

As we embark upon 2021, it is time to reflect upon the year gone by and effectively plan for the future. The COVID-19 crisis has accelerated the effects of the Fourth Industrial Revolution on trade, skills, digitization, competition and employment, and highlighted the disconnect between our economic systems and societal resilience. At this juncture, it is crucial to not only reflect on how best to return to growth, but also, how to build back better economies that improve outcomes for people and the planet.

In preparing for a post-pandemic world,the Indian universities and higher education institutions face a new sense of urgency around identifying more flexible financial models while safeguarding high-quality, equitable, and inclusive learning environments. As per UNDP estimates, financial requirement for India to reach SDG 4 by 2030 is USD 2258 billion, which averages USD 173 billion per year from 2017 – 2030, far exceeding the current government budget of USD 51.5 billion a year.

The low public spending of around 1% on higher education in India as compared to more than 2% of GDP in many developed economies, should necessitate and allow Indian Institutions to invest their surpluses / endowment funds in wider asset classes such as equity, alternative investment funds, investment trusts in addition to the currently permissible instruments such as debt, debt related instruments.

Against this backdrop, we present to you this edition of Eduwrap on the theme 'Financing of higher education'. We also take this opportunity to invite you to the 16th FICCI Higher Education Summit ,scheduled from February 25-27,2021 (ficci-hes.com)

Wishing all readers a healthy and prosperous 2021. Let this year be the Year of Resilience, Innovation, Sustainability and Enterprise.!

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Leader Speaks



Reforming Higher Education Financing in India

Dr Sekar ViswanathanVice President
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Many reforms are overdue in the field of higher education, especially in the area of financing of higher education, whether it is student financing or Higher Education Institution (HEI) financing or FDI in education. The Union budget 2020 has proposed opening up the sector for foreign investors / ECBs. The new National Education Policy(NEP)has called for increased public spending in education (6% of GDP) as well as enhanced private philanthropy to meet the GER targets of 50% by 2035 from the current 26.3%. In addition to enhancing GER, there is also an increasing focus by Government on enhancing quality of higher education institutions... Such announcements are laudable, as it would directly accelerate the growth of this nation.

Conventionally, the private Higher Education Institutions (HEIs) in India derive ~85-90% of their income from tuition fees unlike public universities that are majorly supported by government grants. For example, an IIT typically gets only upto 7% of its revenue from the fees paid by the students. The students entering the IITs by paying very high fees to the entrance exam coaching centres, after graduating, move on to work and live and work outside India. This is not just brain -drain, but also a financial drain to the Indian economy. Althoughthe Government is on the path of providing more autonomy to these institutions thereby reducing their grants, students studying in public HEIs should be made aware of the quantum of money that is being spent on them, including the subsidies that they avail.

Asolution to this issuecould be to replace the subsidy provided with astudent loan. It should entail a clause that the loan need not be repaid if the student lives in India for atleast 5 years of the 10 years after graduation. The students who prefer to live abroad can afford and should repay the education loan with interest. This money repaid can be ploughed back into the institutions' fund that could provide loans for the future students. Such a system wouldcertainly help in furthering the cause of developing a robust student financing ecosystemin the country.

Currently getting a student loan in India is not easy for those who study in non-premium HEIs. Student loan defaults add to this problem. A proposed solution could be similar to the one followed in Australia, where the public banks can grant education loans without any collateral to students regardless of the type of the HEI they study in, as long as it is a government approved HEI. The repayment will be done by the beneficiary as part of their annual income tax filings, when their income reaches certain level. These loans could be interest-free to make it easier on the beneficiaries.

As proposed in the NEP2020, private HEIs should be given the full financial autonomy and there should be minimal government interjection. The benefits of such autonomy are seen in the healthcare sector, where private hospitals have the financial freedom to charge their fees and a patient has the choice to either go to a government hospital for free treatment, or to a luxurious big private hospital by paying a very high fee. In a free market, a hospital which charges exorbitant fees without good doctors/facilities will not attract patients and become financially non-viable and, in due course, perish. On similar lines, a HEI with higher fees and poor-quality output will automatically lead to its closure. The critical role of the government would be to approve the accreditation agencies that accredit each HEI and provide the updated faculty/facility and other vital information on their websites. This will help the public to decide whether the fees charged by an HEI is worth or not.

As proposed in the union budget 2020, opening up the sector to overseas financing, is very likely to attract risk capital from strategic players, private equity investors and retail investors into the sector. Many reputed foreign universities may not be interested in setting up their campuses, unless they are allowed to repatriate their "surpluses. The ability to repatriate profits from their investments and to earn a capital gain from their exit, will attract new sources of capital to the sector and could also result in integration of global best practices in education.

Currently, there are limited budgetary allocations in Indian HEIs for strategic purposes such as Research, Scholarships (attracting talent), Innovation, Institutional Partnerships and International collaborations. In contrast, countries like the US and the UK have been consistently dominating the world rankings with ~47% of the Universities (29 US and 18 UK) among the top 100 belonging to these two nations. To sustain the high quality education delivery, top Universities globally have diversified sources of revenue, that include investment income, research grants (federal and non-federal), sponsored support and gifts or donations. The Indian HEIs should start reducing their excessive dependence on tuition-fees income and explore setting-up endowments through fund-raising campaigns to support academic activities and university's growth plans.

As we look to the future, we must address the critical issues pertaining to financing of the HEIs, that will drive the quality enhancement, increased GER, technology integration and innovation, helping our country grow as a truly global knowledge economy.



Mr Ajay Bohora Co-founder, HDFC Credila Financial Services

Financing Ecosystem of Indian Higher Education: The changing dynamics

"Our son and our family savings go to Harvard" was the sticker I had seen a few years ago on one car. Well, that's how the traditional model of higher education has been. Students pursue higher education, pay the required fees, graduate, take up lifetime employment or pursue alternate career paths and repay their education loans and start saving. It indicates that higher education prepares students for the real world for various opportunities in diverse sectors. Education therefore, has been directly linked to emerging trends and opportunities in India and around the world. Given this context, curricula, cost of education and education financing options have to be constantly aligned with the emerging scenarios around us. It'll be therefore, apt to take a brief overview of the emerging environment with the new normal; that we live in now.

The Changing Dynamics for Institutes of Higher Education: Gig Economy

Shrinking half-life periods of products and services where products and services get obsolete at rapid pace, give rise to disruptive solutions. This phenomenon pushes the world towards "Gig Economy". Gig economywhere jobs have been replaced by "portfolio of projects/assignments"; means freelance work, work for a fixed term, etc. These elements of the gig economy would require unlearning and relearning for a life time for most of the people to continue to be relevant to pursue opportunities for growth. This phenomenon has already given rise to nano degrees, topic specific certifications, proficiency testing agencies and avenues for incremental learning. John McAfee has said, "The gig economy is empowerment. This new business paradigm empowers individuals to better their own destiny and leverage their existing assets to their benefit." In this new normal; knowledge and what value can anyone contribute to the organization based on that knowledge has become the most valuable asset. Financing of education thus would mean sachetization of education loans which can be disbursed in smaller tranches over an extended period of time or it can be pre-approved limit for the given duration of the required learning modules. Some professionals of the gig economy might view the fee more as the required working capital than considering it as education loan!

As gig economy requires professionals to keep unlearning and relearning for life, educational institutes will be required to gear themselves up to create the cost structure which is more modular, flexible, dynamic and incremental in terms of its variable costs so that the required faculty specializing in the given topics/subjects and domain experts can be retained as and when required. Industry engagement can be enhanced for this opportunity and industry projects can be undertaken to originate research papers thus strengthening domain expertise of the institute in the emerging fields/sectors. With the domain expertise and industry engagement of the academic institute, adult learners will keep coming back to the institutes to keep upgrading their skills and competencies. That can mean a larger pool of potential students and more hours of learning per student during the entire career of the given person. Mixed mode/hybrid mode learning paradigm has the potential to make learning cost efficient with fresh approach to delivery of education. Cost elements of the educational institutes need to be well thought through to ensure the return on investments and payback period for students on higher education are aligned with the evolving compensation structures of the gig economy. Various other fee structures can also be evaluated where students can get certain number of courses in the given year and also certain numbers of courses over a time span of certain number of years to make it financially feasible for gig economy professionals to keep themselves updated and relevant.

Reorienting Cost Elements of Education for Growth with Impact

Much of academic content is available free of cost on digital platforms in one form or the other this is coupled with the rapid pace of change in relevance of knowledge. Given this backdrop, overall paradigm is required to be shifted from the obsession with teaching to obsession forlearning! This concept has been brilliantly captured by John Holt when he said, "Learning is not the product of teaching. Learning is the product of the "activities of the learners." Which is also corroborated by the thought that the true strength in our classroom lies in the collaboration of learners, not in the knowledge of one expert. These factors present opportunities for the institutes to create programs which use hybrid mode of learning with global reach and offer courses/programs at fee structure which will be quite appealing to students/professionals who are forced to be students for life with avenues for collaboration among students. The cost of education therefore, would mean a life time total of the total cost paid for a series of courses, programs, education modules which the given person has taken during the course of his/her life. What would that mean to the cost elements of the institutes of higher education? Would it mean that the physical infrastructure will be needed to be cost efficient designed for multi-purpose usage where it can be used for both classroom learning and mixed mode/hybrid mode of teaching-learning. So, higher educational institutes will need to reorient end to end cost structure, explore modular course work with fees broken down in smaller pieces and let students keep unlearning and relearning to continue to be relevant in the global economy.

As far as financing of institutions of higher education is concerned; direct financial and land grants etc. are available by the central and state governments to institutes of higher education. In addition, recently a separate entity has been created to strengthen financing to the institutes of higher education. Higher Education Financing Agency (HEFA), which is a joint venture between Canara Bank and Min. of Education Govt. of India, provides financial assistance for creation of educational infrastructure and R&D in India's premier educational Institutions. HEFA can be allowed to tap the global funds from various financial institutions who are looking for long term returns and promote the noble cause of global learning. This can make huge funds available for institutes of higher education in India.

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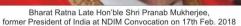
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Sectoral News

Government Policy and Regulation

Colleges Are Reopening In Several Parts Of India

Several States and Universities/HEIs are set to reopen campuses in January 2021. Earlier in November 2020, UGC had released guidelines for phased reopening of higher education institutions.

https://cutt.ly/tjhQPwT https://cutt.ly/OjhQSIG

Higher Education Commission to replace UGC, AICTE from 2021

Bodies like the University Grants Commission (UGC), All India Council for Technical Education (AICTE), and National Council for Teacher Education (NCTE) will get merged as per the regulatory changes planned for the next academic year.

https://cutt.ly/9jhQMtl

Toycathon 2021 Launched; Aims To Capture Innovative Prowess Of 33 Crore Students

The Union Education Minister Ramesh Pokhriyal 'Nishank' and Union Minister of Women and Child Development and Textiles Smriti Zubin Irani have jointly launched the Toycathon 2021 today, January 5.

https://cutt.ly/2jhWqJQ

Union Budget on Feb 1, Parliament session starts Jan 29,2021

Finance Minister Nirmala Sitharaman will present the Union Budget on February 1, after Parliament meets on January 29 with protocols in place for the coronavirus pandemic. It is expected that the higher education sector will witness important announcements required for implementation of the NEP2020.

https://cutt.ly/qjhHrTk

AICTE PG Scholarship 2021-22

Under the AICTE PG Scholarship Scheme, the central government provides financial assistance of 12,400 per month to the students who have Graduate Aptitude Test Engineering (GATE) and Graduate Pharmacy Aptitude Test (GPAT) Has scored well under.

https://cutt.ly/djhHIU0

UGC Extends Application Deadline For Government Scholarships

The University Grants Commission (UGC) has extended the timelines for online applications for government scholarships. Those who have not applied for a scholarship or its renewal for the academic year 2020-21, can now do so till January

https://cutt.ly/HjhHJw2

AICTE and TERRE (Technology, Education, Research and Rehabilitation for the Environment) took a carbon neutrality pledge along 12 affiliated universities

After the launch event on 12th December, the pledge would also be open to all the education Institutes online to sign and submit. Further details shall be made available at https://www.sccnhub.com.

https://cutt.ly/MjhHB6f

AICTE launches innovation award scheme for engineering students

AICTE launched an innovation award scheme for students in the engineering and technical institutions, especially girl students. It christened the scheme as Lilavati, named after a famous woman mathematician and astronomer, whose work and contribution is popularly known as LilavatiGanitham

https://cutt.ly/FjhH4YC

UGC to offer 78 UG, 46 PG courses through SWAYAM platform in January 2021

The Massive Open Online Courses (MOOCs) will be made available for students by the University Grants Commission from the January semester in 2021 on the SWAYAM platform, with has been set up by the central government.

https://cutt.ly/RjhJeur

'DECLARED BY AICTE (GOVT. OF INDIA) & CII

Only 171 new colleges got AICTE approval in 2020-21

The All India Council for Technical Education (AICTE) approved 171 new institutes in the 2020-21 academic year, marking a 138% drop compared to last year when it gave approvals to over 945 institutes across professional courses.

https://cutt.ly/EjhJuM0

UGC issues order to refund full student fees who are unable to join courses

In a letter sent to the vice-chancellors of all universities, Secretary, UGC said that the regulator had received scores of complaints and submissions claiming non-refund or partial refund by colleges or varsities. The UGC has asked the Colleges to ensure the compliance of its directions or else there will punitive action against them.

https://cutt.ly/ajhJarl

Chitkara University Launches 'India Innovation Championship -2021'

Backed by Angel Investors and powered by Chitkara Start-up Ecosystem, IIC-2021 is a one-of-a-kind opportunity for the start-ups across the country to compete for grant money to the tune of INR 1 crore, and mentorship for hacking growth & scaling up their ideas commercially

https://cutt.ly/njhLuwk

Karnataka State Open University gets exclusivity for ODL courses in the state

No other university in the State can offer courses in open and distance learning mode hereafter

https://cutt.ly/hjhJnRV

Private university in HP sold 45,000 fake degrees, reveals SIT probe

A special investigating team (SIT) comprising officials from the income tax department, enforcement directorate, Himachal Police and crime investigation department (CID) have unearthed evidence in an education scam of Solan- based private university, Manav Bharti (MBU), selling more than 45,000 fake degrees.

https://cutt.ly/vjhJYT5

JEE exams to be conducted in regional languages

#JEE exam will be conducted in regional #languages so that students are not at a disadvantage because of language.

https://cutt.ly/5jhJGgX

AICTE Pragati Scheme for Girls: Online Application Date for Scholarship Extended Further

The last date for submitting online applications for AICTE Pragati Scheme will be extended till 15 January 2021.

https://cutt.ly/pjhJCdX

Research and Innovation

DST finalises draft National Science Technology and Innovation Policy

The suggestions, inputs and comments on the draft STIP can be shared latest by Monday the 25th January, 2021 on email: india-stip[at]gov[dot]in https://cutt.ly/OjhKFZP

IIT Jodhpur Inks MoU with WhizHack Technologies for Setting up Centre of Excellence in Cyber Security and Al

This CoE is being set up for the purpose of advancing scientific and technological products and services IPs for protecting assets of India's strategic importance like Government infrastructure, Enterprises and digital forensics for Police and Defence forces.

https://cutt.ly/njhKXdY

IIT Delhi's startup "Nanosafe Solutions" launches India's first alcohol-free sanitizer

IIT Delhi startup "Nanosafe Solutions" launches India's first alcohol-free sanitizer | #India fights COVID-19

https://cutt.ly/NjhK2VF

AICTE, IIT-B and ISRO launch the Mapathon

Mapathon, organised jointly by IIT Bombay, AICTE and ISRO, will invite all Indians - to produce maps using Indian remote sensing data. The participants will collectively work in a crowd sourcing method for jointly producing thematic maps of India using Indian remote sensing data.

https://cutt.ly/XjhK5nD

India, U.K. to set up joint task force for mutual recognition of academic qualifications

A decision in this regard was taken in a bilateral meeting between Mr. Nishank and U.K. Foreign Secretary Dominic Raab in New Delhi

https://cutt.ly/pjhJh91

Technology and Industry

NITI Aayog and SAP Labs India collaborate to foster digital literacy and accelerate the India startup ecosystem

Atal Innovation Mission (AIM), NITI Aayog and SAP Labs India have strengthened their partnership to promote digital literacy, innovation and entrepreneurship in India. As part of the renewed Statement of Intent (SOI), SAP will conduct Training of Trainers (ToT) under UnBox Tinkering for around 500 teachers in the next three years. SAP aims to adopt 100 Atal Tinkering Laboratories and impart digital education to 30,000 students from the states of North East, Uttar Pradesh and Karnataka.

https://cutt.ly/rjkEifw

Tiger Global invests in India's Unacademy at \$2 billion valuation

Unacademy, an online learning platform in India, has added two more marquee investors to its cap table. The Bangalore-based startup, which focuses on K-12 online education, said on Wednesday it has raised new funds from Tiger Global Management and Dragoneer Investment Group.

https://cutt.ly/rjhLIK0

Indian edtechstartups see investment of \$2.22 bn in 2020

The IVCA report 'The Great Un-Lockdown: Indian Edtech' stated that 92 players received funding in 2020, out of which 61 players received seed funding. https://cutt.ly/ljhLJZ4

Indian skilled workers to get job opportunities in 14 sectors in Japan

The Cabinet approved signing of a memorandum of co-operation between India and Japan on a Basic Framework for Partnership for Proper Operation of the System Pertaining to "Specified Skilled Worker". This would set up an institutional mechanism for partnership and co-operation between the two countries on sending and accepting skilled Indian workers to work in 14 specified sectors in Japan. These Indian workers would be granted a new status of residence of "specified skilled worker" by the government of Japan.

https://cutt.ly/RjhLMZM

Investindia wins the UNCTAD Investment Promotion Award 2020

The award recognizes and celebrates the outstanding achievements and best practices of Investment Promotion Agencies (IPAs) across the globe. The evaluation was based on UNCTAD's assessment of work undertaken by 180 Investment Promotion Agencies.

https://cutt.ly/HjhZtMG

India wins the Global Teacher Prize 2020

Indian village teacher RanjitsinhDisale, who transformed the life chances of young girls at the Zilla Parishad Primary School, Paritewadi, Solapur, Maharashtra, India, has been named the winner of the Global Teacher Prize 2020, in partnership with UNESCO.

https://cutt.ly/DjhZdsv

Ratan Tata to be honoured with 'Global Visionary of Sustainable Business and Peace' award

The chairman emeritus of the Tata group will be honoured with 'Global Visionary of Sustainable Business and Peace' award during the launch of the Federation of Indo-Israel Chamber of Commerce's international chapter in Dubai on December 21.

https://cutt.ly/9jhZlpp

Director, IIT Delhi wins the 2020 IEEE EDS Education Award

This award is presented annually by EDS to honor an individual who has made distinguished contributions to education within the field of interest of the Electron Devices Society. The recipient is awarded a certificate and a check for \$2,500, presented at the International Electron Devices Meeting (IEDM).

https://cutt.ly/mjh0zZd







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International Updates

Rebuilding Germany's centuries-old vocational program

Within buildings 10 and 30 of the Siemens complex on the outskirts of Munich, the next generation of German workers are toiling over a range of test projects. The assignments are carefully chosen to impart the skills needed to continue the German miracle in automated manufacturing.

https://cutt.ly/Cjj6CHy

Higher education is key to building back better post-COVID

New global commitments by governments and the international community to protect education spending and transform education to drive the post-COVID recovery and sustainable development are welcome. Engaging with and supporting the global higher education sector will be essential to their success.

https://cutt.ly/ljj6Nj7

Harvard Business Review: Unartificial Intelligence

https://cutt.ly/ljj61ed

MARA to launch initiatives to target entrepreneurs and educational institutes in '21

Several programmes, including entrepreneurship and educational initiatives, facilitated by Majlis Amanah Rakyat's (MARA) investment programme, will be launched next year to ensure they are holistic and effective.

https://cutt.ly/7jj63ym

The future of higher education spending

How can budget holders at universities ensure that the people who need to make purchases can do so while allowing speed and flexibility?

https://cutt.ly/ijj67M8

Covid wiped out 81 mn jobs in Asia-Pacific; women, youngsters affected: ILO

The economic blow from coronavirus has wiped out 81 million jobs across Asia-Pacific this year, with women and young people disproportionately affected, according to the International Labour Organization.

https://cutt.ly/GjkqxTT

Indian students contributed USD 7.6 billion to US economy last year

China remained the largest source of international students in the US, with the number of Chinese students in the country increasing for the 16th consecutive year. There were over 372,000 Chinese students in the US during 2019-20 year, said the report "Opens Doors 2020."

https://cutt.ly/2jkqUNP

India should focus on undoing pandemic-induced education inequality: Abhijit Banerjee

"India has been slower than other countries at opening schools. This is potentially frightening because we know there is already massive inequality," Banerjee said during a virtual lecture hosted by the Tata Institute of Social Sciences on Tuesday.

https://cutt.ly/VjxJCAA

OECD report chart shows where the world's highly educated migrants come from

OECD data reveals that there are around 120 million migrants living in OECD member countries. For India, which topped the list as of 2015/16 with more than three million highly educated migrants in the OECD, the share of those considered of high education status was nearly 65 percent. China had a rate of 48.6 percent highly educated migrants in the OECD – or 2.25 million.

https://cutt.ly/Djkq3j2

Global Competitiveness Report Special Edition 2020: How Countries are Performing on the Road to Recovery

The combined health and economic shocks of 2020 have impacted the livelihoods of millions of households, disrupted business activities, and exposed the fault lines in today's social protection and healthcare systems. The crisis has also further accelerated the effects of the Fourth Industrial Revolution on trade, skills, digitization, competition and employment, and highlighted the disconnect between our economic systems and societal resilience.

https://cutt.ly/pjkquJW

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