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Policies for achieving inclusion in higher education

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ABSTRACT

Considering the extensive social and private benefits that higher education generates, ensuring inclusive access and success is essential to achieve social justice and economic efficiency. With this premise in mind, this article reviews current knowledge about equity promotion policies in higher education and what is known about the effectiveness of various policies, drawing from experience in various parts of the world. It starts with reviewing definitions of under-represented groups in higher education, which can be considered as 'equity target groups'. After examining the depth and scope of disparities across regions and countries, it analyses studies focusing on the effectiveness of equity promotion policies and measures. For this purpose, it distinguishes between financial aid programmes (grants, loans) and non-monetary interventions (outreach, affirmative action, retention, specialized institutions, etc.) that seek to remove the barriers facing students from under-represented groups. It concludes that policies matter and can make a significant difference.

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Introduction¹

Considering the extensive social and private benefits that higher education generates, ensuring inclusive access and success is essential to achieve social justice and economic efficiency by encouraging the realization of the full potential of all young people. Such purpose is intrinsic to the fourth UN Sustainable Development Goal, the education goals, which aims to 'ensure inclusive and equitable quality education and promote life-long learning opportunities for all'. Individual, private benefits of attending higher education include improved health outcomes, increased earning potential and even greater life satisfaction. On a broader systemic level, the public and societal benefits accrued by having higher levels of education in the workforce and among citizens include lower unemployment rates, increased tax revenues, greater intergenerational mobility, deeper civic and volunteer participation, and lessened dependency on social services (Salmi 2017).

Less than 1 out of 10 people were enrolled in higher education in 1970, while they were 40% of the relevant age cohort in 2017 worldwide. However, despite the unprecedented expansion that has occurred in most parts of the planet in the past 60 years, both

vertical and horizontal disparities persist in higher education. The vertical dimension looks at who is admitted into higher education and who graduates from higher education. Most students enrolled in higher education still come from wealthier segments of society (Marginson 2016; Salmi 2020). Even when they gain access, students from under-represented and traditionally excluded groups tend to have lower completion rates (Salmi 2020).

The horizontal dimension is concerned with 'tracking' or 'streaming' of students as equity encompasses not only who enrolls into and complete higher education, but what kind of institution students attend and what labour market opportunities various types of qualifications offer to graduates from the various equity groups. Increased cost-sharing and the rising proportion of private higher education providers – enrolling more than half the students in several African, Asian and Latin American nations – have been associated with growing inequality in access and success at the post-secondary level, even in OECD countries.

Many structural mechanisms are at play to prevent students from under-represented groups from entering tertiary education. The most important ones are the financial barriers faced by low-income students in many countries because of the high tuition fees and opportunity cost of studying (Junor and Usher 2004). Children from underprivileged families often attend lower-quality primary and secondary schools, especially in countries with a dual system of private elite schools for the wealthiest groups and public schools for the general population. Even when they exist, not all financial measures promote equitable access. And this happens especially when they are unconditional, as they benefit more students from richer households, especially if access is restricted.

A talented, low-income and/or minority high school graduate who is denied entry into higher education represents an absolute loss of human capital for the individual person and for society as a whole. The lack of opportunities for access and success in higher education leads to under-developed human resources and a resulting shortfall in the capacity to generate and capture economic and social benefits (Harbison 1964; Bowen and Bok 1998; Ramcharan 2004).

Against this background, this article takes stock of what is known about equity in higher education. Rather than conducting a review of the academic literature on the topic, the main angle of this article is to focus on the policy implications of disparities in higher education. For this purpose, it starts by examining how equity groups are defined across countries. It attempts then to give a sense of the scope of disparities along several dimensions. Finally, it reviews the range and effectiveness of equity promotion policies adopted at the national and institutional levels to remove the financial and non-monetary barriers faced by students from underprivileged groups.

There is no common definition of under-represented groups in higher education

As the Global Education Monitoring Report 2020 has documented, despite inclusion and equity are at the core of the Agenda 2020 and its SDG 4 on Education, exclusion is widespread. 258 million children, youth and adolescents are completely left out of the education system. If poverty is one of the major causes of exclusion, others related to background, identity and ability concur to leave many other children, youth and adolescents behind at all educational levels (UNESCO 2020).

Whereas many countries are implementing policies, programmes and actions to support equitable access to higher education for students from under-represented groups, there is no universally agreed definition of such 'equity groups'. Definitions and classifications vary across continents and countries (Salmi and Sursock 2018) even where countries have set the common goal of increasing participation in higher education as in the European Union (Salmi 2020). The groups most often covered include often individuals in the bottom income/wealth range, women, minorities (for example ethnic, linguistic, religious, cultural) and people with disabilities (OECD 2007; Salmi and Bassett 2014).

A 2018 survey of 71 countries, carried out for the first celebration of the World Access to Higher Education Day (WAHED), found that several new categories have emerged (Table 1). Based on the results of the survey just 11% of the countries surveyed have formulated a comprehensive equity strategy (Salmi 2018). Another 11% have elaborated a specific policy document for one equity group, gender, people with disabilities, or members of indigenous groups. Among the 71 countries surveyed, students with disability were those most frequently targeted.

Attempts to measure equity in higher education assume that the proportion of target equity groups should be equal to their share in the general population (Bohonnek et al. 2010). In practice, however, the choice of indicators to measure disparities in higher education is heavily influenced by the availability of data to analyse the situation of each equity group. On the whole, countries tend to focus mainly on participation data, which can then be used only to measure access disparities (Salmi 2020).

Selecting appropriate indicators to measure equity in higher education for the different groups depends on two main considerations. The first criterion is whether there is an inherent ranking among individuals within an equity category. This is the case, for example, with respect to socio-economic background but not for the other groups such as women and men, people with and without disabilities which, statistically, are non-ordinal categorical variables from a statistical viewpoint (D'Hombres 2011; Salmi 2020).

Table 1. New categories of equity groups have emerged within the minority category.

Equity groups	Country examples
First-generation students	Australia, United States
LGBTQIA ^a	Brazil, Colombia
Victims of sexual abuse/violence	Colombia, Ecuador, Spain
Deported migrants	Ecuador, Mexico
Children of invalid veterans or civil servants	Mexico, Russia, Vietnam
Foreign refugees	Australia, Colombia, New Zealand
Children of military families	England
Internally-displaced people as a result of civil war or natural catastrophes	Colombia, Georgia
Demobilized guerrilla fighters and paramilitaries	Colombia
Students who do not speak the national language	Denmark
Students with care experience, orphans, youth without parental care	Austria, England, Georgia Kyrgyzstan, Russia, Scotland
Single mothers	Ecuador
Families with more than 3 children	Georgia, South Korea
Children of parents deported during the Soviet era	Georgia
Jailed people, ex-offenders	Venezuela, Wales
Students from occupied territories	Georgia

^aLGBTQIA stands for lesbian, gay, bisexual, transgender, intersex, queer/questioning, asexual, and others.
Source: Salmi (2018, 2020)

The second consideration is linked to the perspective (national and/or international) of equity assessment. For example, from an international perspective, assessment should consider equity groups which are comparable across countries. This is often limited to socioeconomic background and gender (Atherton, Dumangane, and Whitty 2016).

Disparities in higher education access are large across all the marginalized groups

Household surveys from 64 countries, suggest large gaps in participation rates among population groups (Figure 1). The blue dots show the participation rates for the richest income quintile and the red ones for the poorest quintile.

Looking at the disparity index for a number of Latin American countries, which measures the enrollment rate for the richest income quintile divided by the enrolment rate for the poorest quintile, shows large variations in the degree of inequality in access to higher education (Figure 2). It is interesting to observe that Brazil, which offers free higher education in its public universities, is much more unequal than Chile, where students pay high tuition fees in general. In the former case, public universities enrol a high proportion of students from rich families, who have studied in private high schools and are better prepared to take the competitive entrance examination. In Chile, a comprehensive student aid system helps overcome the financial barriers faced by low-income students.

Large disparities are found in many other countries in other parts of the world. In Vietnam, for instance, where despite improvements over the past decade the absolute gap in enrolment rate between the richest income group and the poorest has increased, from 34 percentage points in 2006 to 57 in 2016.

Concerning gender, women represent the majority of enrolment in higher education in most countries with the exception of South Asia and Sub-Saharan Africa. Across Sub-Saharan Africa, females represent only 42.3% of all students. In South Asia, their proportion is 74%. Gender inequalities persist in access to specific programmes such as STEM. Data from 18 countries across the world show the rate of female graduates in STEM varying from a low of 11% in Switzerland to a high of 46.5% in Argentina (Salmi 2020).

Few data are available to assess difference in access to higher education across ethnic, racial, religious minorities. Where they exist, data reveal vast disparities. For instance, in South Africa, despite the increase in overall enrolment in higher education, less than one in 5 black South Africans access it, compared to 55 percent among whites. Similarly, in Vietnam enrolment rates of the Kinh/Hoa are 4 times higher than those of ethnic minorities (Salmi 2020 based on Linh and Thuy 2018). In Brazil, Colombia and Guatemala indigenous presence in tertiary education is very low. For example, in Colombia where indigenous represent 10% of the total population, they are only 5% among students enrolled in higher education. In Guatemala, where more than 40% of the population is indigenous, they are 11% among students. In Chile, by contrast, 8% of students are indigenous but they are 5% in the total population. In Australia, a review of 39 studies published between 2000 and 2016 on barriers and enablers of access to higher education highlights that the proportion of Indigenous students in higher education remains significantly lower than their non-Indigenous peers and they are also at risks of dropping out more often (Gore et al. 2017). While their number has increased over time, Aboriginal

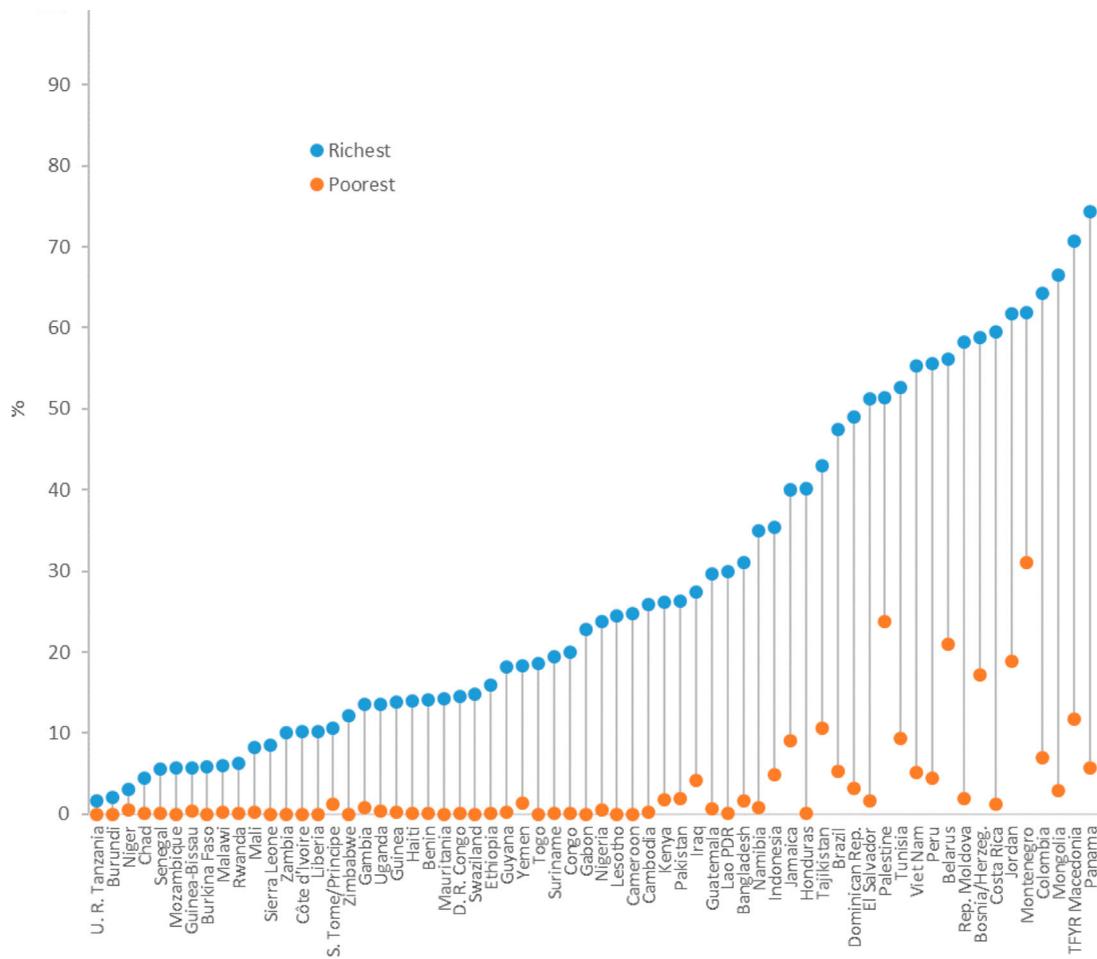


Figure 1. Post-secondary education attendance rate by household wealth (Selected low- and middle-income countries, 2010–2015). Source: UNESCO (2017) Global Education Monitoring Report 2017 Accountability and Education; Meeting Our Commitments/18, p.162.

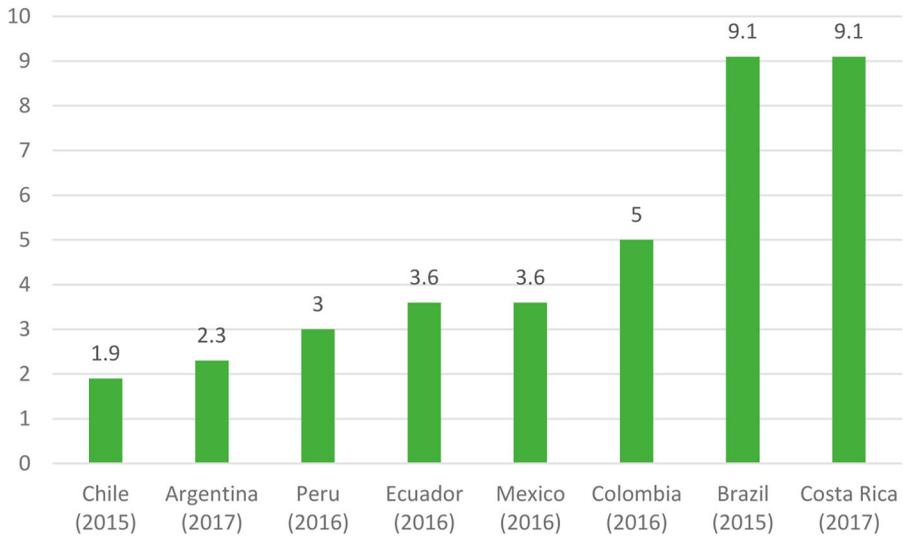


Figure 2. Differences in disparities in enrolment in higher education in a number of Latin American countries. Source: Salmi (2020) based on national Household Surveys for the countries present in the chart.

and Torres Strait Islander students still represent less than 2% of the domestic student population, while they are about 3% of the Australian working-age population).

The probability of attending higher education is generally much lower for ethnic minorities (Figure 3). Using the results of household surveys in several low- and middle-

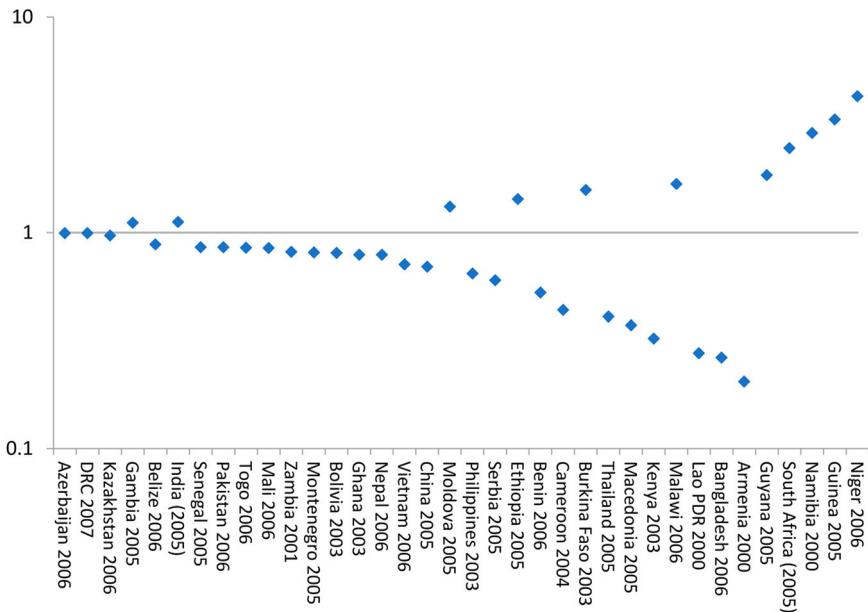


Figure 3. Probability of attendance of higher education is low among minorities. Source: Salmi (2020).

income countries, the graph shows that in the majority of countries for which data are available, students from minority groups have a lower probability of attendance than the general population (in all the countries with a probability lower than 1, 1 being the reference value for the general student population).

People with disabilities are also widely under-represented in higher education despite improvements. In Nigeria, for example, the main government agency in charge of university education recognizes that, notwithstanding the absence of comprehensive statistics on opportunities for students with special needs, much more action is needed to offer students with disability adequate facilities and services (NUC 2018). In Thailand, less than 1 percent of the youth with disabilities are found in higher education. In South Africa, in 2009, they represent about 0.6 percent of the total student enrolment comparing to an estimated disability prevalence of 3.5 percent within the corresponding age group (20–29 years of age) (Salmi and Bassett 2014). In Colombia the proportion attending a tertiary education institution is 6.7 percent.

What works to support access of the most vulnerable in higher education?

A 2019 World Bank meta-analysis has looked at 75 impact studies with an experimental or quasi-experimental design focusing specifically on the effects of equity interventions on disadvantaged groups across 11 countries (Herbaut and Geven 2019). While the great majority of studies reviewed focus on the United States, a few deal with other countries including China, Colombia and South Africa. Most of them deal with access rather than graduation. An overall important finding is that the few studies that look at several interventions implemented together are more effective than individual interventions designed and implemented in isolation.

Despite the limited geographical scope of existing impact studies, policy research over the past two decades has shown that the most effective equity promotion policies to overcome these barriers and increase opportunities for disadvantaged students at the tertiary level are those that combine financial aid with measures to overcome non-financial obstacles (OECD 2008; Salmi and Malee Bassett 2014). First of all, there is strong evidence that well-targeted and efficiently managed financial aid can be instrumental in reducing financial barriers to higher education. Second, many countries and higher education institutions have successfully implemented outreach and bridging programmes to secondary schools, reformed selection procedures and/or preferential admission programmes, and retention programmes to improve completion rates.

A 2018 survey conducted for the Lumina foundation in 71 countries revealed that countries tend to use a mix of measures. Figure 4 indicates that the most frequently supported non-monetary programmes are affirmative action and reformed admission criteria, outreach and bridge programmes, and retention programmes. With respect to monetary programmes, the most common are grants/scholarships and student loans (Salmi 2018).

Removing financial barriers enhances access to higher education for some vulnerable groups but is not sufficient

While the character of public good for primary and secondary education is generally undisputed, this is not the case for higher education. As higher education generates

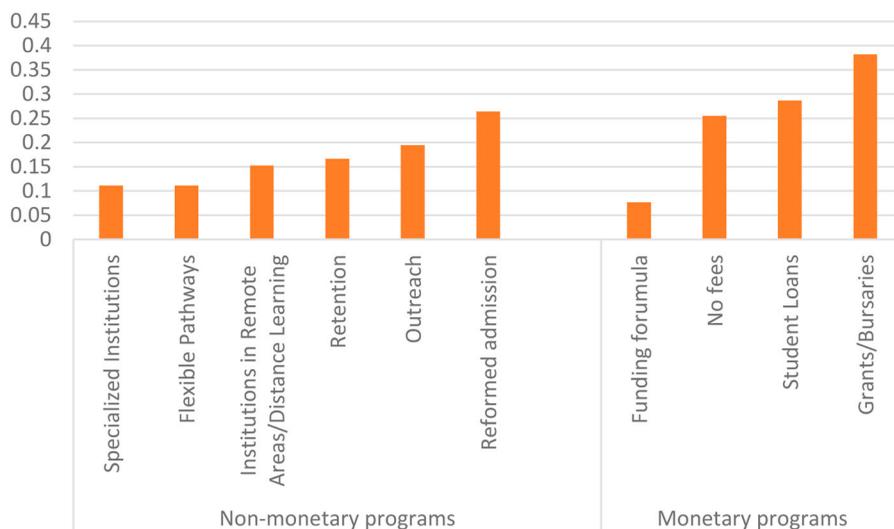


Figure 4. Several actions are used to enhance equitable access to higher education. Source: Based on Salmi (2018).

substantial personal, socio-economic and cultural private benefits (for example in the form of better health, higher lifetime incomes, lower unemployment probabilities), some observers argue that students (or their family) should pay the price for the service they get. However, economic theory and empirical evidence suggest that higher education generates also substantial externalities for the society as a whole. For example, better-educated people show less crime activities, better health and better behaviours. Technological innovation associated with higher education can also increase productivity, not only of university-educated workers but also of those with whom they work (Salmi 2017).

Public support to higher education is then advocated on those grounds, not only for reasons of efficiency and equity but also because of capital market failures, incomplete information, and risk-aversion. With the expansion of enrolment, public support to higher education has increased steadily but the growth rate of private funding by households and students has been even larger. In OECD countries, the average private contribution of households to higher education amounted to 23% in 2018 relative to 8% for primary and secondary education (OECD 2018; Figure C.3.2).

As public budgets are under severe strain, higher education systems can choose between: (1) relying increasingly on private resources; (2) restricting access and (3) spending less (likely reducing the quality of the service). Increasingly, there are calls to develop more efficient and equitable funding systems ensuring that higher education continues to play its positive role for the economy and society. In the past few years, growing worries about the rising costs of university education and soaring levels of indebtedness among graduates have led to strong – sometimes violent – student protests in places as diverse as Berkeley, Bogota, Johannesburg, Juba, Khartoum, Lilongwe, London, Madrid, Melbourne, Montreal, Santiago and Seoul (Salmi 2017). In Lyon, France, the self-immolation by fire of a student protesting the precarious situation of many students in November

2019 illustrates in a tragic manner the tensions arising from the rapid increase in higher education coverage in a context of strained public resources. As a result, several governments have acceded to students' demands for free higher education, notably in Chile and South Africa. A few Canadian provinces and US states have also considered similar measures.

If the opportunities for higher education would exist only for those that can afford to pay for it, the system would be both inefficient and inequitable. Such a system would reinforce the link between opportunities in life and parental background, thereby strengthening income inequality in the future. Setting up well-designed financing systems which make higher education accessible to students from all backgrounds while enhancing equality of opportunities is therefore of outmost importance.

A 2018 survey of 71 countries across the world identified 5 categories of financing instruments that nations use to remove financial barriers for students and encourage institutions to promote diversity: fully or partially subsidized education; needs-based scholarships and grants; student loans; equity-linked financial incentives; and equity-related regulations (Salmi 2018). Equity-linked financial incentives in particular try to achieve a better mix in the access of higher education relying on funding formula used to allocate public resources to promote the country's equity agenda using indicators that measure some dimension of equity, for example, access or completion rates for specific equity target groups. This is the case in South Africa, for instance, where universities with a higher proportion of Black students get additional resources. In Ireland, similarly, the funding formula that allocates a block grant to higher education institutions on the basis of enrolment numbers and cost of disciplines provides a 30% premium for each student enrolled from any of the priority equity target groups defined by government. Australia and Austria also include equity indicators in the performance part of their budgetary allocations.

Few countries in the world – effectively only the Nordic countries, the Gulf nations and Singapore – can afford to offer high-quality free higher education to all. Most other economies that do not charge tuition fees – industrial and developing countries alike – struggle to expand enrolment and improve the performance of their universities with only public resources. Countries that are experimenting nowadays with free tuition, such as Mauritius, Mexico and the Philippines, ought to bear in mind lessons of experience from other parts of the world that show that 'free tuition' often means that the poor subsidize the children of the rich (Guerra Botello et al. 2019). Data from the Latin American region – which has the highest degree of inequality in the world –, shed light on the relative impact of various access and funding policies. Argentina has open access and free tuition policy; Brazil has restricted access and free tuition; Chile used to have until recently both restricted access and high tuition fees; and Ecuador abolished tuition fees to improve access. The logical expectation would be that Chile would display the highest degree of inequality. But, in reality, comparing the disparity index for the four countries reveals that Brazil is the most regressive country, followed by Argentina and Ecuador, and then Chile (Salmi 2018, 2020).

This finding suggests that what matters most, in reality, is the net financial cost to students. In countries such as Australia, Canada and New Zealand, where all low-income students receive generous scholarships, grants and/or income-contingent loans, access and success in higher education tend to be more equitable than in many countries that offer

free higher education. Subsidies to students can help to lower the private cost of higher education and level the playfield. However, the literature suggests that they tend to (1) increase enrolment rates – which does not translate necessarily in higher completion rates; (2) have a regressive effect when they are unconditional as they benefit more students from high-income backgrounds; and (3) increase the duration of studies and thus the cost of higher education per student. From an equity and financial sustainability perspectives, however, Targeted Free Tuition, as recently implemented in Chile and South Africa, seems to be a better option than free tuition for all (Usher and Burroughs 2018).

Approaches to tuition fees policy vary across countries

Raising or introducing fees can negatively affect enrolment and graduation because of the higher direct cost of education, which can discourage students from disadvantaged background faced with borrowing constraints. Higher tuition fees may also push students to work more and/or to increase their debt with detrimental effects.

The most common tuition fee policy consists in applying zero or very small fees to students enrolled in public higher institutions. This policy of universal subsidies is used in the majority of Western European countries (with the exception of England, the Netherlands, Switzerland, and Wales), in South America (with the exception of Chile until two years ago), in North Africa and the Middle East, in most Sub-Saharan Africa countries (SSA), and in most Asian countries (with the exception of China, Japan, South Korea and Vietnam).

This policy applies usually to students going to public institutions, with a few exceptions. In Belgium, the state has traditionally subsidized church-founded universities, which enrol 57% of all students. Similarly, in Chile, the Dominican Republic and Nicaragua, the state has subsidized the oldest private universities at the same level of funding as public universities.

Other countries, including former socialist countries in Eastern Europe and Central Asia (except Slovenia), a few Anglophone countries in Sub-Saharan Africa, and Egypt have a dual system. They do not charge fees to high school graduates with the best academic results while the other students must pay to access the same programmes in public universities. There is often a high correlation between socio-economic background and academic results at the end of high school.

A small number of countries including the Canadian provinces of Ontario and New Brunswick, Chile, Ireland, Italy, Japan, the Philippines and South Africa² have implemented a relatively new approach (i.e. Targeted Free Tuition programmes) exempting students from the lowest income quintiles from paying fees. While in some respect, such programmes could be considered as an ideal financial instrument for equity purposes, they can also face equity challenges, as the cases of Chile and South Africa reveal (Salmi 2020). In Chile, a significant proportion of low-income students, who are enrolled in younger private universities which are not subsidized by the government, will not be tuition-exempt under the recently passed financing law. The situation is similar in South Africa, under the new tuition free policy announced in December 2017.

Another important policy instrument used by countries is fees regulation. For example, the government of South Africa has carefully controlled the level of fees applied by public universities since the end of apartheid. This is common practice in most countries in the

world, where government and/or the parliament determine the yearly increase that public universities are allowed to implement, if any. In some of the former Soviet republics, such as Azerbaijan, government also strictly regulates the level of fees in private universities. Other countries do it in an indirect manner. In Chile and Côte d'Ivoire, for instance, the government establishes a reference price that is used to calculate the amount of scholarships for low-income students enrolled in private institutions (Salmi 2020).

Governments rely on grants and scholarships as non-reimbursable financial aid instruments to cover both living and tuition expenses

Depending on the specific equity gaps in any country, governments target grants and scholarships to reach lower-income students, students from certain ethnic minority groups, rural students who are less likely to enrol in higher education compared to urban students, women, or students with disability.

Some countries also use competitive grants as an incentive to secure the participation of higher education institutions in equity schemes put in place by the government. In Australia, for example, the Higher Education Participation and Partnerships Program (HEPPP) supports the efforts of universities to improve access and retention. The Disability Support Program has the same goals to increase access and success for students with special needs. Mexico finances activities that universities carry out to increase the intake of students from various indigenous groups (*Programa para la Inclusión y la Equidad Educativa*) (Salmi, 202). In the United Kingdom, inclusion of students with disabilities in higher education has been supported also by the non-means-tested DSA grant providing additional financial help on top of the standard financial aid and does not have to be repaid (Chiwandire and Vincent 2019). Full-time, part-time and postgraduate students can apply for DSA. The Canada Student Grant for Services and Equipment for Students with Permanent Disabilities (CSGSESPD) is a non-repayable grant (up to 8000 CAD) designed to help students with disabilities to cover costs borne to overcome barriers in post-secondary training. The Canadian Province of Ontario provides also non-repayable financial assistance to meet such costs (Chiwandire and Vincent 2019).

In South Africa, non-means-tested financial support has been designed for students with disabilities to study at one of the country's 23 public HEIs. A 2011 study that sampled Disability Unit staff from 15 South African HEIs (Foundation of Tertiary Institutions of the Northern Metropolis 2011) revealed the concerns of NSFAS recipients who are deaf and hearing impaired about insufficient funding, which force them to find alternative sources of financing such as disability grants and parents' contributions (Foundation of Tertiary Institutions of the Northern Metropolis 2011, 83). The study also found that disability bursaries and scholarships often do not cover personal needs such as caregivers, for example, for quadriplegics (Foundation of Tertiary Institutions of the Northern Metropolis 2011, 84).

In India, besides exempting students with disabilities enrolling in Indian colleges from paying fees if they are not able to obtain financial assistance, each university receives a one-time grant of 1,000,000 Rupees as an incentive for enrolling the maximum number of SWDs (Jameel 2011, 15). The Higher Education for Persons with Special Needs scheme established by the Indian government support through grants the creation of

Disability Units in universities on condition that the applying university has a sufficient number of students with documented disabilities (Bhambhani 2012, 6). India offers General Development Grants to support universities' work on equitable access. In Ireland, the Fund for Students with Disabilities is available to higher education institutions for the provision of services and support to full-time and part-time students with disabilities.

A number of governments impose regulations to compel higher education institutions to give grants, scholarships or bursaries to students from under-represented groups. In Mexico, private universities must provide financial aid to at least 5% of their students in the form of grants or scholarships. In Indonesia and Vietnam, the same type of requirement applies to all public universities (20% and 10% of their student population, respectively). In England, each higher education provider commits, through an Access and Participation Plan, to a fixed proportion of their tuition fee income to be spent on scholarships and bursaries.

Some countries have provisions to cover students in both private and public higher institutions. Examples of this approach can be found in the United States with the Pell Grants or in Côte d'Ivoire with the scholarships for high school graduates interested in studying towards a short duration professional degree (Brevet de Technicien Supérieur – BTS) in a private institution (Salmi 2020).

Effective targeting is an important consideration when designing and implementing grant and scholarship systems. Experience from around the world suggests that the better-off and well-connected societal groups disproportionately use and benefit from public services. To avoid leakages, it is important to rely on means testing to determine the eligibility of grant and scholarship recipients.

A few countries grant additional financial support to their students through highly subsidized food, housing and transportation. Mauritius, for example, grants all university students free transportation. Most Francophone countries in North Africa and Sub-Saharan Africa, following the example of France, run subsidized cafeterias and dormitories for all interested students. These subsidies are rarely targeted, for lack of technical capacity or political will, except in Senegal and Tunisia, where subsidies have been restricted to those who actually do not have sufficient financial resources to live as students.

Student loans are common

Student loans, a more sustainable form of financial aid than grants and scholarships, exist in one form or the other in more than 70 countries (Chapman, Higgins, and Stiglitz 2014; Salmi 2020). While they are usually managed and financed by national agencies, in some cases higher education institutions finance and manage their own student loans. In order to avoid high levels of repayment default, student loans should be available only for studies at higher education institutions with a recognized track record in the quality and relevance of their programmes. Many countries make participation in the accreditation process a condition of eligibility for student loans (Salmi 2020).

There are several types of student loans, depending on the type of repayment terms that are applied, the source of capital, the type of expenses covered, student eligibility rules including applicability to private and distance institutions, and the level of subsidy. Three main types of student loan models exist around the world: (i) direct

loans – mortgage type, (ii) guaranteed and shared-risk loans mortgage type and (iii) universal income-contingent loan systems (Salmi 2017). The first type public funding (direct loans – mortgage type) is the most common approach worldwide. A government agency funds and manages student loans that are repaid monthly after graduation. Many of these schemes end up being financially unsustainable because of high administrative costs, interest rate subsidy and default.

There are exceptions, however, as the Colombian experience shows. In 1950, Colombia created the first student loan institution in the world, called ICETEX (Instituto Colombiano de Crédito Educativo y Estudios Técnicos en el Exterior). The institution provides subsidized loans to students from the poorest families, ethnic minorities, and students with disability. The poorest students have a zero real interest rate during the loan period. Since the mid-2000s, ICETEX has benefited from a strong and innovative leadership team, who has been able to mobilize additional resources from government and multilateral donors. As a result, it has managed to extend coverage to about 20 percent of the total student population, focusing on students from the lowest socio-economic groups. This is the highest student loan coverage rate in Latin America and one of the best in the developing world. ICETEX has also improved its collection record and modernized its management practices, bringing operating costs from 12 percent in 2002 to 3 percent in 2010. It has also entered into partnerships with a number of universities to provide not only financial but also academic and psychological support to loan beneficiaries, which has greatly reduced dropout rates among loan beneficiaries, compared to students without a loan. To help students from the lowest income groups, ICETEX also supplements its student loans with scholarships to cover living expenses (Salmi 2020).

Second, to reduce administrative costs and limit public funding outlays, many governments work in partnership with private banks. The experience of the International Finance Corporation shows that a leverage ratio of up to one to seven can be achieved. Large-scale programmes of this nature have had a mixed record, however (Salmi 2020). For example, in 2012 Chile eliminated the shared-risk programme (CAE) that it had introduced in 2006 to expand loan opportunities for students enrolled in the rapidly growing private sector because of unaffordable debt levels for many of the graduates.

The third type of loan is the universal income-contingent loan system. Such systems, currently in place in Australia, Canada, New Zealand and the United Kingdom aim to achieve a better balance between effective cost recovery on the government side and risk to the borrower. Administration is generally simpler and cheaper under such schemes because loan recovery is handled through existing collection mechanisms, such as the income tax administration or the social security system. Income-contingent loans are also more equitable and satisfy more fully the ability-to-pay principle, since graduates' payments are in direct proportion to their income (Salmi 2020). While appealing in principle they present some features that deserve attention. First, they require a collection agency able to assess the students' lifetime earnings. Second, there may be some social risks associated to the ICLs. Students who cannot afford tuition fees in lump-sum will end up paying more. Moreover, highly educated individuals with low-income in the future will have to repay their loan over longer periods, while those with higher income levels may repay it more quickly which would impair equity.

In conclusion, traditional, mortgage-type student-loan schemes are vulnerable by design. Without an income-contingent provision, times of economic crisis are bound to

cause repayment difficulties, as unemployment rises and incomes stagnate. By contrast, income-contingent loan systems have a higher probability of success. International experience shows that income-contingent loans, designed after the Australian and New Zealand HECS model, tend to have higher repayment rates. Not only are they more efficient in terms of loan recovery through the national tax system, but they are also more equitable since graduates pay a fixed proportion of their income and are exempted from repaying if they are unemployed or their income is below a pre-determined ceiling. Econometric calculations have shown that the repayment burden with mortgage loans can be very high for low-income graduates – as much as 80 per cent for those in the lowest parts of the income distribution (Chapman, Higgins, and Stiglitz 2014).

Non-monetary measures are necessary to include the most disadvantaged into higher education

America has an undiscovered population of talented low-income youth. Some of our brightest young minds are well suited to opportunities, but unconnected for simple lack of information, mentorship, and other surmountable barriers. Questbridge

Inadequate academic preparation and schooling, low educational expectations and aspirations, absence of college knowledge or awareness, scarcity of support for higher education planning, competing family or cultural interests, and personal uncertainties are just some of the barriers preventing students from marginalized communities from successful participation in higher education (Eggins 2010). Indeed, information access, motivation, inflexibility of university admission processes, and lack of cultural capital linked to disadvantaged family environments are some of the non-monetary factors that have been recognized as important determinants of the poorer participation of low-income individuals in higher education (Nybroten 2003; Finnie, Laporte, and Lascelles 2004; Gerarld and Haycock 2006).

For these reasons, many countries have put in place policies that seek to overcome the non-financial barriers faced by high school graduates beyond those purely financial examined in the previous sections. A 2018 survey conducted for the Lumina foundation identified six categories of non-monetary measures that countries and institutions apply to increase opportunities for access and success of students from under-represented groups (Salmi 2018): (1) Outreach and bridge programmes; (2) Reformed admission procedures/Affirmative action programmes; (3) Institutions set up in remote areas; (4) Distance education available to equity groups living in remote areas; (5) Specialized institutions targeting under-represented groups and (6) Retention programmes.

Outreach and bridge programmes help to motivate and inform young people about higher education

Many countries offer support to their universities for designing and implementing outreach and bridge programmes, for example England, India, Indonesia and the United States. In Latin America, Argentina, Cuba, Costa Rica and Uruguay also promote such programmes. A central part of outreach and bridge programmes is to provide early counselling on academic programmes and career prospects. Evidence from the United Kingdom points to the importance of reaching out to young people at a younger age than the last

years of high school; it may be even more effective to provide primary school children with information about academic opportunities to start motivating them early on (Birchall 2018).

Many countries have introduced affirmative action programmes to boost access for under-represented groups, including through quotas

Targeted quotas are employed by many countries and institutions to enforce equal opportunities, with specific legal and funding mechanisms. A global analysis of affirmative action activities in higher education found that about one in four countries have some form of affirmative action for admission (Jenkins and Moses 2014). In Pakistan, the Government Rules and Disability Act 2014 introduced admission quotas for disabled students at all levels of education. Higher education institutions are asked to process such applications through their disability committees and provide disabled students exemption from admissions tests, relaxation in age limits, fee concessions, and appropriate modes of examination, among other services as required by the students (Pakistan Higher Education Commission 2019). According to interviews, smaller universities and colleges lack the financial means to implement them, and no follow-up system is established to check implementation at the institutional level (World Bank 2017).

In Brazil, the Law of Social Quotas, enacted in 2012, requires public universities to reserve half of their admission seats for high school graduates coming from the public secondary sector and to vastly increase the enrolment of students of African descent. This policy has helped increase access to higher education for black students, but only where universities adopted a race-conscious policy (Vieira Schwambach and Arends-Kuenning 2019). However, initial programme reviews show that students that use the quotas come from family backgrounds with up to 50% less money than other students (Norões and McCowan 2016). A recent analysis of the student performances in higher education over the years 2012–2014 revealed that students admitted through the quota system show the same level of performances than those who did not thus not affecting education quality (Wainer and Melguizo 2018).

In Georgia, the government has established adapted admission conditions for students from the Armenian or Azerbaijani communities who attended a high school that teaches in their mother tongue. In South Africa, the Higher education Act 101 of 1997 requires affirmative action measures to redress for past inequalities. Until 2015, the University of Cape Town admitted black students with an overall weighted score of 74; coloured applicants of 78; Indian applicants 88 and open applicants of 91 (South African Human Rights Commission 2011).

In India, the Thorat Committee was created in 2007 to tackle discrimination and differential treatment of Dalit and other marginalized students in higher education institutions. Despite constitutional provisions to promote equality of opportunities, Dalits frequently experience caste-based discrimination, humiliation, and exclusion (Thorat, Tagade, and Naik 2016). Dalit students are also discriminated because they are deemed not bright enough to cope with the rigour of higher education, which results in higher suicide rates (Rehman 2017; Neelakantan 2011). The Right to Education Act has imposed since 2009 a legal obligation to reserve places to people from economically weaker and disadvantaged categories. These measures have been very controversial and the Supreme

Court has capped reservations at 50% of the total number of jobs and university seats (Daniyal 2018)

In Norway, mandatory reservations are made for the Sami population in universities. For example, the University of Bergen offers two seats in medicine studies to Sami applicants. Quotas are also used in University Colleges in Lillehammer, Stavanger and Oslo. In Austria, the National Strategy on the Social Dimension of Higher Education specifies different targets to ensure equity in higher education and offers special admission to under-represented groups. Concerning gender balance, it calls for a minimum percentage of 10% men or women in any degree programme (excluding doctoral study) and at any higher education institution and for halving the number of degree programmes at each higher education institution where men or women comprise less than 30% (Austria Ministry of Science Research and Economy 2017). To widen participation of students with migrant backgrounds in higher education, it requires institutions to increase the share of second-generation children of immigrants from 22% to 30% and to increase the percentage of students admitted to higher education in all federal states to 42%.

In Canada, the University of Alberta recently changed the condition of admission for indigenous students wanting to pursue medicine studies through the Indigenous Health Initiatives Program (IHIP). This 1988 initiative aimed to encourage a greater number of First Nations, Inuit, and Metis students gain access to and graduate from all Faculty of Medicine and Dentistry programs. Starting in fall 2019, all Indigenous students who meet eligibility requirements through IHIP will be offered a place in the medical school (McMillan 2018).

In Sri Lanka, higher education institutions under the University Grants Commission are required to comply with a quota system. First, 40% of all available places are reserved for the best scores in all-Island merit. Second, the remaining 60% available are distributed as follows: 55% of students in many fields must have studied in the last three years in the district where the institution is located; 40% of seats are reserved for 'all-island' students, i.e. those who have studied in another of Sri Lanka's 25 districts; and a 5% quota for students from one of Sri Lanka's 16 economically disadvantaged districts (University Grants Commission Sri Lanka 2016).

By making programmes and institutions closer to where under-served populations live is another way to enhance their access

In Latin America, Bolivia, Colombia and Cuba have implemented such policies as a way of reaching out to potential students in remote areas. In Sub-Saharan Africa, Malawi has set up satellite colleges to reach students in rural areas far from the main universities. Scotland's University of the Highlands and Islands is a relevant example (Salmi 2020).

The Colombian experience is impressive in that regard. Building on the positive approach developed by a private university focused on underserved students (Unimilito), the national government encouraged the creation of regional higher education centres (*Centros Regionales de Educación Superior* → CERES) as partnerships among higher education institutions, local authorities, and firms that pooled their resources to offer relevant programmes in remote places where higher education opportunities were insufficient or did not exist. These centres aim to bring quality education to

marginalized communities and create opportunities for economic and social development. Today, 241 CERES operate throughout the country, serving around 30,000 students.

Another way to reach out underserved population is through online education, although challenges exist. While few countries have set up virtual universities with an explicit equity focus, India's Swayam Project seeks to offer better educational opportunities to members of the main equity target groups in the nation. Similarly, in Tunisia, the Virtual University works with at-risk students enrolled in brick-and-mortar universities, especially in the geographically most remote regions, to support them in their academic work.

Meeting the needs of refugees has become an important challenge. In March 2016, the Institute of International Education estimated that there were over '100,000 university-qualified students in refugee camps or urban environments, and at least as many displaced inside Syria' (IIE 2016). A 2016 UNHCR report calculated that only 1% of the world refugee population was currently enrolled in higher education. Since 1992, UNHCR's higher education scholarship programme, DAFI has supported refugees worldwide to access higher education (UNHCR 2020). In a report published in 2016 to monitor the implementation of the Lisbon Convention Committee, UNESCO and the Council of Europe documented the lack of attention being paid to refugees, particularly those without documentation of their prior degrees (UNESCO and the Council of Europe 2016).

Apart from issues related to their legal status and linguistic skills, the lack of financial support and of any substantial European-wide initiative prevents many institutions from hosting refugees. Country-specific quotas and nationality restrictions also impact whether refugees can access tertiary education institutions. Turkey, for example, has foreign student quotas that restrict the number of Syrian refugees who can enrol in Turkish universities. In Bangladesh, the government prohibits Rohingya refugees from enrolling in any of the country's universities.

As the Global Education Monitoring Report 2019 has documented, many initiatives are emerging to address this situation (UNESCO 2019). Data collected by the European University Association shows that universities across Europe are supporting refugees (students and scholars) in several ways. The International Telematic University UNINETTUNO is one of these examples. It decided to offer an active contribution by realizing 'The University for Refugees – Education without Boundaries', a multilingual portal (English, French, Italian, Arabic and Greek) which gives the possibility to refugees, asylum-seekers and immigrants to access the University for free from anywhere across the world. Besides ensuring free enrolment in UNINETTUNO's Degree, Master's and Vocational Training and Re-Training Courses, it also offers recognition of study titles previously earned in their countries of origin to access the University; Recognition of professional skills; languages courses; Access to online services related to healthcare and to mutual rights and duties. The students of UNINETTUNO are from 26 different countries, 15 of which in Africa and mainly enrol in the faculties of economics, engineering, communication sciences, psychology and law. Most of these students live mainly in the refugee camps in Lebanon and Turkey and some of them live in Germany and in Italy, of course (Garito 2018).

NARIC offices in some countries (e.g. French-speaking Community of Belgium, Norway) have implemented procedures to deal with refugees' education. Jesuit Worldwide Learning's online higher education programme allows refugees in Kenyan refugee camps to

continue their higher education by using mobile learning (Nakweya 2017). German universities have also utilized online educational resources to benefit refugees. For example, the German distance university, *Fern Universität*, allows qualified refugees to access all online courses and provides language training while Kiron University partnered with MOOC providers in the United States to organize a two-year online course for refugees, with the possibility of then completing their studies at a host university in Germany (Unangst 2017). The European University Association's 'Refugees Welcome Map' highlights about 350 initiatives across European higher education institutions and other organizations that support refugees' access to higher education in 32 countries (European University Association 2020).

The introduction of common degree standards, quality assurance, qualification recognition mechanisms and academic mobility exchange programmes enabled European and partner countries to establish a European Higher Education Area (EHEA) in 2010. This was the culmination of the Bologna Process, begun in 1999, involving the European Commission, the Council of Europe and representatives of tertiary education institutions, quality assurance agencies, students, staff and employers. Currently, 48 countries take part. While the Bologna process and associated reforms made it easier to recognize qualifications among EHEA countries, it did not make it automatic. By contrast, the Convention on the Recognition of Qualifications concerning Higher Education in the European region (Lisbon Recognition Convention) of April 1997 legally ensures qualifications recognition among participating countries (Rauhvargers 2004). As of August 2018, 54 countries have ratified, including 7 outside Europe: Australia, Canada, Israel, Kazakhstan, Kyrgyzstan, New Zealand and Tajikistan (Council of Europe 2018). In November 2019 the Global Convention on the Recognition of Qualifications concerning Higher Education was adopted by UNESCO's General Conference, making it the first legally binding United Nations treaty on higher education. The Convention will also help migrants to access higher education in their new home countries, since it obliges to put in place mechanisms to facilitate the recognition of refugees' qualifications, even for those who cannot provide any documentary evidence of their qualifications. UNESCO has launched a Qualifications Passport to facilitate the mobility for refugees with qualifications. The qualifications passport concept is currently being piloted in Zambia (UNESCO 2019).

Retention and remedial programmes

To reduce high dropout rates among students from under-represented groups, countries are promoting a large range of measures, such as first-year induction, early detection of academic difficulties, academic advising, tutoring and mentoring, and psychological counselling for personal support. England, India and Scotland provide financial incentives in support of the universities' retention programmes. In Latin America, where the issue of dropouts is one of the biggest challenges, many universities – public and private – have developed innovative approaches to identify at-risk students and provide them with adequate academic, psychological and financial support. Some have a 'first-year provost' responsible for closely monitoring the academic results of new students – especially first-generation students – and providing targeted support to students in difficulty,

considering that oftentimes the highest proportion of dropouts are found among first-year students.

In Mexico, the *Youths with Prospera* programme aims to prevent children from dropping out of school and help young people from extremely poor households to complete their secondary education (ECLAC 2020). The programme offers a deferred bonus payment to students with scholarships attending the third year of secondary school and those in upper secondary school. The bonus is based on a point system and accrues gradually if they stay in school and complete secondary schools before they turn 22. Upon completion of upper secondary education, the money deposited in a financial institution and resulting from the conversion of the accumulated points is transferred to the students. The money can be used for various purposes including continued education or set up businesses. Participants in the *Youths with Prospera* are given priority by the National Employment Service in the *Bécate* job training sub-programme (Abramo, Cecchini, and Morales 2019).

International experience shows that it is indispensable to include psychological support services in prevention programming (Rowan-Kenyon, Savitz-Romer, and Swan 2010). Students often face personal concerns and stresses that can be a barrier to degree completion. For this reason, institutions should further explore psychological support services for students in the form of counselling, mentoring, and advising programmes that provide students with the critical emotional support.

Specialized and individualized support is also used

Bolivia, Cuba, China, Mexico, New Zealand, Nicaragua and the United States are examples of countries that have established specialized universities or community colleges to provide a welcoming learning environment that is closer to the cultural traditions of indigenous peoples. Additional support to individual students can be provided in several ways. For example, Indigenous or Aboriginal support workers exist in many schools in Canada. One of the goals of the Aboriginal Education Enhancement Agreement (2014-2019), is to assist the aboriginal and indigenous students to ‘enhance their engagement and success in education’. Specifically, the support workers are meant to contribute ensuring Indigenous students’ attend school regularly that teachers are supported to build relations with students and their parents but also to carry out strategies helping the professional development of teachers and school staff to increase their cultural competencies. Support workers can also provide tailored support instruction focusing on specific needs such as language or areas of interest. For example, a high school in Alberta has set up a room where Indigenous students are coached in view of their graduation by two coaches, an academic coach and an Indigenous coordinator (Comox Valley Schools 2014).

In addition to school-wide support measures, students are often supported individually. Remedial strategies include differentiated or multi-sensory instructions for people with learning disabilities. In some instances, specialized education can be used to deliver catch up to students with disabilities to make them ready to enter mainstream schools. This is what is happening in the Maldives for example. The National Institute of Education within the Ministry of Education while implementing the new law on disability-inclusion in education has trained SEN teachers to teach children with disabilities in

need of catch up in small groups. These sessions were used to prepare the latter to the routines of schools and to catch the curriculum up. Upon achievement of these objectives the SEN teachers worked closely with mainstream teachers to get students included in standard classes (Pinnock and Athif 2015). Since the late 2000s Ireland has developed a highly supportive system, which includes disability access officers appointed to every higher education institution along with a comprehensive needs assessment. To ensure compliance with quality professional standards and peer learning, a Disability Advisors Working Network (DAWN) has been established. In Spain the 4/2007 Organic Law, which amended the Universities Act, set various measures to support higher education of students with disabilities. These went beyond free tuition and included public funding for personal assistance and subsidised accommodation. In many state universities Disabled Student Offices were set up to support the access of students with disabilities (Biewer et al. 2015).

In India, the Second Chance Education and Vocational Learning (SCE) programme targets 40,000 women belonging to Scheduled Castes, Scheduled Tribes and Minorities aged 18 years and above. It places emphasis on reaching single women, survivors of violence and trafficking as well as those who are geographically isolated. The Programme is being implemented in 12 districts across the 4 states of Bihar, Maharashtra, Odisha and Rajasthan. It will use content on the Learning Management System (LMS) Kolibri, by Pratham's digital initiative Pradigi consisting of educational games, videos and eBooks on language learning, math, science, English, health and vocational training available in Hindi, Odiya and Marathi.

Some programmes target prisoners. Studies of recidivism show that the higher the education level, the lower the recidivism rate among former inmates (Farley et al. 2016). Studies also show that it is less costly to fund higher education in prisons than the reimprisonment of a former prisoner. Besides being allowed to study, one of the biggest challenges incarcerated people face is finding the necessary funds to undertake and complete their degrees. Until 1994, prisoners were banned from receiving Pell grants, the main federal form of student aid in the United States. In 1994, President Obama introduced a pilot study allowing inmates to have access to these grants to fund their studies. In Nigeria, students who are incarcerated benefit from a reduced tuition rate at the National Open University by 50%.

Online and distance learning can open doors for equitable access to higher education, but it can also be a roadblock for prisoners who may not have regular or frequent access to the internet. The University of Southern Queensland in Australia has addressed this challenge through a new system which does not rely on hard copy materials, or the internet. Through the 'Making the Connection' project, the university offers courses and programmes that are already loaded onto notebooks or servers. In this manner, the prisoners do not need an internet connection to access the materials (Sawahel 2017).

Partnerships are a way to enable higher education for prisoners. For example, the African Prisons Project connects prisoners in Kenya and Uganda to British universities so that they can access distance law courses (Sawahel 2017). The Incarceration Nations Networks partners with organizations to implement the 'Prison-to-College Pipelines' (P2CP) through partnerships with correctional facilities and universities. Ground breaking initiatives are taking place in South Africa, where an educational partnership known as the Ubuntu Learning Community, has been established on the basis of the Prison-to-College

Pipeline program (P2CP) originally developed in the United States. The collaboration between the founder of the US programme, the South Africa's Stellenbosch University and the South Africa Department of Correctional Services is meant to provide prisoners with access to public university-level education aiming to make the rehabilitation and re-entry in society of inmates easier.

Advocacy and networking can also promote the inclusion of those most at risk of being left behind. In this respect, the Global University Disability and Inclusion Network was set up in 2019 in Paris to expand the share of students with disabilities enrolled in post-secondary education (AHEAD 2019).

Conclusion

Equality of opportunity: the impertinent courtesy of an invitation offered to unwelcome guests, in the certainty that circumstances will prevent them from accepting it. (R.H. Tawney)

A child born in rural Bolivia has a 1.7 percent probability of attending higher education, compared to a 51 percent chance for the daughter or son of a professional in La Paz. Like the children of Bolivia, most children in developing countries face challenging circumstances beyond their own control – race, gender, geographical origin, socio-economic background – that drastically affect their opportunities to go to school, to stay in school and to complete secondary education. At the tertiary level, young people from underprivileged groups encounter additional barriers reflecting the cost of studying, lack of social capital, insufficient academic preparation, low motivation and lack of access to information about the labour market prospects of various institutions and academic programmes.

This article has reviewed the strong and overwhelming evidence of acute inequalities playing out along the principal dimensions of equity: socio-economic origin, gender, minority status and disability. These disparities usually have an overlapping and often cumulative effect across equity groups. Gender discrimination tends to impact low-income groups girls more prominently. Several studies have documented how poverty, ethnicity and rurality are also closely linked. Similarly, poverty amplifies the obstacles encountered by people with disability, and girls with disability have a lower probability of entering higher education or completing a degree than boys.

The wide degree of variation in the depth and scope of disparities across regions, countries and equity groups which share similar circumstances indicates that policies matter and can make a significant difference. There is, therefore, a strong need to understand better where the disparities characterizing higher education come from and which policies are more effective in reducing inequality at that level in the education ladder. Available evidence from around the world reveals positive trends that suggest a number of relevant policy lessons. National commitment, translating into comprehensive, well-resourced policies, is indispensable to design and implement effective equity promotion policies to overcome both financial and non-monetary barriers. A long-term view is key to guaranteeing continuity and consistency in equity promotion policies. Countries and institutions keen on reducing disparities and offering equal opportunities in higher education may heed the following advice arising from existing studies:

- Equity policies must be defined in a comprehensive way, taking both financial and non-monetary aspects into consideration, coordinating national-level and institutional level actions in a complementary manner, and putting as much emphasis on success as on access.
- It is important to undertake impact studies to measure which interventions and combinations of interventions are most effective more systematically and rigorously. Such studies should be encouraged in all countries that have explicit equity promotion policies in higher education.
- Appropriate monitoring of equity promotion policies requires well-established information systems to identify all equity groups and measure progress in terms of access and graduation.
- More work is needed to identify and evaluate effective policies to improve gender balance in STEM institutions and programmes, in the top academic positions, and in university leadership functions.
- Greater priority must be given to students with disability in terms of defining their needs, providing sufficient resources, and empowering higher education institutions to place this dimension high on their equity agenda.

In conclusion, equity in access and success at the higher education level cannot be regarded as a luxury or an afterthought. Identity, background and ability still determine education opportunities. Barriers to quality education are still too high for too many learners. Achieving inclusion responds to imperatives of social justice, equity and efficiency, an objective reflected in target 4.3 about 'Equal access to affordable technical, vocational and higher education'.

Notes

1. This paper is partly based on a background paper written by Jamil Salmi for the UNESCO Global Education Monitoring Report 2020 Inclusion and Education: All Means All, available at <https://unesdoc.unesco.org/ark:/48223/pf0000373689>. Corresponding author. J. Salmi jsalmi@tertiaryeducation.org. Anna Cristina D'Addio is Senior Policy Analyst in the Global Education Monitoring Report Team at UNESCO. The views and opinions expressed in this paper are those of the authors and should not be attributed to the Global Education Monitoring Report or to UNESCO or its member states.
2. Usher and Burroughs (2018) were the first ones to coin the expression and write about this emerging phenomenon.

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