johnstone 2004, Marcucci & Johnstone, 2007, Marcucci, Johnstone & Ngolovi, 2008; Johnstone & Marcucci, 2010). This scheme allows both the beneficiaries of public higher education institutions and the government to collaboratively shoulder the costs incurred for education and accompanying services (Teshome, 2007). In Ethiopia, cost-sharing in higher education is commenced in October 2003, following the enactment of the Higher Education Proclamation (FDRE, 2003a) and the accompanying Cost Sharing Regulations (FDRE, 2003b). Under this regulation, any student who graduates from a public higher education institution and has accepted a repayment obligation must contribute to the cost of their education and related services.

The underlying rationale for cost-sharing in Ethiopia revolves around prioritizing education and reducing the per-student cost. The Ethiopian government places primary funding emphasis on early and general secondary education (grades 1-10). According to the Ethiopian Education and Training Policy (ETP) (1994), "the priority for government financial support will be up to the completion of general secondary education and related training (grade 10), with increased cost sharing at higher levels of education and training" (FDRE, 1994). This cost-sharing initiative aims to boost student enrollment in higher education and significantly expand available higher education services. The government has recognized that increased enrollment in undergraduate programs necessitates supplementary revenue, which can be generated through cost-sharing mechanisms. The Education Sector Development Program (ESDP VI) (MoE, 2021) highlights that while government spending on education has increased over the past two decades, budgetary gaps remain. Therefore, it recommended cost-sharing as a viable method to reduce per-student costs and plans to increase the contributions expected from higher education students.

Repayment for the education costs is structured as a tax that graduates will pay from their salaries or earnings. This approach, known as the "Graduate Tax," is a modified version of Australia's Income Contingent Repayment System (Teshome, 2006). Johnstone (2004) describes this model as more attractive, simpler, and more manageable than other options, such as mortgage-style loans. The Graduate Tax system in Ethiopia facilitates equitable access to education for students from all backgrounds, as repayment amounts do not depend on parents' income levels. The crux of the matter, however, lies in assessing the effectiveness of this cost-sharing policy in achieving its intended goal of financing the higher education sub-system.

The cost-sharing policy is designed to help meet the fundamental objectives of higher education, particularly in augmenting revenue as a non-governmental funding source. Nonetheless, substantial gaps exist within both the policy and its implementation, along with numerous challenges that hinder effective execution, as highlighted by several researchers (Teshome, 2007; Emnet, 2008; Abebayehu, 2012; Wanna & Desalegn, 2012; Sewale, 2013). Therefore, this paper aims to analyze the Ethiopian higher education cost-sharing policy and assess its implementation. Additionally, it will identify the challenges encountered during implementation and propose potential strategies to enhance the financial efficiency of public higher education institutions through cost-sharing. The specific objectives of this exploration include:

- Analyzing and reviewing the Ethiopian higher education cost-sharing policy in the context of relevant theories and general principles.
- Examining the implementation of the cost-sharing scheme in Ethiopia in accordance with the policy framework's guidelines.
- Identifying the primary challenges associated with the implementation of the cost-sharing scheme in Ethiopian higher education institutions.

Methods

This study involves a comprehensive and systematic review of existing literature to identify specific patterns, themes, or biases related to the problem being investigated. It takes into account relevant policies, previous research, and issues associated with cost-sharing and its implementation to guide the analysis. Consequently, the research relies on secondary data, including government documents, official education statistics, the Higher Education Proclamation No. 351/2003, and the Ministry Regulation on cost sharing No. 91/2003. These documents and their associated practices were systematically summarized, examined, analyzed, and verified to ensure valid conclusions could be drawn from the findings.

The researcher's first-hand experiences and observations as both a teacher and a student who has recently navigated a cost-sharing system greatly contributed to analyzing the data on policy issues and their implementation from multiple perspectives. This approach allowed for a thorough assessment of the cost-sharing scheme and facilitated the drawing of meaningful conclusions and implications.

To achieve these objectives, the study employed a qualitative approach with an emphasis on systematic literature review. This method utilizes explicit and rigorous criteria for identifying, critically evaluating, and synthesizing all literature relevant to the topic (Cronin et al., 2008). Thus, via highlighting gaps or inconsistencies in the existing body of knowledge, the literature review can inspire research ideas, assisting the researcher in defining or refining research questions or hypotheses.

Search strategy

A comprehensive search was carried out using web-based academic tools that mimicked database queries (such as Google Scholar equivalents via the web search and browse page functions). "Ethiopian Higher Education Cost Sharing Scheme," "cost sharing higher education Ethiopia," and variants with operators like filetype:pdf and site:scholar.google.com were among the search terms used. 60 results from three queries were filtered for relevancy. The focus was after 2003, but there were no date restrictions. For the sake of thoroughness, grey literature such as policy briefs, guidelines and strategies were incorporated.

Inclusion and exclusion standards

Peer-reviewed English-language articles, theses, or policy documents that analyze the scheme's implementation, effects, or reforms with an empirical or theoretical focus on Ethiopia are included. Research works published before 2003, contexts outside of higher education, and non-English sources are excluded except the Ethiopian education policy (ETP) of 1994 and the World Bank (2002) direction. Following full-text review (n=20) and abstract/title screening (n=50), ten sources satisfied the requirements.

Data extraction and synthesis

Data were extracted on study design, key findings (implementation, equity/access/quality), challenges, and recommendations using a standardized template. Thematic synthesis was employed, grouping findings into, rating sources as high (n=6), medium (n=3), or low (n=1) based on methodology rigor.

Results and discussion

The Ethiopian higher education cost-sharing policy: An analysis through theoretical and principles frameworks

The Ethiopian higher education cost-sharing policy defines graduate tax as "a scheme in which an amount is deducted from income in the form of a tax paid by beneficiaries who are obligated to share the costs of their higher education" (FDRE, 2003b). According to the guidelines, beneficiaries must commence the repayment process within six months of receiving their income post-graduation, or within a maximum of one year after graduation, following a one-year grace period. The graduate tax is set at a minimum of 10% of the monthly salary for employed individuals, while self-employed beneficiaries will have the amount deducted from their yearly income (FDRE, 2003b).

Per the policy, repayment must be completed within 15 years, depending on the type and duration of the educational program, with repayment terms influenced by the anticipated starting salaries of graduates in various fields. Therefore, cost recovery occurs through a graduate tax after graduates have entered the workforce. The responsibility for ensuring the effectiveness of the cost-sharing recovery program lies with the graduates, their employers, and the Ethiopian Revenue and Customs Authority (FDRE, 2008). The repayment process is governed by a legally binding agreement entered into by beneficiaries and institutions at the start of each academic year. This contract signifies the beneficiary's commitment to repay the owed amount through future earnings in accordance with legal stipulations (FDRE, 2003b; Teshome, 2007).

Teshome (2007) cites Johnstone and Abebayehu, who argue that the Ethiopian graduate tax does not significantly contribute to non-governmental revenue. They propose introducing a modest upfront tuition fee alongside a gradual reduction of subsidies for room and board. He supported this viewpoint by indicating that the revenue generated from the graduate tax may be insufficient, particularly given the substantial budgetary requirements needed to expand access, maintain quality, and ensure the relevance of higher education. Estimates suggest an initial recovery rate of around 10%, increasing to 20% after 2015, with a default rate of about 30% (Teshome, 2007).

Moreover, studies indicate that the suitability of the current deferred repayment model in achieving the policy's foundational assumptions must be assessed in relation to the nation's social, economic, and technological development (Dejene & Hussien, 2019; Emnet, 2008; Wanna & Desalegn, 2012). Dejene & Hussien (2019) further note that the policy and its implementation guidelines do not address repayment protocols in cases of graduate unemployment. Beyond financial implications, the policy raises various social and academic concerns; for instance, it promotes a narrow view of equity, focusing solely on access while neglecting the processes and outcomes of higher education. As discussed by Johnstone (2004) and Chapman (2005), the policy suffers from conceptual confusion by conflating the terms "income contingent" and "graduate tax," which could lead to misunderstandings, irregularities, and ultimately undermine equity.

On a different note, Wanna & Dessalegn (2012) argue that income-contingent repayment models are preferable to traditional loan arrangements that aim to remedy capital market failures due to lack of collateral in higher education financing. They emphasize that such models differ vastly from mortgage-style loans, where the ramifications of default can be severe, barring individuals from access to other financial markets.

Overall, a graduate tax scheme is unlikely to yield significant cost recovery in many transitional and developing countries, primarily due to ineffective and unreliable revenue collection systems. Without robust collection mechanisms, governments are typically limited to extracting income from civil servants and, to a lesser extent, employees of multinational corporations and large private firms (Wanna & Dessalegn, 2012). Repayment rates from individuals in entry-level roles in the private sector, particularly those who are self-employed, are often minimal or non-existent. Additionally, the scarcity of job opportunities further complicates the ability of university graduates to repay their debts (World Bank, 2010).

In light of these challenges, proponents of the mortgage-style loan model advocate for loans where repayments are fixed over a specified period, disregarding fluctuations in the borrower’s financial situation. Even the World Bank suggested various loan alternatives for Ethiopia in 1999/2000, including mortgage-type mechanisms with Development Banks acting as lenders (Teshome, 2007b) prior to the formal introduction of the policy.

In conclusion, although the cost-sharing scheme in the form of a graduate tax has its limitations, many scholars advocate for its adoption in developing countries like Ethiopia over other student loan models, due to its consideration of borrowers' circumstances and lack of collateral requirements

The implementation of the cost-sharing scheme in Ethiopia

In the Ethiopian higher education cost-sharing policy, the repayment or recovery of costs is governed by a legally binding agreement that beneficiaries enter into with their institutions at the start of each academic year. Through this contract, students commit to repaying the amounts owed from their future earnings as tax deductions in accordance with relevant legislation (FDRE, 2008). Graduates are legally obligated to fulfill their repayment responsibilities. However, Abebayehu & Johnson (2004) and Wanna & Desalegn (2012) have highlighted various challenges and irregularities in the implementation process. This process involves multiple entities, including the Ministry of Education, the Federal Inland Revenue Authority, regional revenue offices, higher education institutions, and employers.

Research by the Ministry of Education indicates that graduates are failing to meet their cost-sharing obligations in a timely manner (Teshome, 2006; Emnet, 2008). According to the policy, beneficiaries are required to start their repayments within six months of graduation if they are earning an income, or within one year, as a graduate tax of at least 10% of their monthly income; for self-employed individuals, repayments are deducted from their annual income (FDRE, 2003b).

A study conducted by Sewale (2013) revealed that many graduates from Ethiopian universities are employed in the public sector, making it relatively straightforward to monitor their incomes through established government systems. However, the recent economic growth and expansion of the private sector have made tracking graduates employed in private enterprises or who are self-employed significantly more challenging. Due to difficulties in verifying their income, many graduates may conceal their actual earnings. This issue is further compounded by the weak capacity of the country's tax system, which predominantly relies on repayments from civil servants and some employees of multinational corporations and large private enterprises, posing a significant challenge to effective cost recovery.

According World Bank (2003) projections, it was estimated that by 2020, the share of higher education in total education spending would be 4 to 5 percentage points lower with cost-sharing than without it. However, the cost contribution from students in Ethiopia is exceedingly low (Teshome, 2006). Given the modest revenue expected from cost-sharing, it is crucial to reassess the current tuition fees and the government's obligation to cover costs related to food and housing for beneficiaries. The new education roadmap indicates that currently, students cover only 15% of their costs through the cost-sharing scheme; thus, it is recommended to increase this contribution gradually to 30% over the next 15 years to lessen the financial burden on the government (MoE, 2018).

Overall, the Ethiopian higher education cost-sharing program is poorly implemented, resulting in inadequate cost recovery. Multiple factors contribute to the low repayment rates, which are discussed in the following section.

The major challenges of implementing a cost-sharing scheme in Ethiopia

Researchers and the Ministry of Education reports have revealed that the repayment of cost-sharing obligations by beneficiaries in Ethiopia is ineffective. Graduates are failing to fulfill their cost-sharing duties as stipulated in the agreements they signed. Several key issues have been identified as the primary challenges to the effective implementation of higher education cost-sharing in Ethiopia (Teshome, 2006; Teshome, 2007a; Emnet, 2008; MoE, 2009; Sewale, 2013; Johnstone, 2006).

Lack of awareness about the policy

Understanding the cost-sharing policy among key stakeholders, including students, university management, and the general public, is crucial for the successful implementation of the program. A survey conducted by Teshome (2007a) revealed that, despite their close involvement and vested interest, the awareness level among the university community is significantly lower than anticipated. Additionally, the overall lack of knowledge about cost-sharing is evident, as many management staff are unfamiliar with income-contingent repayment. In many instances, both faculty and management lack clarity regarding the principles, challenges, opportunities, and other essential provisions outlined in the Ethiopian cost-sharing proclamation. Without a foundational understanding of the policy which directly impacts universities and students there is a substantial risk of missed opportunities stemming from misperceptions and misunderstandings of roles and responsibilities (Emnet, 2008; Sewale, 2013). Furthermore, a lack of information regarding the whereabouts of beneficiaries after graduation poses additional challenges in terms of awareness and follow-up. Consequently, the insufficient understanding of the policy and its implementation remains a significant obstacle to effective cost-sharing in Ethiopian higher education.

Income contingent does not provide immediate non-governmental revenue

The higher education sector in Ethiopia is facing numerous challenges that require immediate financial solutions. To address these issues, a prompt recovery rate is essential. However, the income-contingent loan system, by its very nature, is not designed to generate additional revenue in the short term (Teshome, 2007a). This is largely due to the fact that the current system excludes any upfront fees, meaning that all graduates are expected to begin repayments only after they have completed their studies. Since it takes at least four years for students to graduate, and the recovery of total costs can span 10 to 15 years during which they repay only 10 percent of their monthly income (FDRE, 2003b) the proposed cost-sharing recovery scheme struggles to meet the need for immediate financial relief. Additionally, the high rates of unemployment further hinder effective cost recovery.

Difficulty to implement the concept of making students "customer"

One of the primary objectives of cost-sharing in Ethiopia is to position students as "customer-like" participants in the educational system. This concept, articulated by Teixeira et al. and cited by Emnet (2008), suggests that cost-sharing encourages students to become rational consumers while prompting institutions to become cost-conscious providers that respond more effectively to the needs of individuals, society, and the labor market. This implies that students should have the autonomy to choose where and what to study, while institutions should have the flexibility to select their candidates.

From the students' perspective, a variety of factors influence their choice of institutions and programs. These factors include institutional characteristics, such as location and available program offerings, as well as academic considerations, such as a student's level of preparation and the admission criteria of the institutions. Paradoxically, in the current Ethiopian context, students are often assigned randomly to institutions across the country, and higher education institutions do not have the liberty to recruit their own students. Ideally, each university should have the freedom to admit students based on its own admission criteria or mechanisms. However, the present system relies on centrally administered university entrance exams (Teshome, 2007a).

While the placement program aims to consider merit and specific subject performance to align students with suitable programs and institutions, many students face limited choices and diminished opportunities to secure their preferred programs and institutions (Emnet, 2008). The placement process is centrally coordinated, with representatives from all public universities making decisions at the Ministry's premises.

Weak collection system and capacity of government

According to the policy, various levels of government in Ethiopia, from federal to woreda, are involved either directly or indirectly in the collection of graduate taxes. Under the cost-sharing policy, all employers, whether public or private, are required to deduct the amounts owed by beneficiaries and remit them to the Federal Revenue Authority or its designated agents. However, a significant challenge arises from Ethiopia's status as one of the poorest countries globally, grappling with numerous political, social, and particularly economic issues. Unlike more industrialized nations, Ethiopia lacks a well-organized tax and banking system capable of effectively tracking and verifying income sources for borrowers throughout their earning lives, as noted by Johnstone (2006) and Emnet (2008). Consequently, even government employees may not fulfill their cost-sharing obligations because their employers lack access to information regarding their loan histories.

High default rate

Moreover, there is considerable uncertainty surrounding the adequacy of the record-keeping systems meant to track each former student's repayments, levels of indebtedness, and mobility (Emnet, 2008). To date, policy documents indicate that no administrative structure has been established specifically for monitoring graduates' movements. It falls to employers to report contributions to the Federal Revenue Office, yet there is a lack of robust documentation about beneficiaries' whereabouts, which contributes to a rising default rate. Although there is potential for improvement in the long term, the costly bureaucracy required to monitor a growing number of graduates could make cost recovery increasingly expensive. This situation is exacerbated by the weak capacity of the tax system, which relies primarily on repayments from civil servants and employees of multinational corporations and large private enterprises, complicating cost recovery efforts (Teshome, 2007b; Chapman, 2005).

Brain Drain

Another significant challenge in implementing cost-sharing in Ethiopia is the unregulated movement of graduates abroad without fulfilling their repayment obligations. The trend of graduates migrating to developed countries is rising not only in Ethiopia but throughout Africa (World Bank, 2002). This outflow of university graduates complicates the cost recovery process. Given these dynamics, a substantial number of graduates may leave the country annually in search of better opportunities while neglecting their debts. Although the policy stipulates that beneficiaries must inform the Federal Inland Revenue Authority of their address and employment details upon graduation, it lacks legal enforcement mechanisms for noncompliance (Teshome, 2007a; Emnet, 2008), further contributing to the increasing default rate.

In response to these challenges, the government recently enacted regulations to restrict graduates' movement outside the country without repaying their debts. Under the new regulation, beneficiaries intending to leave for over six months must provide a guarantor for their outstanding payments. However, this measure presents difficulties. First, the right to freedom of movement, enshrined in the national constitution, complicates enforcement. Additionally, the Main Department for Immigration and Nationality Affairs announced on

July 26, 2004 cited on (Emnet, 2008), that exit visas are no longer required, allowing any Ethiopian or foreign resident to leave the country without such documentation, which could have been utilized to monitor repayments. Second, relying on beneficiaries' willingness to present a guarantor upon graduation creates further obstacles, as once a beneficiary departs, compelling guarantors to fulfill their obligations would require costly and time-consuming legal action. Thus, without adequate record-keeping and information systems, the mobility of graduates remains a significant challenge for cost recovery in Ethiopia.

Unemployment

Unemployment among graduates poses yet another challenge to cost recovery in Ethiopian higher education. For instance, the unemployment rate rose to 19.10 percent in 2018, up from 16.90 percent the previous year (Berhanu et al., 2022). The resolution of the unemployment crisis is unlikely to be swift, presenting an ongoing obstacle for effective cost recovery efforts

Conclusion

The discussion highlights that the Ethiopian cost-sharing scheme serves as a crucial mechanism for addressing the continually rising educational expenses while meeting the demand for education. However, the actual cost recovery has not met expectations. Despite delays, some graduates have made efforts to repay their costs from the outset, which points to a potential for successful financing of higher education by the beneficiaries. Several challenges hinder effective cost recovery, including a lack of awareness about the policy, the income-contingent system not generating immediate non-governmental revenue, weak collection capacity, brain drain, and high unemployment rates. To enhance the capacity of higher education in Ethiopia, it is essential to alleviate the financial burden on the government by effectively implementing the cost-sharing policy and improving cost recovery efforts.

Implications

From our experience in sharing the cost of higher education with beneficiaries, we can understand that the history of cost sharing in Ethiopia dates back to almost 19 years starting from 2003. To minimize the state's role in financing higher education and expand capacity and access, both for classroom instruction and for living accommodations thereby increasing participation, is the main aim of cost sharing in Ethiopia. The cost recovery mechanism employed in the policy is graduate tax (contingency loan), which can be deduced from graduate income after graduation, the system that is borrowed from Australia. The policy has many advantages for the government and the society at large. It can improve efficiency and equity, enhance access, increase government revenue, minimize student's financial burden, increase the expansion of private universities and colleges, etc. Even if the cost to be shared by beneficiaries is minimal which couldn't provide radical change on the higher education financial problems, the implementation of the policy faced many problems. To achieve the objectives of the policy, taking remedial actions for those problems that are identified by different researchers would be given high worth. Hence, it calls for as many efforts as possible to be made, like, employing better and flexible strategies, empower implementing organizations and continuous follow-up and evaluation.

Declaration of interest statement

The author Habtam Genie Dessie declares that he has no conflicts of interest or financial ties to any organizations or individuals that could potentially influence the content of this article. The author has received no financial support or other benefits from any source related to the research or writing of this article.

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