



PANORAMA
ISSN: 1909-7433
ISSN: 2145-308X
ednorman@poligran.edu.co
Politécnico Grancolombiano
Colombia

A LOOK AT ACCESS TO UNIVERSITY IN THE FRAMEWORK OF COLOMBIAN EDUCATION POLICY, 2010 – 2018

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PANORAMA, vol. 14, núm. 26, 2020

Politécnico Grancolombiano, Colombia

Disponible en: <https://www.redalyc.org/articulo.oa?id=343963784026>

DOI: <https://doi.org/10.15765/pnrm.v14i26.1487>



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A LOOK AT ACCESS TO UNIVERSITY IN THE FRAMEWORK OF COLOMBIAN EDUCATION POLICY, 2010 – 2018

Una mirada a el acceso a la universidad en el marco de la
política educativa colombiana. 2010 a 2018

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PANORAMA, vol. 14, núm. 26, 2020
Politécnico Grancolombiano, Colombia

Recepción: 11 Abril 2019
Aprobación: 02 Septiembre 2020

DOI: [https://doi.org/10.15765/
pnrm.v14i26.1487](https://doi.org/10.15765/pnrm.v14i26.1487)

Redalyc: [https://www.redalyc.org/
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Abstract: This research introduces the guidelines concerning universities that have been set forth by the World Bank, OECD, IDB and UNESCO and that have impacted the access of students to university in terms of tuition, limiting the income of low socioeconomic level populations. The methodology is based on qualitative research approaches based on a documentary review of the guidelines established at international and national levels. The period analyzed ranges between 2010-2018, the two terms of the government of Juan Manuel Santos in Colombia. The respective sociopolitical analysis is based on social history, from reading the plans of education, CONPES (National Council for Economic and Social Policy) and corresponding regulations for the funding of official universities, which have been materialized through programs such as *Ser Pilo Paga* and ACCES, implemented by ICETEX. This type of state funding has been rejected by the university community because it has financed the private university. Documentary review encompassed access, coverage, credit, equality, technical and technological education. It is concluded that the university has been privatized, which is demonstrated by the lack of funding for (official) state universities, and by the economic impact at family level of loans requested to pay university tuition.

Keywords: University, educational policy, access, coverage, educational credit.

Resumen: Este trabajo de investigación presenta los lineamientos que, a nivel mundial, ha trazado hacia la universidad el Banco Mundial, la OCDE, el BID y la UNESCO y que han impactado en el acceso de los estudiantes a la universidad en lo referente al pago de matrículas y limitando el ingreso de la población de nivel socio-económico bajo. Se analiza el periodo del 2010 al 2018, del gobierno de Juan Manuel Santos en Colombia. Se establece desde la historia social el respectivo análisis socio-político, a partir de la lectura de los planes decenales de educación, Compes y normatividad correspondiente para la financiación de las universidades oficiales, las cuales se han concretado a través de la constitución de programas como *Ser Pilo Paga* y ACCES, implementadas a través del ICETEX. Este tipo de financiación estatal ha presentado rechazo por parte de la comunidad universitaria porque ha resultado financiado a la universidad privada. Se realiza la revisión documental desde el acceso, cobertura, crédito, igualdad, educación técnica y tecnológica. Se concluye, que se ha privatizado la universidad, que se demuestra, por la desfinanciación de la universidad del estado (oficial), y por la incidencia económica con los préstamos para el pago de la matrícula en la universidad.

Palabras clave: Universidad, política educativa, acceso, cobertura, crédito educativo.

INTRODUCTION

Access to higher education is a constant concern among vulnerable populations, this fact alone justifies its analysis in countries such as Colombia. While the right to education is enshrined in the Constitution, in reality, it is a privilege that is reliant upon two circumstances: financial resources to cover tuition and maintenance expenses, and student's knowledge taught in secondary education. Since the 60's, state universities have experienced widespread financial crisis, deriving in specific recommendations for self-financing, including the Atcon. and Rockefeller. reports. In the 90's, an intervention by the World Bank (1995) implemented reforms and proposals for policy design, especially for developing countries, with the aim of ensuring efficient use of resources in the educational field and state universities. One of the changes proposed was a shift in governmental functions, going from direct control to the generation of policies to promote changes in public and private institutions, this included families responding for higher education expenses.

Thus, for the World Bank, the educational sector can generate economic growth and is also a component to decrease poverty in developing countries, yet it insists on the importance of having a lesser expense per student in order to efficiently manage resources and strengthen the financial basis of public education, e.g., not subsidizing expenses such as transport or food services, which should be assumed by students and families.

The impact of these international guidelines had consequences over national policies in terms of how universities' financing was handled. For official universities, the state-driven budget was a vital part of its sustenance, however, tuition costs became significant as international organisms assumed families should cover part of these institutions' financial crisis.

Law 30 of 1992., passed in the government of Cesar Gaviria, and the "The Peaceful Revolution" (1990-1994) development plan, implemented free competition for higher education institutions; institutions were recognized as technological, technical professional and professional, and programs were created for each training level. Nonetheless, proposed regulations resulted in unrestricted creation of programs to be in control of private institutions, steered by financial and political motivations, which pushed education to be organized in terms of competitiveness; in other words, the incursion of an educational market. In turn, that led to increased tuition in private universities. Most students who tried getting into state universities could not and had to try private universities, this caused indebtedness of students and families since they had to apply for loans to enter university.

Gentrification of education became evident for students in low socioeconomic levels who graduated public schools. Thus, likelihood of access came down to the option of being granted a student loan; however, this option was preceded by students' scant purchasing power, insufficient

school training and scarce cultural capital, all of which ended up fostering inequality..

The two terms of the government of Juan Manuel Santos being studied (2010-2018), with its development plans “Prosperity for All” in the first (2010-2014) and “Everyone for a New Country” in the second (2014-2018), set out to build a peaceful, equitable and educated country; nonetheless reality prevailed and it resulted in inequality for students in low socioeconomic levels, who had fewer opportunities to access university. In that regard, enrolling in technical or technological education offered by SENA (National Training Service) or low-quality institutes became their only option. Educational policies fulfilled the premise of access to education, yet its quality depended on the student’s socioeconomic level. On the other hand, new scholarship programs designed as condonable loans benefited private universities since these scholarships paid tuition fees charged by those institutions in full. This fact evinced yet another inequality, state universities were paid for beneficiaries’ tuition fees as well but those were undoubtedly minimal compared with private universities, displaying an enormous gap that failed to solve the official institutions’ financial crisis.

In terms of methodology, the approach of this research is framed within the historical-hermeneutic method proposed by Cifuentes (2011), which does not intend to control the variables, nor to observe phenomena in an artificial environment, but to analyze historical facts in social and political contexts with the aim of interpreting, understanding and reconstructing situations based on the analysis of statements and assertions that enable its understanding. Likewise, it followed the methodological proposal of Society of History of Latin-American Education, SHELA, for its Spanish acronym (2017) and of the History and Prospective Research Group at Universidad Latinoamericana, HISULA (2018).

The period of time selected for the study begins in 2010 and ends in 2018, time in which a series of actions regarding access to higher education were implemented in Colombia. Thus, the research intends to use as reference the decennial education plans, regulations and COMPEP in terms of actions for access to university in place back then.

From the historical point of view, an analysis will be conducted of the definitions set forth in educational policies regarding access to education and its impact on citizens; from the social perspective, a review will be conducted on the effects for students, families and academic community concerning the provisions adopted in the operation of universities.

The conceptual framework is supported in the review of papers by different authors with diverse theories, which displayed dissimilar views about access to higher education. Primary and secondary sources have been taken from authors such as Arrubla, Cuño, Soto, Gomez, Lazzarato, among others; also, headings in publications by international organizations such as OECD, World Bank, UNESCO, CEPAL and national organizations such as CESU (National Council of Higher Education), ICETEX (Colombian Institute of Student Credit and

Technical Studies Abroad) and MEN (Ministry of National Education) were reviewed, this information is outlined with data obtained for the research's analyses. Likewise, regulations corresponding to the study's objective were studied.

Overall, this research concludes that official universities have been privatized, which can be demonstrated by the lack of funding provided by the state and the financial effects experienced by vulnerable populations, firstly in the difficulties to access universities, and secondly in familial indebtedness deriving from paying student loans to cover tuition and sustenance cost (if students enroll in university).

THEORETICAL GROUNDS

Inequality, as per Cervera (2014), was revealed in the quality of services, prestige and faculty, but moreover, in a "fake" incursion of vulnerable populations to educational environments, at social level they were still considered undesirable for the system. Differences in class, socioeconomic level, race, among others, defined the type of institution to which the student could aspire; neighborhood, community, family and friends made up the cultural capital that helped shape student's training. In that sense, education contributed to social mobility; however, private education engendered school segregation by offering a service that differed from public education: it became a differentiated service that sanctioned payment as a radical difference, and this exclusion encouraged the differentiation of the country's public and private sectors.

From Infante's (2011) perspective, the role of the state in overcoming inequality, aside from incorporating programs to access university, is to provide equal opportunities and educational inclusion to cut social, ethnic and gender disparities, keeping in mind the particulars of each student or their own needs.

It was not a secret that students with low economic resources were associated with low-level competences due to their socioeconomic level and public school degree, these factors made it very unlikely for them to attain excellent results in university access tests. Concerning this topic, the OECD (2012) stated that low socioeconomic level students' preparation was not a guarantee for success in higher education; factors such as an average age of sixteen years and the differences in secondary systems in terms of aspirations and skills acquired were mentioned. In this context, it was reiterated that said students had less likelihood of being admitted to public university based on the admissions test.

On the other hand, the 2009 PISA report demonstrated students' low competences and the difficulties for their higher education studies. There is a difference between knowledge and competences required in higher education, therefore, a difficulty was identified in public higher education, it was assumed that practical skills were apart from academic processes (OECD, 2012). Moreno (2016, p.226) states that:

Native students in nuclear families with higher socioeconomic levels and resources at home display greater performance (...) This fact is particularly meaningful when

pointing out some aspects that the educational system should consider in order to guarantee equality of educational opportunities.

The aforementioned reasserts the fact that the students' family of origin determines learning experiences and has an impact on the student's social position.

Research conducted by Garcia (2007, p.71) citing Tellez and Rodriguez (2003),

74% of young people aged 20-24 are excluded from the region's higher education system, most of them are of low resources. According to data by CEPAL, 60% of the population in university ages and from affluent sectors of the population benefit from 77% of the total public expense in higher education, while the remaining 40% of the population, from destitute sectors benefit from a mere 23% of the total public expense in higher education.

This evinces dissimilitude and lack of opportunities in the educational and social sector in association with families' economic position.

Developing countries, feeling the pressure of the demand for education, became open to for-profit private education. According to the World Bank (2000), there was an intention to prioritize massive labor-force training with the purpose of satisfying the needs of the economy in the marketplace. So the state's social responsibility took a back seat and access became limited by income, which drove students' exclusion, gave more importance to profit and decreased quality.

The OECD (2012) guidelines intended large amounts of students to enroll in higher education institutions, to do so, loans soared and student loans were deemed a way to close the social gap. In that sense, policy did guarantee access to training, however, the gap was evident when populations with more resources attended university and those with less resources had to resort to technical or technological training, paradoxically, with the latter being promoted by international organizations in developing countries.

The wager for technical and technological training was based on an interest to be connected with the private corporate sector, apropos economic growth. Investing in technical and technological training was indispensable, insofar as the content was related to competences aimed at the working market, with the private sector's participation to guide present and future corporate demands (OECD, 2015).

The World Bank (1995) considered higher education was steering its budget towards non-educational expenses, such as subsidized student food or housing, which turned out to be an inefficient investment in a regressive social expense. This way, student participation in expenses based on tuition fees became vital for the resources of a university; according to the Bank, equity could be improved with subsidies for low-income students or assistance programs managed by a central organism; likewise, it stated that private institutions had to be allowed to set tuition fees and given the autonomy to decide which students could apply for the academic programs they offered.

The World Bank's reform (1995) suggested that low-income students access technical and technological education, based on the fact that

affluent students were studying in very good private high schools or free state universities, while students with less resources had an education of lower quality in third class education private institutions.

The statements of the Bank were aligned with neoliberalism, and their main interest was tuition payment; in other words, for universities to have economic profit.

As per CESU (2013), most students that applied for student loans were low-income students. This fact was used to prove equity and to evince that the country was actually offering access options. However, the same document affirms that: “most accredited higher education institutions are universities, 82%. As of the date of registration, there are no technical institutions with institutional accreditation” (p.46). Nevertheless, technical education was recommended for low socioeconomic levels. Therefore, higher education continued being inequitable and it excluded poor students; education had an elitist undertone and education payment rates were related to status.

Student loans offered to access education were a considerable business for banks and financial entities funding education. Lazzarato (2013) says that the debt was not only financial but emotional: banks helped fulfill their “dreams” by supporting students’ entry to university. Having a student loan reiterated the notion that citizens were responsible for their training and that they were able to study thanks to the bank; students were completely in charge of their training expenses, which freed resources from the state and allowed it to allocate them to wealthy companies and homes, particularly in the form of tax cuts. Universities became an asset that could be acquired with student loans and students became subjects of financial entrapment.

RESULTS’ DISCUSSION

In its closure report of the 2006-2016 National Decennial Plan, MEN envisaged education as a right and a public service that complied with a social function enshrined in the National Political Constitution, a joint agreement between the state, society and families. Overall, the vision was oriented towards education being a right and a public asset of quality, provided in conditions of equality and social inclusion by the state, and with joint responsibility between society and families to overcome poverty and exclusion.

The purposes of the plan included guaranteeing the right to education in conditions of equity for the entire population and its articulation with higher education; overcoming poverty and exclusion; rebuilding the social fabric and encouraging democratic values; materialization of state policies aimed at promoting access to progress opportunities for individuals. Pertaining coverage in higher education, the plan intended more high school graduates to access this educational level, by 2006, 347,248 students were enrolled in technical and technological education and by 2016, there were a total of 720,997 students enrolled.

2002 was the year the ACCES program began, its features were set forth in CONPES 3880 (2016, p.10):

The main components of the program are equity in access to higher education through student loans aimed at low-income and academic achievement students, promotion of technical and technological training, strengthening PhD training and increasing institutional capacity of sectoral entities. Between 2003 and 2015, ACCES benefited almost 414,000 students in undergraduate programs, 80% of which are in socioeconomic levels 1 and 2”.

Since access difficulties persisted, the *Tu Eliges* loan program was implemented in 2015 with the aim of extending ACCES’ credit lines. However, many students were left out of the system.

One of the objectives of the National Development Plan, “More employment, less poverty and more security” (2010-2014, p.68) was:

Promoting innovation and entrepreneurship in each training stage, from elementary to higher education. Encouraging innovation and entrepreneurship among students and teachers and researchers as well in the latter. Many great ideas are born and die in universities due to inadequate alignment of incentives, lack of managerial and entrepreneurial skills by university teachers or researchers, or feeble alliances between universities and companies or the public sector.

Thus, higher education institutions were supposed to be suitable for entrepreneurship, from the early years of study, concerning growth, sustainability and competitiveness, and setting up university-company agreements; yet one of the main purposes of the plan was perhaps opening the private sector to education.

Likewise, the plan drove competences for training human capital as per the needs of the productive sector, the latter being a pillar of the development plan. This was conducted in two circumstances, first, MEN devised incentives for the educational sector to transform its offer in relation to corporate requirements, in content such as work competences and work and higher education training, second, an increase in technical and technological education coverage was sought, strengthening teaching of specific working competences, use of information and communications technologies or languages. Actions implemented pertaining education were aimed at consolidating the integration between companies and the educational sector, in favor of economic growth.

In this specific government, ICETEX was the institution that promoted access to higher education for low-income students, its leading programs were ACCES (Access with Quality to Higher Education) and *Ser Pilo Paga*. As per CONPES 3880 (2016, p.7): “between 2002 and 2015, higher education’s gross coverage rose from 24.4% to 49.4%”, indicating an approximate growth of twenty percentage points in the last ten years, a situation resulting from strategies related to the promotion of funding of higher education demand, a strategy supported by ICETEX, with increased coverage in the country and whose credit lines have subsidized students in socioeconomic levels 1, 2 and 3.

According to the National Planning Department (2010), the ACCES project, established in 2002, sought to train human capital to advance

competitiveness in Colombia. 44% of the funding corresponded to loans issued by a multilateral bank, 20.6% to resources coming from ICETEX and 35.4% to resources of the Nation. In the beginning, the program generated positive reviews in terms of access for the vulnerable population, in the words of Sanchez and Marquez (2012, p.13):

This credit has had positive impact in facilitating access to higher education for students in socioeconomic levels 1, 2 and 3, confirming that a significant percentage of students could not have entered the system without it, in 2003-2008, almost 130,000 students were beneficiaries (19.7% in socioeconomic level 1, 56,6% in socioeconomic level 2 and 23.5% in socioeconomic level 3).

Consequently, students who entered the system had the possibility of accessing higher education.

However, this credit (suggested as social policy for the equitable access to higher education) shifted into a privatization of education, as per Gomez (2009), the endorsement of the World Bank meant that the government had difficulties in extending public education's coverage, thus, students were subsidizing private education through student loans. Additionally, the demands to access a loan implied an analysis of students' financial situation in relation to their socioeconomic level, the accreditation of the elected institution and their performance in the Saber 11 test, all of which made it difficult for a displaced student (for instance) to be fit to apply for a student loan. On the other hand, the requirement for accredited universities immediately eliminated technical and technological education institutions, resulting in a contradiction between what the government was encouraging and what ICETEX demanded.

AÑO	NO RECIBIÓ	LARGO PLAZO	MEDIANO PLAZO	ACCES
1998	160817	1003	3889	1453
1999	90805	1106	4371	1321
2000	92028	1189	4380	2124
2001	98726	1577	4208	3222
2002	105224	1691	3925	4721
2003	102608	1031	739	6810
2004	98433	1372	489	11487
2005	99300	1777	341	11058
2006	102192	2309	279	13167
2007	156980	4117	466	25038
2008	157116	7985	346	21741
2009	162959	7405	350	30225
2010	167118	7552	326	26007
2011	229495	8930	352	31288
2012	219214	8312	318	31478
2013	206775	7055	320	29714

Table 1.
Type of ICETEX credit received, 1998-2013.
Source: SPADIES

This table shows a large number of students that were not granted a student loan by ICETEX. For instance, in 2013, 206,775 students did not have a loan with ICETEX in comparison with the 29,714 who were given an ACCES credit, this meant that the population with a loan was significantly lower; a fitting question would be if low desertion could have been caused by the pressure generated by the acquired debt or that students actually wished to continue with their studies. Desertion rates among recipients of ACCES credits were of 35.6%, while for students without credit desertion rates were of 52.1%; moreover, students with ACCES credit attained better academic results, which in turn translated in “permanence”.

Regarding access to higher education in Colombia, the OECD’s evaluating group (2012) presented two considerations: first, evaluated students concurred on the fact that the attained education level had an effect on future income; and second, it was affirmed that university was the first choice of young people as long as families could afford the expenses or had the possibility of paying off an ICETEX loan; thus university had prestige and provided the likelihood of greater income compared to technical and technological studies.

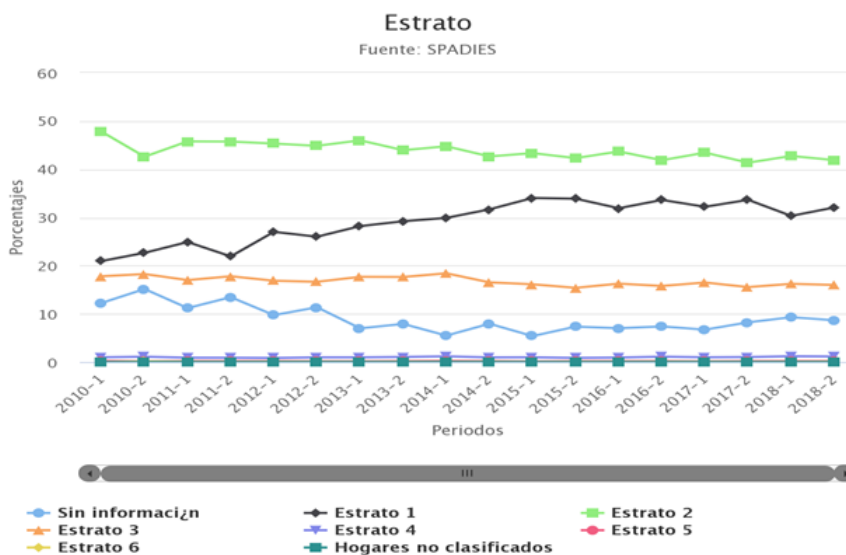
Despite garnering fewer income, policies acknowledged the importance of strengthening technical and educational education. Likewise, students claimed they preferred public than private universities

based on cost, and students lacking enough resources preferred to attend SENA since it is free, however, this institution was unable to cover the number of applications and one of seven applicants was able to enroll.

Total active education, work and human development institutions	Quality certificate	Valid quality certificate	Percentage of valid quality
3,920	586	323	8.24%
Total active education, work and human development programs	Quality certificate	Valid quality certificate	Percentage of valid quality
19,648	2,611	1,767	8.99%

Table 2.
Number of education, work and human development institutions, 2020.
Source: Ministry of National Education

Despite the OECD and the World Bank’s wager on technical and technological education, the quality offered by these institutions was questionable. The previous table shows that not all of the education, work and human development institutions had a quality certificate; out of 3,920 existing institutions, only 586 had a quality certificate, and out of 19,648 active programs, only 2,611 had a quality certificate. Consequently, the country’s technical training was not regulated enough to function, yet it was considered the “only” training option for students in low socioeconomic levels.



Graph 1.
Enrollment at SENA, 2010-2018.
Source: SPADIES

This graph illustrates that socioeconomic levels 1 and 2 enrolled extensively at SENA; e.g., in the second term of 2018, 43% of students in socioeconomic level 2 were enrolled, compared with 1% of students in socioeconomic level 5. This leads to the statement that stratification

prevailed in training; students in high socioeconomic levels did not even consider taking technical courses. In this case, it would be valid to ask if, given the case, a low socioeconomic level student had the possibility to access university, would he/she choose to attend SENA; if not, then the topic boils down to resources and opportunities.

According to the recommendations of subsidies, Sanguino (2017) cites the OECD affirming that financing had to be tied to quality and that SENA had to be part of the higher education system. This way, the government arranged the design of a higher education system to include SENA and education, work and human development institutions, which entailed modifying the degree scheme. The OECD considered Colombia to have little innovation, therefore, it was necessary to consider corporate and university demands, strengthen the state-private company-higher education institution relationship, redefine programs' structure and length, and acknowledge competences acquired outside the institution, i.e., for companies to credit subjects or experience.

In terms of resources, the OECD expressed that increase in enrollment did not derive from the construction of public universities, instead, short-cycle programs needed to be stimulated and public-private alliances had to be solidified; moreover, free education drove inequality in higher education. The aforementioned indicated a clear trend of incorporating the private company into university. International approaches suggested universities had to take into account in their plans or programs, subjects that were related to corporate needs; aside from strengthening private university, the intention of opening state universities or allocating more budget for them was not feasible, so national public policies incorporated actions that followed the provisions of international organizations such as the OECD.

Even though training in Colombia was defined by four types of higher education institutions, namely: universities, university institutions, technical institutions and technological institutions, the latter was the choice of low-income students who had graduated from public education (basically due to the lack of resources and the competence level acquired in school). However, Gomez (2015) states that traditional education is given a lot of importance, and that this derives in hierarchies, with universities being at the top and followed by other types of institutions, regarded as second class; these institutions are underfunded because, aside from the fact that the state promotes this type of training, resources come from students and their families.

A national dialog held between 2012-2014 was the scenario of the introduction of a public policy document for higher education, "*Acuerdo por lo Superior 2034*", which suggested the actions the country had to assume pertaining higher education. The ten main topics addressed were: inclusive education; quality and pertinence; research (science, technology and innovation); regionalization; articulation of secondary and higher education and training for work and human development: towards a tertiary education system; university community and wellbeing; new

educational modalities; internationalization; structure and governance of the system and financial sustainability of the system.

The document was the result of three years of work, in which debates were held, thematic tables were organized in the regions, experts were consulted, educational reforms from other countries were analyzed, as well as other actions regarding the discussion on higher education. The work was organized in five stages: beginning of the dialog at national level, analysis of proposals and trends, organization of meetings and workshops supported by CESU, and deliberation; its result was the sum of citizens' efforts and concerns to improve and strengthen higher education in Colombia.

The objectives of the National Development Plan (2014-2018) aimed at directing Colombian efforts towards improving access of disadvantaged students through programs of quality and generation of competences. Six systems were structured to account for the objectives:

- The National System of Tertiary Education (SNET, for its Spanish acronym), which modify education and training subsequent to secondary education, following pillars such as university and higher technical training and education..

- The implementation of the National Framework of Qualifications (MNC, for its Spanish acronym), aimed at classifying knowledge, competences and attitudes in levels.

- Setting up a National System of Accumulation and Transfer of Credits (SNATC, for its Spanish acronym), with the parameters of MEN, to ease mobility between educational institutions, training levels and programs.

- National System of Quality in Higher Education (SISNACES, for its Spanish acronym), to support higher education institutions in the improvement of quality, efficiency and pertinence of the quality assurance system.

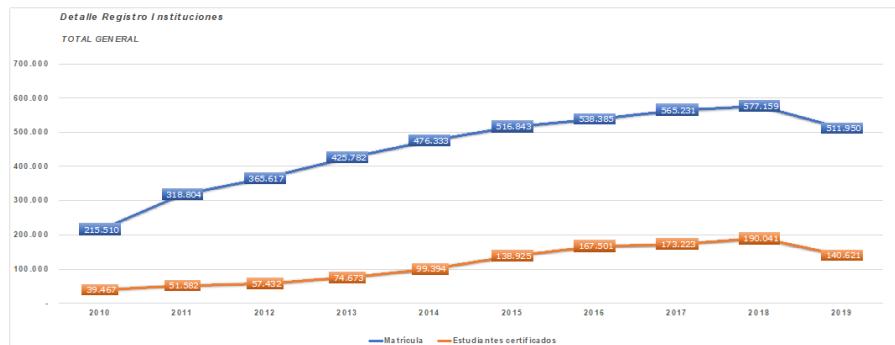
- Master Plan of Regionalization, intended to broaden coverage with quality, close gaps of access, equity and quality between rural and urban areas, and regions and departments in Colombia.

- Training teachers with master's degrees and doctorate degrees (OECD, 2016, p.272).

An analysis and assessment of the 2014-2018 Development Plan compiled by the Office of the Comptroller General (2019) defends the creation of the National System of Tertiary Education (SNET), intended to promote learning, by saying it was feasible since indeed 30% of the population was not engaged in higher education. As follows:

This responds to the need of strengthening this educational level's precarious result concerning access and permanence, considering its coverage rates in 2013: gross coverage 78.2% (total number of enrolled students / population in school age), and net coverage 41.29%, compared with basic education: gross coverage of 105.42% and net coverage of 88.8% (number of students enrolled in school age / population in school age). (Office of the Comptroller General, p.66)

SNET wanted to provide the competitiveness conditions required by the country through university and technical education and was willing to broaden the needed access and coverage despite the lack of conditions to offer training to the majority of the population.



Graph 2.
Enrollment in education for work and human development, 2010- 2019.
Source: Ministry of National Education

The graph shows increased enrollment starting in 2015, a constant figure was sustained towards 2019. However, the figure of certified students was inferior, for instance, by 2019 the number of enrolled students was of 511,950 compared to 140,621 students that achieved certification.

According to the figures presented by CONPES 3880 (2016, p.20):

The goals defined for higher education by PND imply reaching a gross coverage rate of 57% in 2018, creating a total 400,000 new quotas in higher education between 2014-2018, out of which 150,000 would be allocated in technical and technological training programs.

It goes on to state that:

Between 2002-2015, gross coverage in higher education rose from 24.4% to 49.4%. While in 2002, 1,000,000 students were enrolled in higher education programs, in 2015 this figure reached 2,300,000 students, a clear expansion of enrollment at this level (...) In total, the number of ICETEX beneficiaries has increased from 55,583 in 2002 to 356,533 in 2015; also, there has been an increase in financed tuition percentage, going from 6% to 16.5% in the same period. (CONPES, 2016, p.22).

In terms of the score of the Saber 11 test for admission to higher education, CONPES 3880 (2016, p.11) explains that “according to data from MEN, 23% of students in socioeconomic levels 1, 2 and 3 who obtained the highest scores in the Saber 11 test in 2012 had not accessed higher education two years after the test”.

With this outlook, in 2014 MEN designed the *Ser Pilo Paga* program, it covered tuition expenses and provided a sustenance subsidy depending on the city selected for the studies. 10,141 students were benefited in the first call (2014-2015) and 12,715 in the second (2015-2016). The program had good results in terms of access to an accredited university, however, it came with a notorious unbalance in the public budget.

The program was set up through contract of administration funds No. 0077 of 2015, entered into between MEN and ICETEX in order to offer condonable loans to access education for students who were part of the *Ser Pilo Paga* program. According to the OECD (2016), the *Ser Pilo Paga* program sponsored a large number of students who did not have the possibility of accessing quality higher education institutions, its funds were public and there was a guarantee by universities for students to conclude their studies. Nevertheless, the cost per student exceeded the government's expectations, in its first year, 85% of the students opted for private universities instead of public universities, which forced the government to allocate more resources. Thus, fewer disadvantaged students were funded and those who withdrew were left with a significant debt.

Observatorio de la Universidad Colombiana (2018) estimates that in four years of the *Ser Pilo Paga* program, 40,000 students benefited from an investment of 3.5 trillion pesos (2015-2018), these resources alone could have been assigned to finance all of the country's public universities, in which around a million students are enrolled. By 2018, the contributions to finance state universities were of 3.6 trillion pesos and benefited 600,000 students. This fact shows that the program failed to deliver a suitable impact, instead, public resources were used to finance private universities while official universities were undefended, moreover, the number of beneficiaries was not representative for a state policy in terms of higher education training.

As per the perception of Soto (2019, p.126):

Analysis concluded that with the budget given to private universities, coverage of public higher education institutions could have been broadened, subsequently solving much of its underfunding situation. By 2018, the government allocated 1 trillion pesos to 40,000 *Ser Pilo Paga* students, money that went mostly to private universities' budgets. The same amount would have financed 600,000 students in public universities.

This confirms that the national budget was financing private universities, apropos of a program that aimed at benefiting a minimum group of students, in comparison with the number of students that were left out of the system.

A phenomenon evinced as consequence of this program was increased tuition fees, as seen in Universidad de los Andes. According to *Semana* magazine (2017), state's resources had been steered into private universities in its majority, affecting state universities' budgets. The following is the increase in tuition fees that took place in Universidad de los Andes:

	TUITION COST, COP	INCREASE (%)
2009	\$9,660,000	4.5%
2010	\$10,095,000	5.5%
2011	\$10,650,000	5.5%
2012	\$11,240,000	5.5%
2013	\$11,863,000	5.3%
2014	\$12,488,000	5.3%
2015	\$13,144,000	5.3%
2016	\$14,048,000	6.9%
2017	\$15,402,000	9.6%

Table 2.

Increase of enrollment in undergraduate degrees in Universidad de los Andes.

Source: Semana magazine, 2017

The table shows a stable 5.5% in annual increase up until the beginning of the program, when tuition fees considerably rose and almost doubled between 2015 to 2017.

As reported by Las 2Orillas (2018), Universities such as Los Andes, Universidad del Norte, Javeriana and La Salle received the most resources by the Ministry of National Education through the *Ser Pilo Paga* program, they took up 50% of the budget. The report was as follows:

Universidad de los Andes, in particular, is receiving the most resources from the program, a total COP \$49,065,428,800 in 2017 for 1,869 beneficiaries of the program, which account for 10% of its undergraduate students. From the third call onwards, Universidad del Norte in Barranquilla became the top choice of beneficiaries. By late 2017, 3,145 beneficiaries of the program were enrolled there, accounting for 24% of its undergraduate students. Among public universities, Universidad Nacional is the one with the largest enrollment of beneficiaries of the program: 1,249, accounting for only 2.8% of its undergraduate students. (Las 2Orillas, 2018)

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Table 3.

List of transfers by the state to universities that are beneficiaries of the Ser Pilo Paga Program, 2016.

Source: Observatorio de la Universidad Colombiana

According to the aforementioned, it could be stated that private university received more resources with this program, contrary to what happened with public university, which received a marginal part.

Lizarazo (2016) asserts that the number of students admitted to public university through the *Ser Pilo Paga* program was fewer than to private universities: 51.4% of the beneficiaries' tuition fees were paid to seven private universities, accounting for 98.4% of the entire budget, meaning COP \$218,872,001,623, and only 1.6% went to official universities, a total of COP \$3,558,894,334, this was due to the low cost of a term's tuition in public universities. In terms of the average tuition per student in the *Ser Pilo Paga* program in 2016, the first place went to Universidad de Manizales (COP \$5,408,697), second place went to UPTC (COP \$1,046,285), third place to Universidad de Pereira (COP \$645,388.371), fourth place to Universidad Nacional (COP \$378,762) and finally UIS (COP \$411,972) in fifth place.

Observatorio de la Universidad Colombiana (2008) reports that public universities had a budget deficit of around 12.5 trillion pesos, exemplified by Universidad Nacional, which got near to 850 billion pesos in transfers from the state to sustain approximately 55,000 students, these resources were deemed insufficient; however, universities such as Javeriana, UniNorte and Los Andes were profiting from the state's resources, Universidad de los Andes had 2,500 beneficiaries of the *Ser Pilo Paga* program, multiplied by 15,000,000 pesos per student, the university received 75 billion each year, in contrast with the case of the public university of Cesar, which received 27 billion pesos each year for more than 20,000 students. If the program's resources had been allocated to

public universities, the education of 200,000 students could have been subsidized, oppositely, the intention was to subsidize 40,000 students of the program.

According to Cuño (2019), higher education policies kept public budgets stable, however, investment per student shrunk while tuition soared. In Colombia, government mismanagement of public resources became evident with the *Ser Pilo Paga* program, it turned public education into a private educational business, since it was funded with public resources for four years and enrolled over 40,000 low income students in top quality institutions that were mostly private. The estimated budget for 2015 was of 155 billion pesos, in 2016 it turned into 374 billion pesos, these public funds were used to finance tuition fees of private educational businesses.

Despite this scenario, UNESCO (1998) reaffirmed that access to higher education had to be a right, especially for the disadvantaged population:

Within this framework, it is necessary to ensure the access to quality higher education and the permanence of worthy students coming from underprivileged social sectors; thereby, higher education institutions would contribute to the accomplishment of greater social equity. Achieving this objective could require remedial policies to offset deficiencies suffered by certain social groups. (p.8)

Regardless of the aforementioned, it seems education was not thought of as a right but as a privilege, although international policies promulgated access to education, between the lines, it seemed as though university education was reserved to those who could pay for it, and technical and technological training was left for those with limited resources.

Consequently, it could be stated that education's stratification did in fact exist, that students accessed education depending on their resources, and that this problem was addressed with student loans promoted by international educational policies that were adapted to national policies following the discourse of equity.

CONCLUSIONS

International organizations' guidelines are encouraging actions that steer education towards the marketplace. Thus, governments are implementing policies that attempt for higher education to become a paid-for consumption asset, understanding it as an educational service, i.e., only part of the population could pay for said service. Therefore, Colombia, a country that has always followed and applied the policies of international organizations, put up a smoke screen regarding universities as a public asset, thus, equally financing private and official institutions with the modality of contests, resulting firstly in the state universities delving into financial crisis, and secondly in only a reduced group of privileged students accessing university.

On the other hand, the period being studied herein generalized students and families accountable for the payment of tuition through the

acquisition of student loans under the pretense of equity in education, giving the option to low income students to access education through the pursuit of a loan. On the side of the state, ICETEX, with high interest, decides whether or not a student can realize his/her life's project. However, student loans bring about debt and paying it puts pressure on the students and their families, seeing as being enrolled in higher education is not a guarantee of future profitability.

Also in this period, the Minister of Education privileged the policy of technical education offered by SENA to students in low socioeconomic levels since this seemed the most realistic option for disadvantaged students, despite the fact that the quality of this type of training is debated at national level. This evinces an educational exclusion of students in low socioeconomic levels, whereas the relevance of this type of higher education training lies in providing students with technical knowledge, knowing how to do, a knowledge that, albeit important, is seemingly aimed only at a population that has no chances of social mobility.

Though development plans consider measures and actions to improve higher education, more effort needs to be driven to increase higher education coverage; figures show that for every 100 high school graduates, only 50 are admitted to institutions or universities, indicating a large amount of young people in informality (without even counting those who fail to conclude their studies).

Credit lines proposed by ICETEX initially seem like a good option for students who lack resources to access higher education, yet, in practice, resources of these loans are mostly directed towards private universities, indirectly funding them, as is the case of the ACCES program.

Governments that finance higher education with public resources are privileging private universities, e.g., *Ser Pilo Paga* program. This program was initially designed to support academic achievement students with low resources, nevertheless, this program redirected most of its resources to private universities and became a government policy. This illustrates unwillingness by different governments to strengthen state universities and their financial deficit, which grows day by day and has social repercussions since student strikes in public universities make students move to private universities, carrying debts that will hamper their life for years to come.

Ultimately, the deficit of the state universities opens the access gap. And in Colombia, going to university is a collective dream upon which families rest their hopes to improve their socioeconomic conditions by means of a professional career. This illusion is often frustrated on the road, firstly by desertion, and secondly with a reality of unemployment that forces them to find other jobs, thus, only a small percentage fulfill the family's dream.

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