

Visokošolsko izobraževanje - njegov pomen in financiranje v Sloveniji

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IZVLEČEK

Izobrazba postaja problematična predvsem glede zadostnosti sredstev, saj javno financiranje ne zadostuje več. Članek obravnava problematiko financiranja visokošolskega izobraževanja z vidika zadostnosti sredstev in z vidika pomena izobraževanja. Prikazani so načini neposrednega in posrednega financiranja izobraževanja v Sloveniji in rezultati raziskave, v kateri so študenti navedli svoje mnenje o pomenu izobraževanja in financiranju. Velika večina anketirancev se strinja, da bi uvedba šolnin povzročila manjšo udeležbo populacije v visokem šolstvu ter da bi se tako zmanjšale enake možnosti izobraževanja. Kljub temu pa se največji delež anketirancev ni strinjal s trditvijo, da se v primeru plačila šolnin ne bi šolali.

Ključne besede: visokošolsko izobraževanje, financiranje, pomen študija, Slovenija.

JEL: A23, H52

1. Uvod

Izobrazba že od nekdaj velja za pomembno družbeno vrednoto. Pridobiva se na visokošolskih ustanovah, ki so danes dostopnejše širšemu krogu ljudi, kot so bile nekoč, zato število študentov narašča. Posledično postaja problematična zadostnost sredstev, javno financiranje ne zadostuje več, zato strokovnjaki poleg javnega na tem področju čedalje bolj zagovarjajo zasebno financiranje

izobraževanja v obliki šolnin, posojil ipd. Zasebno financiranje izobraževanja vsekakor pripomore k zadostnosti sredstev, vendar je vprašljivo zagotavljanje enakih možnosti izobraževanja. Poleg tega je razlog za javno financiranje tudi ta, da izobraževanje ne prinaša koristi le posamezniku, temveč posredno celotni družbi. Za gospodarsko rast in uspešen razvoj potrebuje država izobražene ljudi. Interes posameznika pa se nanaša na pričakovanja o bodoči zaposlitvi in dohodku, kakovosti življenja, osebnostnem razvoju ipd.

Visoko šolstvo se torej danes sooča predvsem z naslednjimi problemi: v večini držav upadajo finančna sredstva univerz, saj so financirane iz davkov, pojavljajo se skrbi glede njihove kakovosti, nezadostna je pomoč študentom, delež študentov iz nižjih socialnih slojev je majhen, posledično je večina prejemnikov ugodnosti iz premožnejših družin.

Za evropske države je veljalo, da so visokošolske ustanove tradicionalno pretežno javno financirane. Čeprav so si strokovnjaki enotni, da je treba povečati udeležbo posameznikov pri financiranju, se večina javnosti še vedno ne strinja s tem. Omejitve so predvsem psihične in socialne narave, saj je vedno veljalo, da mora biti izobraževanje brezplačno ter enako dostopno vsem socialnim slojem. Pravica do brezplačnega študija pa je po večini zagotovljena z ustavo ali zakonom. Nekatere raziskave kažejo (Aghion et al., 2010), da zunanje financiranje visokošolskih institucij vodi v njihovo večjo produktivnost, če so institucije bolj avtonomne in soočene z večjo konkurenco. Glede na raziskave Del Rey in Racionero (2010) je kreditiranje glede na dohodkovne kontingente in s skupnim tveganjem najbolj optimalen način participacije študenta, ki istočasno upošteva stroške izobraževanja in izgubljeni dohodek v času študija.

V članku so predstavljeni načini in oblike javnega financiranja visokošolskega izobraževanja, in sicer tako ustanov kot študentov prek neposrednih ali posrednih oblik financiranja. Sledi predstavitev porabljenih finančnih sredstev za izobraževanje in primerjava s članicami EU. Zadnji del članka prikazuje rezultate obsežne raziskave med študenti o njihovem videnju pomena visokošolskega izobraževanja in financiranja.

2. Pomen visokošolskega izobraževanja in njegovo financiranje

Izobraževanje mnogi uvrščajo med mešane (oz. kvazi javne) dobrine, ki so zasebne v porabi, oskrba z njimi pa je v javnem interesu (javno financiranje in/ali

javna oskrba). Visokošolska izobrazba torej prinaša koristi tako posamezniku kot širši okolici (stranske koristi ali eksternalije). Glavni problem je merjenje dejanskega obsega koristi. Ni jih mogoče izmeriti po enotni lestvici, če jih je sploh mogoče izmeriti (Vossensteyn, 2004, str. 40). Bevc et al. (2001, str. 13) menijo, da gre pri visokem izobraževanju za vprašanje, ali je masovno visokošolsko izobraževanje primarno individualna ali primarno družbena dobrina, oz. ali imajo od tega izobraževanja večjo korist družba ali šolajoči. Dokler je število vključenih v to izobraževanje majhno, z vidika izdatkov to ni pomembno vprašanje, kasneje pa je treba naraščanje državnih izdatkov upravičiti ali z vidika pravičnosti ali učinkovitosti. Ocenjuje se, da čim večje je število oseb, ki imajo koristi od visokega izobraževanja (imajo visoko izobrazbo), tem večja je relativna neenakopravnost tistih, ki nimajo visoke izobrazbe. Za visoko šolstvo (redni študij) lahko zato rečemo, da je javna dobrina v tistem obsegu, ki ga je država pripravljena in sposobna financirati.

Po navadi povpraševanje po visokošolskem izobraževanju narašča v obdobju gospodarske krize. Posamezniki, ki ostanejo brezposelni ali imajo malo možnosti za zaposlitev, vidijo visokošolsko izobrazbo kot način do boljših zaposlitvenih možnosti. Vendar pa veliko število diplomantov vpliva na rast ponudbe delovne sile z visoko izobrazbo, kar posledično pomeni tudi nižjo ceno te delovne sile. Pri tem se pojavlja vprašanje, ali sploh še lahko govorimo o koristih, ki naj bi jih imel posameznik od višje izobrazbe. Leta 2008 so se grški študenti v demonstracijah proti izobraževalnemu sistemu v državi poimenovali 'Generacija 700 evrov', saj kljub višji izobrazbi ne dobijo boljše plačanih zaposlitev.

Javno financiranje visokošolskega izobraževanja ima tako več plati. Težja zaposljivost visokošolskih diplomantov namreč pomeni pritisk tudi na socialne izdatke in ne prinaša več le koristi. Glede na letno poročilo Zavoda RS za zaposlovanje stopnja izobrazbe, ki je v preteklosti igrala veliko vlogo pri zaposlitvenih možnostih, danes večinoma ni več tako pomembna (Zavod RS za zaposlovanje, 2009). Največjo skupino brezposelnih oseb so še vedno osebe z najnižjo stopnjo izobrazbe, ki jih je bilo v letu 2009 v povprečju 39,4 %. Brezposelnih s šesto in sedmo stopnjo izobrazbe ali več je bilo v letu 2009 10 %, vendar delež te skupine narašča v zadnjih letih bolj kot pri drugih skupinah.

3. Neposredno in posredno financiranje visokošolskega izobraževanja v sloveniji

Za sistem financiranja visokega šolstva v Sloveniji je značilno, da je financirano pretežno iz javnih sredstev. Državna sredstva prejemajo tako izobraževalne ustanove kot študenti. Prav tako so prejemniki državnih sredstev za izobraževanje zasebne visokošolske ustanove, ki imajo dodeljeno koncesijo za izvajanje javne službe.

Način financiranja visokega šolstva v Sloveniji ureja Zakon o visokem šolstvu (ZViS), in sicer v 8. poglavju (72.-78. člen). Po zakonu se sredstva za dejavnost visokošolskih ustanov določajo v državnem proračunu ob upoštevanju študijskega področja ter števila vpisanih študentov in diplomantov rednega študija prve in druge stopnje. Zakon predvideva podrobnejšo ureditev financiranja s posebnim predpisom, ki ga sprejme Vlada Republike Slovenije. Financiranje visokošolskih ustanov je torej podrobneje urejeno z Uredbo o javnem financiranju visokošolskih in drugih zavodov, članic univerz, od leta 2004 do leta 2008. V tem obdobju je bila Uredba štirikrat spremenjena in dopolnjena, nazadnje oktobra 2008, ko je bila sprejeta Uredba o spremembah in dopolnitvah Uredbe o javnem financiranju visokošolskih in drugih zavodov, članic univerz, od leta 2004 do leta 2008, s katero je bila podaljšana veljavnost sedanjega načina financiranja še za leto 2009. Za naslednje obdobje od leta 2010 naprej je v pripravi nova uredba, vendar bi za stabilnost financiranja tega področja bilo bolje, če bi le-to bilo urejeno z zakonom (kot to predvideva tudi Ustava RS).

V Sloveniji obstaja neposredna državna finančna pomoč študentom le v obliki štipendij, ki so omejene na nadarjene (Zoisova štipendija) in tiste, ki izhajajo iz družin z nižjim dohodkom na družinskega člana (državna štipendija). V novem Zakonu o štipendiranju je predvideno sofinanciranje kadrovskih štipendij z namenom povečanja števila le-teh. Sistem državno podprtih študentskih posojil je nerazvit, študenti lahko najamejo študentska posojila pri bankah, vendar pa so le-ta nenamenska (namen porabe ni znan).

Štipendije ureja Zakon o štipendiranju (Zštip, Ur. l. RS, št. 59/2007). V njem so štipendije opredeljene kot dopolnilni prejemek, namenjen za kritje stroškov v zvezi z izobraževanjem (5. člen Zštip). V 9. členu Zštip so določeni splošni pogoji za pridobitev štipendije: »Štipendijo po tem zakonu lahko pridobijo upravičenci, ki ob prvem vpisu v prvi letnik višješolskega ali visokošolskega izobraževanja oziroma ob prvem vpisu na prvo, drugo ali tretjo stopnjo izobraževanja niso starejši od 26 let, in:

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- hkrati ne prejemajo katere od štipendij iz 5. člena tega zakona,
- ne prejemajo štipendije ali drugih prejemkov za izobraževanje po drugih predpisih,
- niso v delovnem razmerju oziroma ne opravljajo samostojne registrirane dejavnosti,
- niso vpisani v evidenco brezposelnih oseb pri Zavodu Republike Slovenije za zaposlovanje (v nadaljnjem besedilu: zavod).«

13. člen Zštip je bil spremenjen z Zakonom o spremembah in dopolnitvah Zakona o štipendiranju (Zštip-A, Ur. l. RS, št. 40/2009). Določa, da se državne štipendije dodelijo kandidatom, ki izpolnjujejo splošne pogoje iz tega zakona in pri katerih povprečni mesečni dohodek na družinskega člana v preteklem kalendarjem letu pred vložitvijo vloge ne presega 65 % (pred spremembo je ta meja znašala 60 %) minimalne plače na družinskega člana v istem obdobju za tiste kandidate, ki se šolajo ali študirajo v kraju svojega stalnega bivališča, in od 66 % do 68 % (pred spremembo je bila meja od 60 % do 65 %) minimalne plače na družinskega člana za tiste kandidate, ki se šolajo ali študirajo izven kraja svojega stalnega bivališča.

Zoisovo štipendijo po 24. členu Zštip lahko pridobi dijak ali študent, ki izpolnjuje splošne pogoje in:

- ima v višješolskem ali visokošolskem izobraževanju povprečno oceno najmanj 8,5 ali več, ali
- je glede na povprečno oceno uvrščen med najboljših 5 % študentov v svoji generaciji, ali
- je dosegel izjemne dosežke na posameznem področju družbenega življenja ne glede na letnik šolanja.

Kot je že omenjeno, država namenja finančna sredstva tudi za posredno pomoč študentom. Subvencioniranje prehrane je bilo normativno urejeno šele leta 1996 s prvim upravno-pravnim aktom na tem področju, in sicer z Uredbo o subvencioniranju študentske prehrane (Ur. l. RS, št. 24/1996). Leta 2002 pa je bil sprejet tudi Zakon o subvencioniranju študentske prehrane (ZSšP, Ur. l. RS, 85/2002). Po ZSšP (6. člen) so upravičenci do subvencionirane študentske prehrane »vsi, ki imajo status študenta in niso zaposleni«. Za razliko od štipendij so tu upravičenci vsi, ne glede na socialni položaj. Pravilnik o subvencioniranju študentske prehrane (Ur. l. RS, št. 70/2007) pa natančneje opredeljuje upravičence, in

sicer so to tako redni kot tudi izredni študentje, ki niso zaposleni ali prijavljeni na Zavodu Republike Slovenije za zaposlovanje kot iskalci zaposlitve. Subvencioniranje prehrane se izvaja v obliki bonov za kosilo. Posameznik je upravičen do enega subvencioniranega obroka za vsak delovni dan, razen za čas šolskih počitnic (od 10. julija do 20. avgusta).

Subvencioniranje bivanja študentov je predpisano v ZViS. V njem so navedena merila, ki se upoštevajo pri izbiri: študijska uspešnost, materialni položaj, oddaljenost stalnega bivališča od kraja študija ter socialne in zdravstvene razmere študenta. Podrobnejše določbe so urejene v Pravilniku o subvencioniranju bivanja študentov (Ur. l. RS, št. 22/2001). Ureja tudi točkovanje omenjenih meril za izbiro. Subvencija znaša najmanj 20 % povprečne mesečne cene bivanja. Subvencijo lahko študenti uveljavljajo tudi za bivanje pri zasebnikih. Pravilnik določa minimalni standard, ki ga morajo študentski domovi in zasebniki zagotavljati študentu. Cena bivanja v študentskih domovih in pri zasebnikih se zmanjša za toliko, kolikor znaša subvencija.

Subvencioniranje prevoza prav tako predpisuje že ZViS. Do subvencije so upravičeni študenti, ki se izobražujejo v oddaljenosti 5 km ali več od kraja stalnega bivališča. Določena je minimalna subvencija, in sicer v višini 7 odstotkov od cene mesečne vozovnice. Višina subvencije je odvisna od socialnega položaja in oddaljenosti od kraja izobraževanja. Subvencije so podrobneje urejene v Pravilniku o subvencioniranju prevozov študentov (Ur. l. RS, št. 18/2004). Pravilnik razvršča višino subvencije v štiri razrede glede na bruto mesečni dohodek na družinskega člana v odstotku od bruto povprečne plače na zaposlenega v RS. Višina subvencije se v vsakem razredu zviša za 10 % za oddaljenost nad 40 km in do 60 km od stalnega prebivališča študenta od kraja izobraževanja in za 20 % za oddaljenost nad 60 km. Stroški prevoza pa so lahko dodatno pokriti v okviru štipendij. Mestni potniški promet pa subvencionira občina.

Zdravstveno varstvo (zavarovanje) študentov ureja Zakon o zdravstvenem varstvu in zdravstvenem zavarovanju (ZZVZZ-UPB3, Ur. l. RS, št. 72/2006). Na njegovi podlagi imajo študenti pravico do vseh zdravstvenih storitev do konca rednega šolanja (22. člen). Zakon o spremembah in dopolnitvah Zakona o zdravstvenem varstvu in zdravstvenem zavarovanju (ZZVZZ-K, Ur. l. RS, št. 76/2008) je omejil upravičence do zdravstvenega zavarovanja na šolajoče do dopolnjenega 26. leta starosti. Davčne olajšave za šolajoče in njihove starše določa *Zakon o dohodnini* (ZDoh-2, Ur. l. RS, št. 117/2006). Splošna olajšava se prizna rezidentu pod pogojem, da zanj nihče drug ne uveljavlja posebne olajšave za vzdrževanega družinskega člana (111. člen ZDoh-2). To pomeni, da

so do splošne olajšave upravičeni tisti študenti, ki jih starši niso uveljavljali kot vzdrževane člane. Posebno olajšavo torej lahko izkoristijo starši, ki vzdržujejo šolajoče družinske člane, njena velikost pa je odvisna tudi od števila vzdrževanih članov in je določena v 114. členu ZDoh-2. 3. odstavek 113. člena ZDoh-2 določa posebno osebno olajšavo rezidentu, ki se izobražuje (ima status dijaka ali študenta, vendar do dopolnjenega 26. leta starosti) in začasno ali občasno dela na podlagi napotnice pooblaščne organizacije. Zneski olajšav se enkrat letno uskladijo s koeficientom rasti cen življenjskih potrebščin v Sloveniji za mesec november tekočega leta v primerjavi z mesecem novembrom prejšnjega leta po podatkih Statističnega urada Republike Slovenije (118. člen ZDoh-2). Študentu se v olajšavo šteje še 10 odstotkov normiranih stroškov od dohodka preko napotnic, ki jih ni potrebno posebej dokazovati.

Starši šolajočih so prav tako upravičeni do otroškega dodatka, ki je dopolnilni prejemek za preživljanje, vzgojo in izobraževanje otroka, kadar dohodek na družinskega člana ne presega 99 % povprečne plače v Republiki Sloveniji v preteklem koledarskem letu. Pravica do otroškega dodatka je opredeljena v Zakonu o starševskem varstvu in družinskih prejemkih (ZSDP-UPB2, Ur. l. RS, št. 110/2006) v 57. členu. Pravico lahko starši uveljavljajo do dopolnjenega 18. leta otroka oz. do dopolnjenega 26. leta starosti (izjemoma tudi po dopolnjenem 26. letu starosti), če ima status dijaka ali študenta.

4. Javni izdatki za visokošolsko izobraževanje

V Sloveniji so stroški rednega študija v celoti financirani iz javnih sredstev, saj izobraževalne ustanove prejemajo državna sredstva za izvajanje programov rednega dodiplomskega študija oz. 1. in 2. bolonjske stopnje (plačilo šolnin za redni študij prepoveduje ZViS). Izredni študij pa je financiran iz zasebnih virov (prispevek šolajočih in njihovih staršev oz. delodajalcev), in sicer s plačilom šolnin v višini celotnih stroškov poučevanja na študenta.

Javni izdatki države in občin, namenjeni za formalno izobraževanje v Sloveniji, so v letu 2007 znašali 1.795 milijonov EUR ali 5,21 % BDP, od tega 1,21 % za terciarno izobraževanje, skupaj je to pomenilo slabo petino (18 %) vseh javnih izdatkov za izobraževanje. Država je nekaj manj kot 28 % vseh sredstev za formalno izobraževanje namenila za terciarno izobraževanje, občine pa le dobre 3 % za srednješolsko in terciarno izobraževanje skupaj (SURS, 2009).

Proračunska sredstva države in občin za formalno izobraževanje, ki so bila namenjena izobraževalnim ustanovam, pomenijo 92 % teh sredstev, medtem ko se za transferje gospodinjstvom in za druge zasebne entitete porablja 8 %. Od navedenih 92 % sredstev za izobraževalne ustanove se le slabih 20 % (ali 323 milijonov EUR) namenja za terciarno izobraževanje, njihov delež in višina pa sta se zmanjšala. Po drugi strani pa so bili skoraj vsi javni transferji namenjeni za terciarno izobraževanje, in sicer okoli dve tretjini. V sestavi vseh javnih izdatkov za terciarno izobraževanje v letu 2007 so tako transferji za gospodinjstva in druge zasebne entitete bili slaba četrtnina skupnih javnih izdatkov (SURS, 2009).

Kot je že navedeno, država s subvencijami gospodinjstvom sodeluje pri kritju življenjskih stroškov študentov. Gospodarstvo prispeva h kritju življenjskih stroškov v okviru kadrovskih štipendij, vendar število le-teh pomeni majhen delež v celotnem sistemu štipendiranja (dobra desetina vseh podeljenih štipendij). Po podatkih SURS za leto 2007 število vseh štipendistov (dijakov in študentov) upada, le še dobra četrtnina prejema štipendijo, tako da največje breme življenjskih stroškov nosijo študenti in njihovi starši (vendar je delež teh stroškov zaradi različnih okoliščin in potreb posameznikov težko merljiv).

V državah članicah EU imajo šolnino v 16 državah, vpisnino pa v 13. Znotraj EU se kaže trend k zaračunavanju šolnine za redni študij v javnih ustanovah. Nekatere države so šolnino vpeljale v zadnjih letih, v nekaterih pa o njeni vpeljavi razpravljajo. Šolnino za redni študij večinoma določi država in se v EU giblje med 200 in 1.000 EUR. V EU je vpisnina večinoma nižja od 200 EUR. Za daljši študij od uradno določenega študenti plačajo v 15 državah EU, v 9 med njimi študenti plačajo le v tem primeru (Eurostat, 2007; v Bevc, 2008, str. 9). Publikacija Eurostata o ključnih kazalnikih visokega izobraževanja v Evropi navaja kot edini primer nasprotnega trenda Slovenijo. Po deležu javnih izdatkov za izobraževanje v BDP za leto 2006 je bila Slovenija uvrščena na osmo mesto po deležu javnih izdatkov za terciarno izobraževanje v BDP med vsemi državami članicami EU. Delež sredstev namenjenih za terciarno izobraževanje v državah EU je prikazan v tabeli 1 na naslednji strani.

Delež državnih subvencij študentom, gospodinjstvom in drugim zasebnim entitetam je v državah OECD v letu 2005 v povprečju znašal 18 odstotkov celotnih javnih izdatkov za visokošolsko izobraževanje (manj kot v letu 2007 v Sloveniji). Močno nad povprečjem držav OECD pa sta bili Norveška in Nova Zelandija, katerih delež subvencij v celotnih javnih izdatkih za visokošolsko izobraževanje je znašal več kot 40 odstotkov v letu 2005 (Highlights from Education at a Glance, 2008, str. 60). V primerjavi s povprečjem v državah OECD je

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delež zasebnih izdatkov v Sloveniji nekoliko nižji. V državah OECD se kaže trend upadanja deleža javnih izdatkov za visokošolske izobraževalne ustanove, delež zasebnih izdatkov se je v letih od 1995 do 2005 povečal za 6 odstotkov in je v navedenem letu znašal 27 odstotkov skupnih izdatkov za visokošolske ustanove (Highlights from Education at a Glance, 2008, str. 58).

Tabela 1: Delež javnih izdatkov za terciarno izobraževanje v % BDP

država	leto		
	2004	2005	2006
EU- 27	1.13	1.15	1.13
Belgija	1.29	1.29	1.32
Bolgarija	0.80	0.76	0.73
Češka	0.94	0.89	1.23
Danska	2.51	2.38	2.27
Nemčija	1.16	1.14	1.11
Estonija	0.86	0.93	0.92
Irska	1.10	1.11	1.14
Grčija	1.32	1.44	-
Španija	0.97	0.95	0.95
Francija	1.21	1.19	1.19
Italija	0.77	0.76	0.80
Ciper	1.48	1.58	1.65
Latvija	0.68	0.88	0.91
Litva	1.06	1.03	1.00
Luksemburg	-	-	-
Madžarska	1.02	1.03	1.04
Malta	0.53	1.06	-
Nizozemska	1.45	1.47	1.50
Avstrija	1.44	1.49	1.48
Poljska	1.15	1.19	0.96
Portugalska	0.83	0.98	1.00
Romunija	0.70	0.81	-
Slovenija	1.31	1.25	1.24
Slovaška	0.98	0.81	0.90
Finska	2.07	2.01	1.94
Švedska	2.04	1.92	1.84
Združeno Kraljestvo	1.00	1.20	1.10

Vir: Eurostat, 2010

- ni podatka

5. Izvedba raziskave

5.1 Potek raziskave in vzorec

V raziskavi smo ocenili pomen visokošolskega izobraževanja in njegovega financiranja. Vprašanja in trditve so bila oblikovana na podlagi teoretičnih ugotovitev in mnenj strokovnjakov s tega področja. Anketa je bila pripravljena s pomočjo spletne strani www.surveymonkey.com. Povezava na anketo je bila objavljena na študentskih forumih. Izpolnjevanje ankete je potekalo v obdobju od 28. 5. 2009 do 30. 06. 2009. Ankete ni bilo mogoče zaključiti, ne da bi bili podani odgovori na vsa vprašanja, tako so v analizi upoštevane le v celoti izpolnjene ankete. Pri posameznem vprašanju je bilo mogoče obkrožiti le en odgovor. Skupaj je bilo anketiranih 400 študentov različnih slovenskih univerz in samostojnih visokošolskih zavodov.

Anketa je bila sestavljena iz dveh delov. Prvi del je vseboval splošne podatke o anketirancih. V drugem delu so anketiranci odgovorili na vprašanja o visokošolskem izobraževanju in njegovem financiranju ter ovrednotili 16 trditev na lestvici od 1 do 4, pri čemer so ocene imele naslednji pomen: 1 – sploh se ne strinjam, 2 – se ne strinjam, 3 – strinjam se, 4 – popolnoma se strinjam. Lestvica je bila oblikovana s sodim številom možnosti zato, da se vsakdo opredeli, oz. da ni sredinskega odgovora, ko je nekomu vseeno.

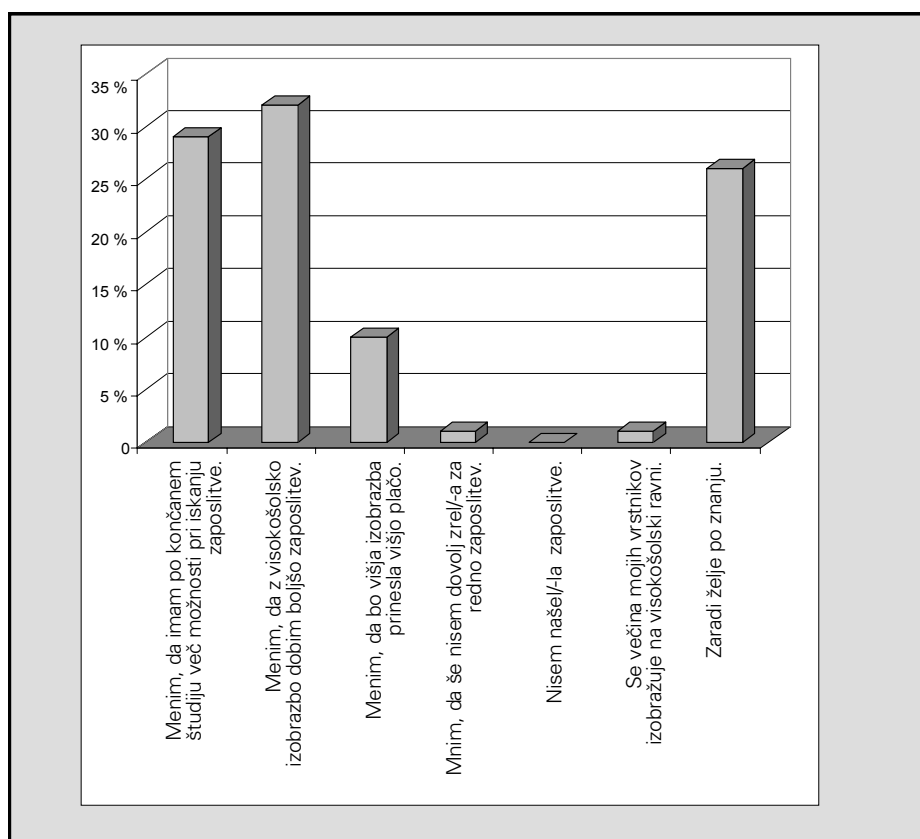
Anketni vprašalnik je izpolnilo 62 odstotkov žensk in 38 odstotkov moških. Med vsemi vprašanimi je bilo največ starih 23 in 24 let, in sicer je pri obeh starostih delež znašal 16 odstotkov. Velika večina anketiranih študira na dodiplomski ali prvi stopnji (95 odstotkov), le 5 odstotkov pa študira na podiplomski ali drugi stopnji. Večina anketiranih je vpisanih na redni študij (80 odstotkov), drugi študirajo izredno. Med vsemi največji delež predstavljajo absolventi, in sicer 35 odstotkov. Glede strukture vzorca lahko trdimo, da ta ne odstopa bistveno od strukture v celotni populaciji. Po podatkih Statističnega urada RS za leto 2008 je bilo v visokošolski študij vpisanih 59,7 % žensk, delež izrednih študentov je bil 27,4 %, delež absolventov je znašal 19,3 %, v dodiplomski študij oziroma na prvo stopnjo študija pa je bilo vpisanih 88,2 % študentov.

5.2 Analiza rezultatov raziskave

V nadaljevanju so prikazani rezultati raziskave, s katerimi je ocenjeno mnenje anketiranih študentov glede namena študija in ocena mnenja o financiranju. V Grafu

1 so prikazani odgovori študentov na vprašanje o razlogih, zakaj se izobražujejo na visokošolski ravni. Največ študentov (32 odstotkov) meni, da lahko z visokošolsko izobrazbo dobijo boljšo zaposlitev, nekaj odstotkov manj (29 odstotkov) je mnenja, da imajo po končanem študiju več možnosti pri iskanju zaposlitve. Zaradi želje po znanju pa se izobražuje 27 odstotkov vprašanih. Nihče ni navedel neuspešnega iskanja zaposlitve kot razlog za nadaljevanje šolanja na visokošolski ravni.

Graf 1: Razlogi za šolanje



Vir: Anketa.

Glede financiranja visokošolske izobrazbe je bila večina anketiranih (68 odstotkov) mnenja, da je visokošolsko izobraževanje javna dobrina in zato mora biti brezplačno. 30 odstotkov anketiranih je menilo, da imata koristi od visokošolske izobrazbe tako družba kot posameznik, zato bi si stroške izobraževanja morala deliti. Le 2 odstotka anketiranih pa je bilo mnenja, da ima od

visokošolske izobrazbe koristi predvsem posameznik in bi stroške visokošolskega izobraževanja moral kriti sam.

V Tabeli 2 je navedenih 16 trditev in povprečna ocena strinjanja anketiranih z njimi. Kot že rečeno, je bila ocenjevalna lestvica od 1 do 4, tako so tudi povprečne ocene v tem razponu. Za trditev, ki je bila ocenjena s povprečno oceno manj kot 2,5 velja, da se večina vprašanih ni strinjala z njo. S trditvami, ki so bile ocenjene s povprečno oceno več kot 2,5, pa se je večina vprašanih strinjala. Za trditve, ki so se najbolj približale povprečni oceni 2,5, velja, da so si bili anketiranci najmanj enotni. Anketirani študentje so se najbolj strinjali s trditvijo, da bi državno podprta posojila morala vsebovati spodbude za študente. Prav tako je bil velik delež anketiranih študentov mnenja, da bi se z uvedbo šolnin zmanjšale enake možnosti izobraževanja in bi uvedba šolnin povzročila manjšo udeležbo populacije v visokem šolstvu.

Najmanj pa so se strinjali s trditvijo, da se v primeru plačila šolnine ne bi šolali, češ da višja stopnja izobrazbe ne vpliva na višino plače. Torej lahko sklenemo, da bi bili pripravljeni investirati v izobrazbo, saj od nje pričakujejo denarne koristi v prihodnosti. Prav tako so bili mnenja, da kljub temu da je študij brezplačen in velik delež populacije študira in študij tudi zaključi, izobrazba vseeno pomeni boljše možnosti pri iskanju zaposlitve. Večina se tudi ni strinjala s trditvijo, da bi v primeru šolnin visokošolske ustanove bolj skrbale za kakovost in učinkovitost izvajanja programov.

Glede možnosti odplačevanja šolnin preko študentskih posojil so si bili anketiranci najmanj enotni. Polovica anketiranih se ni strinjala z navedeno trditvijo, druga polovica pa se v primeru plačila šolnine za študij ne bi odločila zaradi strahu pred prihodnjim dolgom. Mnenje anketirancev je bilo deljeno tudi glede trditve, da bi se v primeru šolnin vpisovali le tisti, ki imajo resen namen študirati. Prav tako si niso bili enotni glede morebitnega diskriminatornega zaračunavanja šolnin za izredne študente.

Glede na spol se odgovori niso veliko razlikovali in tudi niso odstopali od skupnega povprečja. Kot glavni razlog za šolanje so moški izrazili željo po znanju. Predvsem moški so bili mnenja, da imajo od visokošolske izobrazbe koristi posamezniki in bi si zato morali stroške kriti sami. Glede na vrsto študija je prihajalo do večjih razlik in odstopanj od povprečja predvsem pri podiplomskih študentih. Polovica vprašanih podiplomskih študentov (50 odstotkov) je kot razlog za šolanje navedla željo po znanju. Kar 64 odstotkov je bilo mnenja, da bi si družba in posameznik morala stroške izobraževanja deliti. Tudi zelo velik delež podiplomskih študentov (82 odstotkov) namerava študij dokončati v pred-

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videnem času trajanja. Precej odstopanj od skupnega povprečja je bilo tudi pri povprečnih ocenah strinjanja s trditvami, ni pa prišlo do nasprotujočih mnenj.

Tabela 2: Povprečna ocena strinjanja vprašanih s trditvami

	povprečna ocena
Država ni sposobna financirati povečane vključenosti prebivalstva v visokošolskem izobraževanju na tradicionalen način (iz javnih sredstev).	2.42
Država bi morala nameniti več sredstev za neposredne oblike pomoči (štipendije, študentska posojila) kot za posredne (subvencije za prehrano, prevoz, bivanje ...).	3.01
Plačilo šolnin za izredni študij je v primerjavi z brezplačnim rednim študijem diskriminatorno.	2.46
Študenti bi bili bolj motivirani za študij, če bi tudi sami krili del stroškov študija.	2.77
Uvedba šolnin bi povzročila manjšo udeležbo populacije v visokem šolstvu.	3.27
Z uvedbo šolnin bi se zmanjšale enake možnosti izobraževanja.	3.37
V primeru uvedbe šolnin bi se vpisovali le tisti, ki imajo resen namen študirati.	2.55
Šolnina bi pripomogla k skrajšanju trajanja študija in k večji prehodnosti študentov (manj ponavljanj).	2.69
Šolnino bi bil-a pripravljen-a odplačevati šele po dokončanem študiju (v obrokih in v primeru, da bi prejemal-a dovolj visoko plačo).	2.63
Višina odplačila študentskih posojil bi morala biti povezana z višino plače diplomanta.	2.69
Če bi obstajale šolnine in možnost njihovega odplačevanja preko študentskih posojil, se za študij ne bi odločil-a zaradi strahu pred bodočim dolgom.	2.48
Tudi če bi moral-a plačati šolnino, bi se kljub temu šolal-a in po potrebi zadolžil-a, ker menim, da imam z višjo izobrazbo več možnosti za boljšo in bolje plačano zaposlitev.	2.93
Državno podprta posojila bi morala vsebovati spodbude za študente (npr. zmanjšanje posojilnega dolga, če dokončajo študij v roku).	3.41
Če bi visokošolske ustanove lahko zaračunale šolnine, bi bolj skrbale za kakovost in učinkovitost izvajanja programov.	2.31
Če bi moral-a plačati šolnino, se ne bi šolal-a, ker menim, da višja stopnja izobrazbe ne vpliva na višino plače.	1.72
Glede na to, da je študij brezplačen, se večina šola in študij tudi zaključi, tako da izobrazba ne prinaša boljših možnosti za zaposlitev.	2.16

Vir: anketa

Po letniku študija so se odgovori razlikovali le pri trditvi, glede katere si je bila celotna populacija najmanj enotna. Študenti od 3. letnika naprej (brez absolventov) se ne strinjajo s trditvijo, da se za študij ne bi odločili, če bi morali šolnino v prihodnosti povrniti. Študenti 1. in 2. letnika pa se strinjajo s to trditvijo in se v primeru šolnin zaradi strahu pred bodočim dolgom za študij ne bi odločili.

Odgovore smo obravnavali tudi glede na način študija. Odstopanja od povprečja so se pojavila predvsem pri izrednih študentih. Polovica izrednih študentov (50 odstotkov) meni, da bi si družba in posameznik morala stroške izobraževanja deliti. Ta odstotek ni presenetljiv, saj si izredni študenti sami financirajo študij. Prav tako precej višji delež izrednih študentov (65 odstotkov) namerava študij dokončati v predvidenem času trajanja. Od skupnega povprečja se je njihovo mnenje razlikovalo v strinjanju s trditvijo, da država ni sposobna financirati povečano vključenost prebivalstva v visokošolskem izobraževanju na tradicionalen način. Pričakovano so se tudi, za razliko od skupnega povprečja, strinjali s trditvijo, da je plačilo šolnin za izredni študij v primerjavi z brezplačnim rednim študijem diskriminatorno.

6. Zaključek

Šolnine ostajajo »tabu« tema, čeprav ni nujno, da bi v primeru vpeljave šolnin le-te pokrivala celotne stroške izobraževanja. Strokovnjaki namreč zagovarjajo vpeljavo šolnine le v višini 20 do 30 odstotkov stroškov izobraževanja. Velika večina anketirancev se strinja, da bi uvedba šolnin povzročila manjšo udeležbo populacije v visokem šolstvu ter da bi se tako zmanjšale enake možnosti izobraževanja. Kljub temu pa se največji delež anketirancev ni strinjal s trditvijo, da se v primeru plačila šolnin ne bi šolali, češ da višja stopnja izobrazbe ne vpliva na višino plače. Torej bi bili vseeno pripravljeni plačati šolnino v pričakovanju bodočih koristi, predvsem denarnih. Nove razmere v visokem šolstvu (množičnost udeležbe, bolonjskih sistem) narekujejo prilagoditev sistema financiranja. Strokovnjaki opozarjajo, da zaradi pomanjkanja sredstev lahko pride do padca kakovosti izvajanja storitev. Kljub temu anketiranci dvomijo, da bi ob povečanju virov, predvsem zasebnih, visokošolske ustanove bolj skrbale za kakovost in učinkovitost izvajanja študijskih programov.

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V luči povečanja udeležbe posameznikov pri financiranju visokošolske izobrazbe bi bilo v Sloveniji smiselno razmisliti o vpeljavi plačila »obresti« za tiste študente, ki študija ne dokončajo v uradno določenem času. Vsaka sprememba povzroča nezadovoljstvo. Potrebni so pogovori in usklajevanja med interesnimi skupinami. Glede na to, da so se študentje najbolj strinjali s trditvijo, da bi državno podprta posojila morala vsebovati spodbude za študente, npr. zmanjšanje posojilnega dolga, če dokončajo študij v roku, lahko sklenemo, da so naklonjeni spodbudam za dokončanje študija v določenem roku. Študij bi bil torej brezplačen za tiste, ki bi svoje študijske obveznosti opravljali pravočasno. S tem bi tudi dosegli večjo prehodnost študentov in manjši osip, saj so tudi rezultati ankete potrdili statistične podatke, da le polovica študentov dokonča študij v roku.

Spremembe na področju visokošolskega izobraževanja so nujne, vsi podatki kažejo na to, da bo tudi sistem financiranja na dolgi rok, kljub zmanjševanju generacij nevzdržen. Po drugi strani tako strokovna javnost kot študenti sami menijo, da je način financiranja nespodbuden za dokončanje študija v predvidenem roku. Reformni procesi bodo torej v prihodnosti nujni.

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Higher Education – Importance and Funding in Slovenia

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ABSTRACT

Funding of education is becoming a particularly problematic issue, because public funding is no longer sufficient. The article considers the problems of funding higher education from the point of view of the sufficiency of funds and from the point of view of the importance of education. It illustrates methods of direct and indirect funding of education in Slovenia and presents the results of a survey in which students gave their opinions on the importance of education and on education funding. A large majority of respondents agree that the introduction of tuition fees would cause a reduction in participation in higher education and a consequent reduction in equal opportunities for education. Despite this, the largest share of respondents did not agree with the statement that in case of the introduction of tuition fees they would not enrol in education.

Key words: higher education, funding, importance of studying, Slovenia

JEL: A23, H52

1. Introduction

Education has long been considered an important social value. Providing education is the task of higher education institutions, which today are more accessible to a wider circle of people than they were in the past, and as a result the number of students is growing. Funding is becoming a particularly problematic issue. Public funding is no longer sufficient and

experts are increasingly calling for private funding of education alongside public funding, in the form of fees, loans, etc. Private funding undoubtedly contributes to ensuring a sufficiency of funds but it is questionable whether it guarantees equal opportunities for education. Furthermore, one of the reasons for public funding is that education does not only benefit the individual but, indirectly, the whole of society. The country needs educated people for economic growth and successful development. The interest of the individual, meanwhile, relates to expectations of future employment and earnings, quality of life, personal development, and so on.

The main problems facing higher education today are therefore the following: in most countries university funding is falling, since universities are funded through taxation, while concerns are being raised about quality. Financial aid for students is insufficient and the proportion of students from lower socio-economic backgrounds is small. As a result, most of the beneficiaries are from wealthier families.

It has traditionally been the case in Europe that higher education institutions are mainly publicly funded. Although experts agree on the need to increase the participation of individuals in funding, the majority of the public has yet to be convinced of this. The limitations are mainly mental and social in nature, since it has always been considered the education should be free and equally accessible to people of all backgrounds. In most countries the right to free higher education is guaranteed by the constitution or by statute. Some research (Aghion et al., 2010) shows that an exogenous increase in a university's expenditure generates more output, if the university is more autonomous and faces more competition. According to the research by Del Rey and Racionero (2010) an income contingent loan with risk-pooling can induce the optimal level of student participation provided and at the same time it covers both financial costs of education and forgone earnings.

The article sets out the ways and forms of public funding of higher education, both the funding of institutions and the funding of students by means of direct or indirect forms of funding. This is followed by a presentation of the funds spent on education and a comparison with EU Member States. The final part of the article contains the results of an extensive survey among students on their views of the importance of higher education and its funding.

2. The importance of higher education and its funding

Many people place education in the category of mixed (or quasi-public) goods which are private in terms of consumption, while their provision is in the public interest (public funding and/or public provision). Higher education thus brings benefits both to the individual and to the wider environment (co-benefits or externalities). The main problem is measuring the actual scale of these benefits. It is not possible to measure them according to a single scale, if indeed it is possible to measure them at all (Vossensteyn, 2004). Bevc et al. (2001, p.13) believe that in the case of higher education the question is whether mass higher education is primarily an individual good or primarily a social good, or in other words whether it is society or those in education who receive greater benefit from the education. As long as the number of those enrolled in the education remains small, this is not an important question from the point of view of expenditure. Later, however, the increase in state expenditure needs to be justified from the point of view either of fairness or of efficiency. It is estimated that the greater the number of people receiving the benefits of higher education (they hold a higher education qualification), the greater the relative inequality of those who do not have a higher education qualification. We can therefore say that higher education (full-time study) is a public good to the extent to which the state is willing and able to fund it.

Demand for higher education usually increases in periods of economic crisis. Individuals unable to find employment or with few possibilities of finding employment see higher education as a way to improve their employment prospects. However, a large number of graduates have the effect of increasing the supply of a highly qualified workforce, with a consequent reduction of the cost of the workforce. This raises the question of whether it is still possible to talk about the benefits that an individual is supposed to derive from higher education. In 2008, Greek university students protesting against the country's education system dubbed themselves the '700-euro generation', since despite their higher education qualifications they were unable to obtain better paid employment.

There are thus several sides to the public funding of higher education. The fact that higher education graduates are more difficult to employ also places pressure on social expenditure and no longer brings only benefits. Judging from the annual report of the Employment Service of Slovenia (ESS), level of education, which in the past played a major role in terms of employment

opportunities, is today for the most part no longer so important (ESS, 2009). The largest group of the unemployed still consists of people with the lowest level of educational qualifications. In 2009 they accounted, on average, for 39.4% of the registered unemployed. Those with level 6 or 7 qualifications or higher accounted for 10% of the registered unemployed in 2009, although in recent years the share of this group has grown more than that of the other groups.

3. Direct and indirect funding of higher education in Slovenia

The system of funding higher education in Slovenia is characterised by the fact that it relies predominantly on public funds. State funds are received both by educational establishments and by students. Private higher education institutions which have been granted a concession to provide a public service are also recipients of state funds for education.

The method of funding higher education in Slovenia is regulated by the Higher Education Act (ZViS), specifically by Chapter 8 (Articles 72–78). Under this Act, funds for the activity of higher education institutions are defined in the national budget, taking into account the field of study and the number of enrolled students and graduates of full-time first- and second-cycle study. The Act envisages the more detailed regulation of funding by means of a special regulation adopted by the Government of the Republic of Slovenia. The funding of higher education institutions is thus regulated in more detail by the Decree on the budgetary financing of higher education and other university member institutions from 2004 to 2008. In this period the Decree was amended four times, most recently in October 2008 with the adoption of the Decree amending the Decree on the budgetary financing of higher education and other university member institutions from 2004 to 2008, which extended the validity of the current funding method to 2009. A new decree is currently in preparation for the next period, from 2010 onwards, although in terms of the stability of funding of this area it would be better if it were regulated by law (as envisaged by the Constitution of the Republic of Slovenia).

Direct state financial aid for students in Slovenia only exists in the form of scholarships, which are limited to particularly gifted candidates (Zois scholarships) and those from low-income families (state scholarships). The new

Scholarships Act envisages the co-financing of corporate scholarships for the purpose of increasing their number. A system of state-supported student loans has yet to be developed. Students can take out student loans with banks, but these are not purpose-specific loans (the purpose of use is not known).

Scholarships are regulated by the Scholarship Act (Zštip, OJ RS, No 59/2007). This Act defines scholarships as a supplementary receipt intended to cover costs relating to education (Article 5). Article 9 sets out the general conditions for obtaining a scholarship: 'Under this Act a scholarship may be obtained by beneficiaries who on first enrolment in the first year of further education or higher education or on first enrolment in the first, second or third cycle of education are under 26 years old and:

- are not simultaneously receiving any of the scholarships from article 5 of this Act,
- are not in receipt of a scholarship or other educational allowances under other regulations,
- are not in an employment relationship and do not perform an independent registered activity,
- are not registered as unemployed at the Employment Service of Slovenia (hereinafter: ESS).'

Article 13 of the ZViS was amended by the Act amending the Scholarships Act (Zštip-A, OJ RS, No 40/2009). It provides that state scholarships shall be granted to candidates who fulfil the general conditions from this Act and in whose case the average monthly income per family member in the past calendar year before submitting the application does not exceed 65% (before the amendment this threshold was 60%) of the minimum wage per family member in the same period for those candidates studying in their place of permanent residence, and from 66% to 68% (before the amendment the threshold was from 60% to 65%) of the minimum wage per family member for those candidates studying in a place other than their place of permanent residence.

Under Article 24 of the Zštip, a Zois scholarship may be obtained by a student who fulfils the general conditions and:

- has an average grade of at least 8.5 in further or higher education
- or is among the top 5% of students in his or her year group in terms of the average grade, or

- has exhibited outstanding achievements in an individual social sphere, irrespective of the year of education.

As already mentioned, the state also provides funds for indirect aid for students. Rules for subsidising meals were not laid down until 1996, with the adoption of the first administrative-legal act in this field, namely the Decree on subsidising student meals (OJ RS, No 24/1996). The Subsidising of Student Meals Act (ZŠŠP, OJ RS, No 85/2002) was adopted in 2002. Under this Act (article 6), 'All those who hold the status of student and who are not in employment' are entitled to subsidised student meals. Unlike scholarships, all students are entitled to subsidised meals, regardless of their socio-economic background. The Rules on subsidising student meals (OJ RS, No 70/2007), however, define beneficiaries in more detail, specifying that they are both full-time and part-time students who are neither in employment nor registered at the ESS as jobseekers. The subsidising of food takes place in the form of meal vouchers. Each individual is entitled to one subsidised meal per working day, except during the school holidays (from 10 July to 20 August).

The subsidising of student accommodation is prescribed by the ZViS, which sets out the relevant selection criteria: academic success, financial situation, distance of place of permanent residents from place of study, and the social and health conditions of the student. More detailed provisions are set out in the Rules on subsidising student accommodation (OJ RS, No 22/2001). These rules also set out the scoring system for the above selection criteria. The subsidy amounts to at least 20% of the average monthly cost of accommodation. Students may also claim the subsidy for private rented accommodation. The Rules set out the minimum standard which must be guaranteed by halls of residence and private providers of student accommodation. The cost of accommodation in halls of residence or private rented accommodation is reduced by the amount of the subsidy.

The subsidising of transport is also prescribed by the ZViS. Students studying five kilometres or more from their place of permanent residence are entitled to a subsidy. The minimum subsidy is defined as 7% of the cost of a monthly travel card. The amount of the subsidy depends on socio-economic status and distance from the place of study. Subsidies are regulated in more detail in the Rules on subsidising student transport (OJ RS, No 18/2004). The Rules divide the level of subsidy into four classes with regard to the gross monthly income per family member as a percentage of

the gross average wage per employee in the Republic of Slovenia. The level of the subsidy in each class increases by 10% where the place of study is between 40 and 60 kilometres from the student's place of permanent residence, and by 20% where the place of study is over 60 kilometres from the student's place of permanent residence. Transport costs may be additionally covered within the context of scholarships. Urban passenger transport is subsidised by the municipality.

Student health care (insurance) is regulated by the Health Care and Health Insurance Act (ZZVZZ-UPB3, OJ RS, No 72/2006). On the basis of this Act, students are entitled to all health care services until the completion of full-time education (Article 22). The Act amending the Health Care and Health Insurance Act (ZZVZZ-K, OJ RS, No 76/2008), however, limited the entitlement to health insurance to persons in education up to the age of 26.

Tax reliefs for students and their parents are set out in the Income Tax Act (ZDoh-2, OJ RS, No 117/2006). General relief is granted to a resident on condition that no one else has claimed special relief for a dependent family member on his behalf (Article 111). This means that those students whose parents have not claimed them as dependent family members are entitled to general tax relief. Special tax relief may therefore be claimed by parents with dependent family members enrolled in education, but the size of the relief also depends on the number of dependent family members and is set out in Article 114 of the ZDoh-2. Article 113(3) of the ZDoh-2 provides for a special personal tax relief for residents who are in education (i.e. who have student status, but only up to the age of 26) and who perform temporary or occasional work on the basis of a referral from an authorised organisation. Once a year the amounts of the reliefs are coordinated with the consumer price growth coefficient for November of the current year compared to November of the previous year, according to figures from SURS, the national statistics office (Article 118 of the ZDoh-2). Relief also applies to 10% of standard costs from students' income via referrals, which do not need to be shown separately.

The parents of students are also entitled to child allowance, which is a supplementary benefit for the maintenance, upbringing and education of a child, where the income per family member does not exceed 99% of the average wage in the Republic of Slovenia in the previous calendar year. The right to child allowance is defined in Article 57 of the Parental Care and Family Benefits Act ZSDP-UPB2, OJ RS, No 110/2006). Parents may claim

this right until the child reaches the age of 18 or, if he or she has student status, until the age of 26 (or older, in exceptional cases).

4. Public expenditure on higher education

The costs of full-time study in Slovenia are entirely covered by public funds, since educational establishments receive state funds for the implementation of full-time undergraduate programmes or the first and second Bologna cycles (the payment of fees for full-time study is prohibited by the ZViS). Part-time study is funded from private sources (a contribution from the students and their parents or employers), by the payment of fees in the amount of total teaching costs per student.

Public expenditure of the state and municipalities on formal education in Slovenia amounted in 2007 to 1,795 million euros or 5.21% of GDP, including 1.21% for tertiary education, which represented under a fifth (18%) of all public expenditure on education. The state devoted just under 28% of all funds for formal education to tertiary education, while municipalities earmarked just 3% for secondary and tertiary education together (SURS, 2009).

Of the state and municipal budget funds earmarked for formal education, 92% were destined for educational establishments, while transfers to households and funds for other private entities accounted for 8%. Of the above 92% of funds for educational establishments, just under 20% (or 323 million euros) were intended for tertiary education, with both the share and the amount of these funds having fallen. On the other hand, the majority (almost two thirds) of public transfers were intended for tertiary education. Within the structure of all public expenditure on tertiary education in 2007, transfers for households and other private entities together represented under a quarter of the total public expenditure (SURS, 2009).

As stated above, the state helps cover the living costs of students through subsidies to households. The business and industrial sector contributes to covering living costs through corporate scholarships, although these represent a small share within the overall scholarship system (just over a tenth of all scholarships granted). According to figures from SURS for 2007, the total number of scholarship holders (students in secondary and tertiary education) is falling, with just over a quarter receiving a

scholarship, with the result that the biggest burden of living costs is borne by students and their parents (although the share of these costs is difficult to measure because of the differing circumstances and needs of individuals).

Of the EU Member States, 16 states charge tuition fees and 13 charge enrolment fees. Within the EU a trend towards charging tuition fees for full-time study in public institutions can be observed. Some countries have introduced tuition fees in recent years, while others are debating their introduction. In most cases tuition fees for full-time study are set by the state and, in the EU, range from 200 to 1000 euros. Enrolment fees in the EU are generally below 200 euros. In 15 EU countries, students pay for studies that extend beyond the official length of the programme, while in nine countries students only pay in this case (Eurostat, 2007; in: Bevc, 2008, 9). The Eurostat publication on key higher education indicators in Europe cites Slovenia as the only example of an opposite trend.

In terms of public expenditure on education as a share of GDP in 2006, Slovenia occupied eighth place (among all EU Member States) in terms of share of public expenditure on tertiary education. The share of funds destined for tertiary education in EU countries is shown in the table on the next page.

The share of state subsidies to students, households and other private entities in OECD countries in 2005 amounted on average to 18% of total public expenditure on higher education (less than in 2007 in Slovenia). Norway and New Zealand were well above the OECD average, with subsidies accounting for over 40% of total public expenditure on higher education in 2005 (Highlights from Education at a Glance, 2008, 60). In comparison with the OECD average, the share of private expenditure in Slovenia is slightly lower. A downwards trend in the share of public expenditure for higher education establishments may be observed in OECD countries, while the share of private expenditure increased by 6% between 1995 and 2005, in the latter year reaching 27% of total expenditure for higher education establishments (Highlights from Education at a Glance, 2008, 58).

Table 1: Public expenditure on tertiary education as a share of GDP (%)

Country	Year		
	2004	2005	2006
EU-27	1.13	1.15	1.13
Belgium	1.29	1.29	1.32
Bulgaria	0.80	0.76	0.73
Czech Republic	0.94	0.89	1.23
Denmark	2.51	2.38	2.27
Germany	1.16	1.14	1.11
Estonia	0.86	0.93	0.92
Ireland	1.10	1.11	1.14
Greece	1.32	1.44	-
Spain	0.97	0.95	0.95
France	1.21	1.19	1.19
Italy	0.77	0.76	0.80
Cyprus	1.48	1.58	1.65
Latvia	0.68	0.88	0.91
Lithuania	1.06	1.03	1.00
Luxembourg	-	-	-
Hungary	1.02	1.03	1.04
Malta	0.53	1.06	-
Netherlands	1.45	1.47	1.50
Austria	1.44	1.49	1.48
Poland	1.15	1.19	0.96
Portugal	0.83	0.98	1.00
Romania	0.70	0.81	-
Slovenia	1.31	1.25	1.24
Slovakia	0.98	0.81	0.90
Finland	2.07	2.01	1.94
Sweden	2.04	1.92	1.84
United Kingdom	1.00	1.20	1.10

Source: Eurostat, 2010

- figure unavailable

5. Research procedure

5.1 Research method and sample

A survey was conducted to assess the importance of higher education and its funding from the point of view of students. The questions and statements were formulated on the basis of theoretical findings and the opinions of experts in this field. A questionnaire was prepared using the web-based survey tool SurveyMonkey (www.surveymonkey.com). A link to the questionnaire was posted on student forums. Students took part in the survey between 28 May 2009 and 30 June 2009. In order to submit the questionnaire it was necessary to answer all the questions, which means that only completed questionnaires were taken into account in the analysis. Only one answer was possible for each question. A total of 400 students from various universities and independent higher education institutions in Slovenia took part in the survey.

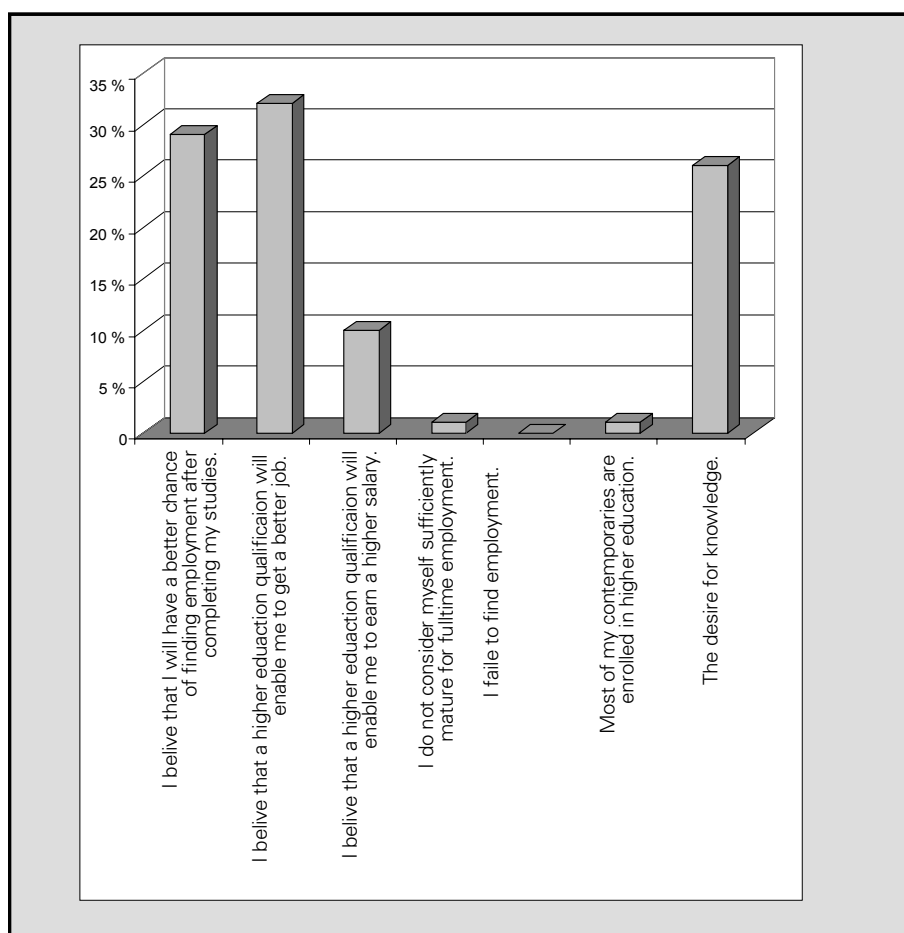
The survey consisted of two parts. The first part contained general data about the respondents. In the second part, respondents answered questions about higher education and its funding and rated 16 statements on a scale of 1 to 4, where the ratings had the following meaning: 1 – strongly disagree, 2 – disagree, 3 – agree, 4 – strongly agree. The scale was deliberately designed with an even number of possible responses, which means that every respondent had to give an opinion, or in other words that there was no middle response signifying 'neither agree nor disagree'.

More women (62%) than men (38%) completed the questionnaire. The largest number of respondents were aged 23 and 24 (16% in both cases). The vast majority of respondents were undergraduate or first-cycle students (95%), with just 5% studying at postgraduate or second-cycle level. The majority of respondents (80%) were enrolled in full-time study, with the remainder studying part time. The largest share (35%) was represented by absolvent students. With regard to the structure of the sample, it may be said that it did not deviate significantly from the structure of the overall population. According to SURS figures for 2008, 59.7% of those enrolled in higher education were women, the share of part-time students was 27.4%, the share of absolvent students was 19.3%, and 88.2% of students were enrolled in undergraduate or first-cycle programmes.

5.2 Analysis of the results of the survey

This section presents the survey results relating to students' reasons for studying and their opinions regarding funding. Graph 1 contains the students' answers regarding their reasons for studying at the higher education level. Most students (32%) believe that a higher education qualification will enable them to get a better job. A slightly smaller percentage (29%) believe that they will have more chance of finding a job after completing their studies. Desire for knowledge was the reason given by 27% of respondents. No one cited failure to find employment as their reason for continuing education at the higher education level.

Graph 1: Reasons for studying



Source: Survey

With regards to the funding of higher education, the majority of respondents (68%) were of the opinion that higher education is a public good and should therefore be free, while 30% of respondents believed that higher education benefits both society and the individual, and that therefore the costs of education should be shared. Only 2% of respondents believed that the main benefit of higher education is to the individual and that it is therefore the individual who should cover the costs of higher education.

Table 2 contains 16 statements from the survey and the average level of agreement of the respondents with each of them. As already stated, the scale of agreement was from 1 to 4, so the average levels of agreement are also within this scale. Thus an average agreement of less than 2.5 means that the majority of respondents did not agree with the statement, while an average agreement of over 2.5 means that the majority of respondents did agree with the statement. The closer the average agreement is to 2.5, the more the opinion of respondents is divided. Respondents agreed most with the statement that state-supported loans should include incentives for students. A large share of respondents also believed that the introduction of tuition fees would reduce equal opportunities for education and that the introduction of fees would cause a reduction in participation in higher education.

Respondents agreed least with the statement that in the case of the introduction of tuition fees they would not enrol in education, given that higher qualifications have no effect on earnings. We may therefore conclude that they would be prepared to invest in education, since they expect a financial benefit from it in the future. Respondents were also of the opinion that despite the fact that higher education was free and despite the large proportion of the population studying at the higher education level and also completing studies at this level, education nevertheless meant better opportunities when seeking employment. A majority also disagreed with the statement that, in the case of tuition fees, higher education establishments would focus more on quality and the efficiency of implementation of programmes.

Respondents were most divided with regard to the possibility of paying tuition fees by means of student loans. Half the respondents did not agree with this statement, while the other half would decide not to study in the case of the introduction of tuition fees, for fear of being in debt. The opinion of respondents was also divided with regard to the statement that in the case of the introduction of tuition fees, only those with a serious intention to study would enrol. Respondents also disagreed as to whether charging tuition fees for part-time study was discriminatory.

Table 2: Average level of agreement with statements

	average agreement
The state is not capable of funding increased take-up of higher education in the traditional way (i.e. from public funds).	2.42
The state should devote more funds to direct forms of aid (scholarships, student loans) than to indirect forms (subsidies for meals, transport, accommodation, etc.).	3.01
The payment of tuition fees for part-time study is discriminatory in comparison to free full-time study.	2.46
Students would be more motivated to study if they had to cover part of the costs of studying themselves.	2.77
The introduction of tuition fees would reduce participation in higher education.	3.27
The introduction of tuition fees would reduce equal opportunities for education.	3.37
In the case of the introduction of tuition fees, only those with a serious intention to study would enrol.	2.55
Tuition fees would contribute to reducing the duration of studies and increasing the rate of progress through the programme (fewer repeated years).	2.69
I would be willing to repay my tuition fees but only after completing my studies (in instalments and provided I am in a sufficiently well-paid job).	2.63
The amount of repayment of student loans should be linked to the earnings of the graduate.	2.69
If tuition fees and the possibility of repaying them via student loans were introduced, I would decide not to study for fear of future debt.	2.48
Even if I had to pay tuition fees, I would still enrol in education and, if necessary, get into debt, because I believe that with a higher education qualification I will have more chance of finding a better (and better paid) job.	2.93
State-supported loans should contain incentives for students (e.g. reduction of the loan debt if studies are completed within the prescribed period).	3.41
If higher education institutions were able to charge tuition fees, they would focus more on quality and the efficiency of implementation of programmes.	2.31
If I had to pay tuition fees I would not enrol in education because I believe that higher qualifications have no effect on earnings,	1.72
Given that studying is free, the majority of people study and also complete their studies, with the result that education does not bring better employment prospects.	2.16

Source: Survey

Answers did not differ significantly by gender, nor did they deviate from the overall average. Male respondents cited desire for knowledge as the main reason for studying. The respondents who were of the opinion that higher education benefits individuals, and that they should therefore cover the costs themselves, were for the most part men.

With regard to the type of study, greater differences and deviations from the average were noted, in particular in the case of postgraduate students. Half of the postgraduate students questioned (50%) gave desire for knowledge as their reason for studying, while 64% were of the opinion that society and the individual should share the costs of education. A very large share of postgraduate students (82%) intended to complete their studies within the envisaged duration. There were also considerable deviations from the overall average in the case of average agreement with statements, although opposing opinions were not expressed.

With regard to year of study, answers only differed in the case of the statement with regard to which there was least agreement among the overall population. Students from the third year onwards (excluding “absolvent” students) do not agree with the statement that they would decide not to study if they were required to repay tuition fees in the future. Students of the first and second years, on the other hand, agree with this statement and in the case of tuition fees would decide not to study for fear of future debt.

We have also analysed the answers in terms of the type of study. Deviations from the average were apparent above all on the part of part-time students. Half of part-time students (50%) believed that society and the individual should share the costs of education. This percentage is not surprising, since part-time students pay for their own studies. Similarly, a considerably larger share of part-time students (65%) intended to complete their studies within the envisaged duration. Their opinion differed from the overall average in terms of agreement with the statement that the state is not capable of funding increased take-up of higher education in the traditional way. As expected, and in contrast to the overall average, they also agreed with the statement that the payment of tuition fees for part-time study is discriminatory in comparison to free full-time study.

6. Conclusion

Tuition fees remain a 'taboo' topic, even though in the event of the introduction of tuition fees these would not necessarily have to cover the entire cost of education. Experts in fact advocate the introduction of tuition fees to cover between 20% and 30% of education costs. A large majority of respondents agree that the introduction of tuition fees would result in lower participation in higher education and that equal opportunities for education would therefore be reduced. Even so, the largest share of respondents did not agree with the statement that in the case of payment of tuition fees they would not enrol in education, given that higher qualifications have no effect on earnings. In other words, they would nevertheless be prepared to pay tuition fees in the expectation of future benefits, above all financial. New conditions in higher education (growing participation, the Bologna system) are dictating an adaptation of the system of funding. Experts warn that a lack of funds can lead to a fall in the quality of services. Despite this, respondents doubt that an increase of resources, above all private resources, would result in higher education establishments focusing more on quality and the efficiency of implementation of study programmes.

In the light of the increasing participation of individuals in the funding of higher education, it would make sense in Slovenia to consider the introduction of 'interest' payments for those students who do not complete their studies within the official programme duration. All changes cause a certain amount of dissatisfaction. Discussions and coordination of different interests are necessary. In view of the fact that students agreed most with the statement that state-supported loans should contain incentives for students, e.g. a reduction of the loan debt if studies are completed on schedule, we may conclude that they are in favour of incentives for completing studies within a specific time. Studying would therefore be free for those who complete their study obligations in good time. This would also ensure a greater rate of progress through study programmes and a lower dropout rate, since the results of the survey also confirmed the statistic that only half of all students complete their studies within the prescribed period.

Changes are urgently necessary in the field of higher education. All figures indicate that the funding system will be unsustainable in the long term, despite shrinking generations. On the other hand, both experts and students believe that the current funding method does not encourage students to complete

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their studies within the envisaged time. Reform processes will therefore be necessary in the future.

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